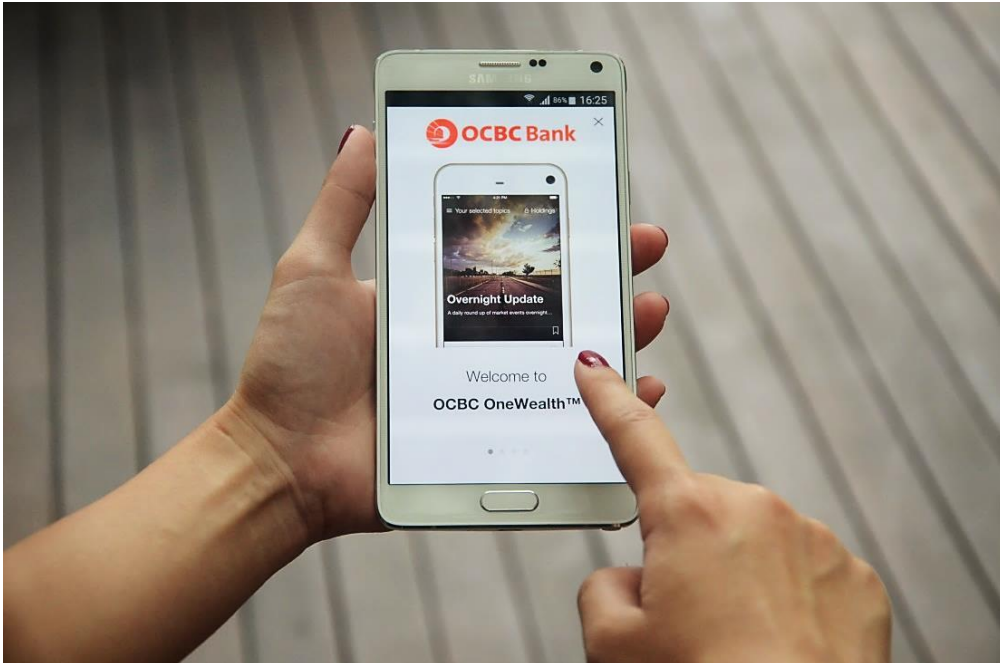


Media Release

Includes suggested Tweets,
Facebook posts, keywords and
official hashtags

**MEDIA RELEASE****OCBC BANK IS THE FIRST SINGAPORE BANK TO LAUNCH AN
INTEGRATED WEALTH MANAGEMENT APP**

Singapore, 15 March 2016 – OCBC Bank has long led the digitalisation of wealth management services and the push to make such services more understandable and accessible. Now, the bank has rolled out a mobile app that will help customers achieve their investment goals in a simple and personalised way – while on the go.

With the **OCBC OneWealth** app, everyone from beginners to seasoned investors can quickly access customised, up-to-date market information and investment suggestions from OCBC Bank experts, easily monitor their investments and get personalised mobile alerts relevant to their investments. Customers can therefore make better sense of the markets they are invested in, and make informed and timely decisions in managing their investment portfolios.

Addressing customers' investment pain points

Through intensive interviews with customers, OCBC Bank had mapped out their top investment pain points – from feeling overwhelmed by the sheer

number of investment choices to needing help in monitoring and adjusting a portfolio once an investment product is purchased.

The OCBC OneWealth app is designed based on these customer insights and builds on three core principles: **Accessibility, simplicity and personalisation**. Information about wealth and investments are made widely accessible via a mobile platform, customers are served useful and easy-to-understand content to make investing simpler, and alerts and other targeted content are delivered in a customised manner.

Empowering customers with investment knowledge

Customers can choose the specific content they want to receive on the app, including content on unit trusts, equities, bonds and foreign exchange currencies, and the outlook and top investment ideas for each of the chosen asset classes and markets. Customers who are new to investing, or who are exploring investment ideas, can access the app's curated content to better understand market situations through expert analysis.

The content on the app is refreshed daily, with market insights updated every morning so customers can start their day armed with the latest market information.

Providing customers with personalised alerts and mobile access to track their portfolio

OCBC Bank customers who have purchased investment products can log in through the app to see an overview of their portfolio. This includes products like equities, foreign currency accounts and deposits, time deposits, structured notes, dual currency investments and the OCBC Blue Chip Investment Plan.

