



MEDIA RELEASE

OCBC BANK WINS BEST PRACTICE ATM DEPLOYMENT AWARD IN ATMIA INDUSTRY AWARDS 2004

Bank scores for technologically progressive self-service strategy

Singapore, 22 September 2004 – The ATM Industry Association (“ATMIA”), the world’s only international trade body for the ATM industry, has conferred Oversea-Chinese Banking Corporation Limited (“OCBC Bank”) with the Best Practice ATM Deployment Award in the Financial Institution category in the annual ATMIA Industry Awards 2004. This is the first time that a bank in Asia has won this award.

In considering OCBC Bank for the Best Practice ATM Deployment Award, ATMIA assessed OCBC Bank based on the following criteria: long-term positive influence on improving the industry, excellence in technology or levels of service, leader in applying best practice and measurable achievements producing tangible results.

The winning vote was cast by ATMIA’s body of members from the United States, Canada, United Kingdom, Europe, Africa and Australia, who were ‘impressed by OCBC Bank’s technologically progressive self-service strategy in linking its ATM network with its Customer Relationship Management (“CRM”) strategy to deliver customised marketing messages and personalised customer experience on the ATM channel.’ This targeted marketing at the most touched and trusted channel has been made possible by NCR and its APTRA Relate™ software, an application specifically designed to provide full integration between ATMs and CRM systems and deliver customised services.

The effective ATM-based CRM approach taken by OCBC Bank enables customers to respond instantaneously at the ATM to the targeted marketing messages. From the customers’ responses to the marketing messages, OCBC Bank is able to identify the right products and services that specifically meet customers’ financial needs.

To further augment its ATM service offerings, OCBC Bank has also made available the option for customers to customise and pre-set their frequent and usual ATM transaction choices such as the dollar amount and receipt option. With this personalised ATM feature, customers’ transaction time can be reduced by up to 75%.

The Bank was recognised for its ability to: increase customer loyalty through personalisation of the customer interaction, reduce customers’ transaction time through customised transaction choices, increase customer banking efficiency and enhance customer relationship through targeted marketing messages.

Mr YY Chin, OCBC Bank's Executive Vice President and Group Head of Consumer Financial Services said, "Winning this award is an independent reaffirmation of our efforts towards achieving business excellence and sustaining our competitive advantage through the use of technology. It is also a testimony of our ability to meet customers' needs and expectations. We are honoured to win this award, and will continue our focus on delivering excellent product offerings and service to our customers, locally and regionally."

"We share OCBC's delight in winning this well-deserved award and we are proud to recognise for the first time ATM industry achievements in Asia. We look forward to deepening our involvement in Asian markets in future. ATMIA believes strongly that the ATM is a great CRM tool and OCBC has once again shown this to be true," commented Mr Mike Lee, ATMIA's CEO.

The Best Practice ATM Deployment Award was given out to OCBC Bank on 21 September 2004 during ATMIA Self-Service Summit in San Diego.

About OCBC Bank

OCBC Bank is a Singapore-based financial services group with assets of S\$118 billion and operations in 14 countries and territories including Singapore, Malaysia, Indonesia, China, Hong Kong SAR, Japan, Australia, UK and USA, and has more than 110 branches and representative offices around the world. It offers a range of specialist financial services including consumer, corporate, investment, private and transaction banking, global treasury, asset management and stockbroking services to its customers. OCBC Bank's subsidiary, Great Eastern Holdings, is the largest insurance group in both Singapore and Malaysia in terms of assets and market share. Additional information may be found at www.ocbc.com.

About ATMIA

The ATM Industry Association is an alliance dedicated to the global advancement and proliferation of automated teller machines. We provide our members with leadership, political voice, education, business networking and profitable information.

With over 1 million ATMs installed worldwide, the ATM industry is massive. The ATM Industry Association was founded to provide an official voice for this growing and dynamic industry. ATMIA's membership includes manufacturers, ATM deployers, ISOs, private owners, financial institutions and all providers of related products, services and consultancies. For additional information, visit, www.atmia.com.

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