

**OCBC BANK'S CUSTOMER ENGAGEMENT PROCESS CONTINUES  
WITH BRANCH TRANSFORMATION AS LATEST INITIATIVE**

*All branches in Singapore and Malaysia will be redesigned to provide a more enriching and convenient connection with customers.*

Singapore, 20 July 2007 – OCBC Bank today announced the latest addition to its on-going efforts to engage its customers, with the introduction of a new banking experience in Singapore and Malaysia.

Singapore's longest established bank unveiled its new branch design concurrently at AMK Hub in Singapore, and Bukit Damansara in Kuala Lumpur, which will offer customers a higher level of service, interaction and convenience.

Starting from today, customers of OCBC Bank can benefit from a comprehensive transformation to its branches, the outcome of extensive research and on-going customer surveys conducted by the Bank.

"The revamp of our branches is an important part of OCBC Bank's continuous transformative process, reflecting our desire to serve our customers better and make their visits to OCBC Bank as enriching as possible," said Mr Andrew Lee, Head of Group Consumer Financial Services, OCBC Bank.

Through the new range of services and facilities housed in a more contemporary branch layout, customers can expect smoother service deliveries for convenience and comfort, with streamlined processes that enhance customer care and experience.

Over the past year, OCBC Bank has introduced several new service innovations, many of which have been regarded as industry firsts, to raise the bar on customer engagement and to suit the changing lifestyles of today's consumers. These include Full Service Sunday Banking, Mobile Banking, Supermarket Banking with FairPrice Plus and the availability of ATM Plus, new automated teller machines that offer the convenience of cash withdrawal and deposit in one self-service terminal.

"Through on-going surveys, our customers have told us that they do like the convenience that our recent service innovations offer. So now we are extending an open invitation to those who have not tried us, to visit our branches, talk to us and discover a different experience with us. We are confident that once they try us, they will be pleasantly surprised by the way we engage with them," added Mr Lee.

The long-time proposition of 'Ask OCBC' and the new 'Talk-Enjoy-Reward-Learn' customer engagement concept showcased in the branch design, are aimed at making it easier for consumers to approach and start a conversation with OCBC Bank.

For the first time in Singapore and Malaysia, customers visiting OCBC Bank branches can enjoy several service innovations including new Electronic Interfaces for customers and 'Teller Assist Units' with display screens.

### ***New Digital Interfaces***

These digital platforms in the form of an oversized 'Talking-Q' window greeting customers at all new branches and numerous user-friendly 'Touchpoints' and LCD displays within the branches, will allow customers to interact freely with OCBC Bank without having to join the main queue for conventional counter services.

Customers trying out these new customer interfaces can easily find out more about OCBC Bank's products and services, current promotions, customer rewards and even simple tips on money management.

### ***Teller Assist Units with 'Real Time' Display***

At the main service counter, the use of 'Teller Assist Units' or TAU with display screens is yet another industry first. Traditionally, customers will only be verbally informed of the sum of cash handed over to the teller.

However, with the new TAUs, they will now be able to receive 'real-time' indication of the amount of cash being counted via a display screen, giving them greater peace of mind and making over-the-counter cash transactions more transparent.

To ensure that it also has the right human capital to support the new service innovations, OCBC Bank has been progressively training all branch staff on its 'BEE' service programs, an OCBC-unique program that advocates the '*Building of Emotional Engagement*' with customers to deliver a truly enriching experience for all who come in contact with the OCBC brand.

The branch transformation exercise involving the entire network of 60 branches of OCBC Bank in Singapore and 29 branches in Malaysia will complete by the end of 2008.

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## **About OCBC Bank**

Singapore's longest established local bank, OCBC Bank, currently has assets of S\$157 billion and a network of over 390 branches and representative offices in 15 countries and territories including Singapore, Malaysia, Indonesia, Vietnam, China, Hong Kong SAR, Brunei, Japan, Australia, UK and USA. This network includes more than 280 branches and offices in Indonesia operated by OCBC Bank's subsidiary, PT Bank NISP. OCBC Bank and its banking subsidiaries offer a wide range of specialist financial services, from consumer, corporate, investment, private and transaction banking to global treasury and stockbroking services to meet the needs of its customers across communities.

OCBC Bank's insurance subsidiary, Great Eastern Holdings, is the largest insurance group in Singapore and Malaysia, in terms of assets and market share, and its asset management subsidiary, Lion Capital Management, is one of the largest asset management companies in Southeast Asia. Additional information may be found at [www.ocbc.com](http://www.ocbc.com).

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