



Front cover image: Our role as banker to the community was affirmed when we introduced *NTUC-OCBC VISA Debit and Credit Cards* in September 2004. This landmark collaborative effort between NTUC and OCBC offers union members the convenience of cashless payments at over 22 million merchant locations globally. The cards also allow holders to earn LinkPoints more quickly as well as enjoy the rewards available through OCBC's Privileges Programme.

Our alliance with NTUC will deliver a wide range of financial products and services to over 440,000 union members, the first being the *NTUC-OCBC VISA Debit and Credit Cards*.

In order to show our support for the community, something both organisations value highly, we presented S\$250,000 to two children's charities in 2004. We will continue to donate 1% of the total spending on these cards, up to S\$250,000, to these charities over the next 4 years.

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