Besides having anytime-anywhere mobile access to their portfolios, customers can also set mobile price alerts for when their fund investments hit certain market prices. In addition, customers will receive personalised alerts from OCBC Bank based on the investments they own, prompting them to log in to the app to read market updates relevant to their investment holdings.

Enabling customers to make better-informed investment decisions

With the insights gleaned from the content and personalised alerts on the app, customers can decide whether to buy, sell or hold their investments. Customers can choose to buy and sell investment products through OCBC's

online unit trust portal or, while accessing the app, simply click to have an OCBC Bank representative contact them directly.

OCBC Bank's Head of E-Business for Singapore, Mr Aditya Gupta, said: "We believe that the convergence of mobile and wealth management can make wealth management services more simple, accessible and personal for our customers. It's what I call the 'democratisation' of wealth management. Our new OCBC OneWealth mobile app is all about making quality and personalised advice available to more people – especially those who are new to investing – in a way that is simple to understand and easy to act upon. This is the digital and wealth advantage that we offer to customers."

OCBC Bank's many firsts in mobile and digitalisation

OCBC Bank was the first bank to launch a mobile banking app for the iPhone in 2008 and the first bank, in 2011, to allow customers to make payments by scanning a barcode using the phone's camera.

In 2014, OCBC Bank launched OCBC Pay Anyone, a peer-to-peer mobile payment platform that enabled customers to send money via Facebook, email or through a mobile number. OCBC Bank also launched OCBC Money Insights that year, the first fully-integrated and automated Personal Finance Manager in South-East Asia; it is available to OCBC Bank customers via OCBC's mobile banking apps, free of charge.

OCBC Bank was the first to launch an account-opening app that enables customers to open a deposit account at their convenience, and was the first in Singapore to launch OCBC OneTouch, where customers use biometric authentication to access their account information on iPhones in 2015.

Building on OCBC Bank's many firsts in mobile and digital technologies, the OCBC OneWealth app is now the first in Singapore to offer customers an uncomplicated platform with which to start their investment journeys with insights from bank experts, customised content and personalised alerts.

For more information about the OCBC OneWealth app, go to:

www.ocbc.com/onewealth

The OCBC OneWealth app can be downloaded at:

<https://itunes.apple.com/sg/app/ocbc-onewealth/id1089880734?mt=8>

<https://play.google.com/store/apps/details?id=com.ocbc.towerwealth.mobile&hl=en>

SOCIAL MEDIA ASSETS

Official hashtags: #ocbcbank #ocbcnewwealth #ocbcmobileapp

Keywords:

OCBC, mobile app, wealth management



Suggested tweet: OCBC Bank is the first bank to launch an integrated wealth management mobile application in Singapore (95 characters)



Suggested Facebook post: Customers now have the power to make investment decisions! OCBC Bank launches the OCBC OneWealth app to help customers start their investment journeys.

OCBC OneWealth mobile app is the only wealth management app in Singapore that provides customers with OCBC Bank's own experts' views on the investment market, an overview of a customer's entire investment portfolio and personalised content on various investment asset classes.

Download the app now on the Apple app and Google Play stores.

<https://itunes.apple.com/sg/app/ocbc-onewealth/id1089880734?mt=8>

<https://play.google.com/store/apps/details?id=com.ocbc.towerwealth.mobile&hl=en>

For all other updates on OCBC, follow @OCBCBank on Twitter and "like" facebook.com/ocbcbank on Facebook.

About OCBC Bank

OCBC Bank is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. Recognised for its financial strength and stability, OCBC Bank has been ranked Asean's strongest bank and among the world's five strongest banks by Bloomberg Markets for five consecutive years since the ranking's inception in 2011.

OCBC Bank and its subsidiaries offer a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC Bank's key markets are Singapore, Malaysia, Indonesia and Greater China. It has over 630 branches and representative offices in 18 countries and regions. These include the more than 330 branches and offices in Indonesia

under subsidiary Bank OCBC NISP, and more than 90 branches and offices in Hong Kong, China and Macau under OCBC Wing Hang.

OCBC Bank's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.

OCBC Bank's insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia.

For more information, please visit www.ocbc.com.
