

INTERNATIONAL CREDIT CARD APPLICATION

**Indicates a Required Field*

Please complete the application online, print and submit your requests to your Relationship Manager or mail to Ocean Bank, P.O. Box 440601, Miami, FL 33144.

Before You Apply

- You must be at least 18 years of age
- Your legal status is Foreign National
- You must maintain qualifying deposit account balances of \$250,000 with Ocean Bank[◊]

[◊]Option for a secured credit card is available.

Ocean Bank Customer: Applicant Co-Applicant

Individual Account Joint Account

We intend to apply for joint credit: Applicant Initials _____ Co-Applicant Initials _____

APPLICANT INFORMATION

*First Name:	Middle Name:	*Last Name:	Suffix:
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*Email:	*Date of Birth (MM/DD/YYYY):
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If you provide a cell phone number or a number later converted to a cell phone number, you agree that we or our service providers can contact you at that number, including by autodialer, recorded or artificial voice, or text message to service your account and for fraud alert management. Your phone plan charges may apply. If you provide an email address, we may use it to contact you about servicing your account.

*Mother’s Maiden Name:	*National ID Number:	*Country of Citizenship:
*Home Telephone Number (Country Code/Area Code/Telephone):		*Mobile Telephone Number (Country Code/Area Code/Telephone):

*Name to Appear on Card (Maximum 25 characters including spaces):

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***Employment Information and Financial Information**

Employment Status:	Company/Employer Name:		
*Country of Employment or Source of Repayment:	Length of Employment (Years/Months):	Position Description:	
Company / Employer Telephone Number (Country Code/Area Code/Telephone):			

Primary Address (Please do not provide a P.O. Box address. Primary address must be a physical address.)

*Primary Address Line 1 (Street):			
*Primary Address Line 2 (Building):			
Primary Address Line 3 (Floor):		Apt./Suite:	Urbanization:
*City:	*State	*Postal Code:	*Country

Automatic Payment Authorization

In order to have Ocean Bank automatically process payments to your credit card as they become due, you hereby acknowledge and agree that:

1. Credit card payments will be debited from your designated bank account at Ocean Bank on the due date reflected on that month's credit card billing statement. Payments may be processed on the bank business day prior to the payment due date, if it falls on a Saturday, Sunday, legal holiday or a day Ocean Bank is closed.
2. It is your responsibility to have sufficient available funds in the designated bank account to cover these debits. If we are unable to debit your designated bank account for reasons such as insufficient funds, we may, at our sole discretion, continue to attempt to debit the designated bank account on subsequent days. If we are unable to debit your designated bank account, you will be responsible for any late payment fees charged to your credit card account and for any fees assessed against your designated bank account.
3. You may change your designated bank account or payment option by contacting your Relationship Manager and providing a new automatic payment authorization.

Please enter the last four (4) digits of the Ocean Bank deposit account you would like to designate for automatic processing of credit card payments and indicate whether you would like us to debit the minimum payment due or the full balance, as reflected in the credit card billing statement, each month.

Account Number (last 4 digits): Minimum Payment Full Payment

Applicant Initials: _____ Co-Applicant Initials: _____

Number of Additional Authorized Users (at least 15 years of age): None One Two Three

Note: Up to four (4) individuals per Account including all Applicants and Authorized Users.

① *First Name: Middle Name: *Last Name: Suffix:

*Name to Appear on Card (Maximum 25 characters including spaces):

*National ID Number:	*Date of Birth (MM/DD/YYYY):
*Primary Telephone Number (Country Code/Area Code/Telephone):	*Email:

② *First Name: Middle Name: *Last Name: Suffix:

*Name to Appear on Card (Maximum 25 characters including spaces):

*National ID Number:	*Date of Birth (MM/DD/YYYY):
*Primary Telephone Number (Country Code/Area Code/Telephone):	*Email:

③ *First Name: Middle Name: *Last Name: Suffix:

*Name to Appear on Card (Maximum 25 characters including spaces):

*National ID Number:	*Date of Birth (MM/DD/YYYY):
*Primary Telephone Number (Country Code/Area Code/Telephone):	*Email:

Authorizations, Terms and Conditions

By applying for a credit card with Ocean Bank (“we”, “us”, or “our”), you agree to the following:

- o You certify that you are at least 18 years of age and have read all of the terms, authorizations and disclosures contained in the Pricing Information sheet.
- o You acknowledge your understanding that the information you provide is given to obtain credit from us and represent and warrant that it is true and complete.
- o You acknowledge that we have your authorization to review your credit and banking references with Ocean Bank, employment history and any other information needed to process this application or to service and manage your account. Furthermore, you authorize us to share with others, to the extent permitted by law, such information and to answer questions about our credit experience with you.
- o You acknowledge that approval of your application is based upon satisfying our credit standards.
- o You acknowledge your understanding that you may be ineligible if you have responded to a previous offer for a credit card issued by us within the last 45 days or if you have been approved for a previous Ocean Bank credit card offer.
- o You acknowledge that you are required to maintain qualifying deposits with Ocean Bank. A qualifying deposit includes unrestricted and unencumbered consumer deposits held solely in the name of the applicant or both the applicant and the co-applicant. Other conditions may apply.
- o You acknowledge that we have the right to cancel your credit card or suspend your credit privileges at any time as permitted by applicable law, including if you are in default as to any obligation with us.
- o You agree that use of your card will constitute your confirmation of any deposit account-debiting instructions given by you to us at the time of opening your credit card account as indicated in this application under “Automatic Payment Authorization” with the same effect under the Credit Card Agreement as if you had signed an Automatic Debit Instructions form, or similar document.
- o You acknowledge that you will be deemed to have agreed to the terms of the Credit Card Agreement (which you will receive with your credit card) either by using your account (including charges or balance transfers) or, if you don’t use your account, by not closing your account within three (3) days of receipt of the Credit Card Agreement.
- o You acknowledge that the terms of your account, including APRs, are subject to change. Any such changes will be made in accordance with the Credit Card Agreement.
- o You acknowledge that to service and manage any of your account(s) we or our representatives or service providers may contact you at any telephone number or email address you provide us.
- o You authorize Ocean Bank and any of its service providers to monitor and/or record any of your phone conversations with their representatives.
- o You acknowledge that further details concerning information-sharing and related matters, including your “opt-out” rights are provided in the Ocean Bank Privacy Notice, which you previously received or will receive with your credit card and which is available online at www.oceanbank.com.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To assist the government in fighting the funding of terrorism and money laundering activities, Federal laws require all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means to you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

PLEASE READ CAREFULLY BEFORE SIGNING

By signing below you apply for the loan or credit described in this application. You warrant that you are at least 18 years of age and that you have made no misrepresentations in this application or in any related documents submitted to us, that all information is true and complete, and that you did not omit any important or relevant information. You acknowledge that the information provided by you will be relied upon by us in deciding whether or not to grant the credit applied for. You hereby authorize us, our employees and agents, to investigate and verify any information or documentation provided to us by you and procure a credit report, if available. You agree and understand that if approved, you are contractually liable according to the applicable terms of the **Ocean Bank International Platinum Rewards Mastercard® Credit Card Agreement & Pricing Information** which will be mailed to you, at the primary mailing address on this application, upon credit approval, and you promise to pay all amounts charged to your account according to its terms. We may report information about your account to the credit bureaus, such as late or missed payments, or other defaults on your account. You understand that this credit card offering is available only to Ocean Bank customers who do not reside in and are not citizens of the United States and who are required to maintain qualifying account deposits of at least \$250,000 (U.S. Dollars) with us. A qualifying deposit includes unrestricted and unencumbered consumer deposits held solely in the name of the applicant or both the applicant and co-applicant. Other conditions may apply.

Applicant: X | Date (MM/DD/YYYY):

Co-Applicant: X | Date (MM/DD/YYYY):

FOR INTERNAL USE ONLY

Officer Name:	Officer Code:	Cost Center:	Referred by:	Employee ID:
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Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.99%. This APR will vary with the market based on the Prime Rate*. 0.00%. Introductory APR for 12 billing cycles. After that, your APR will be as stated above.
APR for Balance Transfers	13.99%. This APR will vary with the market based on the Prime Rate*. 0.00%. Introductory APR for 12 billing cycles from the date of your initial balance transfer. After that, your APR will be as stated above.
APR for Cash Advances	24.00%. This APR will vary with the market based on the Prime Rate*
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Annual Fee:	\$75; fee waived for the first 12 months
Transaction Fees: Balance Transfer Cash Advance Foreign Transaction	Either \$10 or 2% of the amount of each transfer, whichever is greater Either \$10 or 4% of the amount of each cash advance, whichever is greater 3% of each transaction in U.S. dollars
Penalty Fees: Late Payment Returned Payment Over-the-Credit Limit	Up to \$37 Up to \$37 None
Ocean Bank, 780 NW 42 nd Avenue, Miami, FL 33126-5597 www.oceanbank.com	

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions)”. See your credit card agreement and pricing information sheet for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card agreement.

***How We Will Calculate Your Variable APRs:** We calculate variable APRs by adding a margin to an index. The index is the Wall Street Journal Prime Rate which is available or published in the "Money Rates" section of the Wall Street Journal. The APR may increase or decrease each month if the Prime Rate increases or decreases. Any new rate will be applied as of the first day of the billing cycle after which the Prime Rate has changed. If the APR increases, you will pay a higher interest charge and may pay a higher minimum payment. If the Wall Street Journal stops publishing the Prime Rate, we will select a similar reference rate.

Loss of Introductory APRs: If you make a late payment that is 30 days or more past due during the first 12 billing cycles, the introductory APRs will be revoked and your APRs for purchases and balance transfers will be at the non-promotional APR.

Prime Rate: Variable APRs are based on the Prime Rate of 5.50% as of January 18, 2019.

Purchase APR: For purchases, we add a margin of 8.49% to the Prime Rate.

Balance Transfer APR: For balance transfers, we add a margin of 8.49% to the Prime Rate.

Cash APR: For cash advances, we add a margin of 18.50% to the Prime Rate.

Other Fees: \$25 special handling fee of your initial, additional, lost or stolen card if you require expedited delivery and/or delivery of your card to an address other than your billing address.

The above rates, fees and other cost information are accurate as of January 18, 2019 and are subject to change in accordance with applicable law and the credit card agreement. To obtain the most current information, please visit www.oceanbank.com or call us toll free at 844-829-2323 or outside the United States at 1-501-588-7412 or write to us at Credit Card Customer Service, P.O. Box 31535, Tampa, FL 33631-3535.