

## NOTICE TO FUNKEY! CARDHOLDERS

1 November 2007

Dear valued Funkey! cardholders,

1. We wish to inform you that with effect from **1 January 2008** (“**Effective Date**”), OCBC Bank shall cease to be the issuer of all Funkey! Cards and NTUC Club shall be the issuer of all such cards, whether issued on or before the **Effective Date**.
2. The existing terms and conditions of issue and use of the Funkey! Cards (the “Terms and Conditions”) will be amended accordingly. These amended Terms and Conditions will take effect on the **Effective Date** and will be posted at NTUC Club’s website at [www.ntucclub.com](http://www.ntucclub.com) on 1 December 2007. The hard copies of amended Terms and Conditions will be made available at Funkey! counters from 1 December 2007.
3. From **1 November to 31 December 2007**, present cardholders who wish to surrender their Funkey! Cards and obtain a refund of the stored value in their Funkey! Cards may do so by presenting their Funkey! Cards at NTUC Club I-Help Station and in accordance with the existing terms and conditions of issue and use of the Funkey! Cards. Any refund sought on or after the **Effective Date** will be the responsibility of NTUC Club and are subject to the new terms and conditions.
4. Any continued use of Funkey! Cards by cardholders on or after the **Effective Date** shall be deemed as acceptance by cardholders of NTUC Club as the issuer and the amended terms and conditions of issue and use of the Funkey! Cards.
5. We thank you for your continued support.

NTUC Club Management