

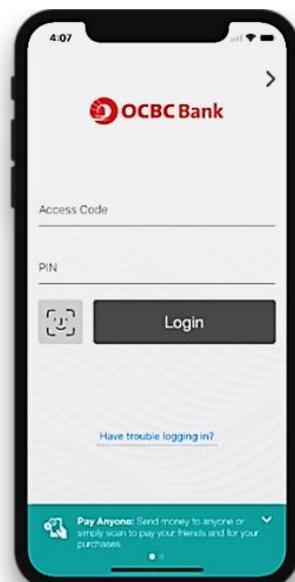
Media Release

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**MEDIA RELEASE**

OCBC BANK IS FIRST TO LAUNCH FACE ID FACIAL RECOGNITION FOR CUSTOMERS TO ACCESS CONSUMER AND BUSINESS BANKING APPS

Launched with the Apple iPhone X, OCBC OneLook is the first service in Singapore to use Face ID facial recognition technology to enable payments or the viewing of bank account, credit card and investment information



Singapore, 6 November 2017 – Move over, fingerprints. Your face is your new banking password.

As the world received the launch of the coveted Apple iPhone X with much fanfare, OCBC Bank has rolled out an innovative enhancement to its consumer and business banking apps for Apple iPhone X users. By leveraging Apple's Face ID facial recognition technology, OCBC Bank customers who have the new phone can now dispense with passwords or even fingerprints when doing their everyday banking on mobile apps like OCBC Mobile Banking, OCBC OneWealth and OCBC Business Mobile Banking, or making payments on OCBC Pay Anyone. These customers just need to look at their iPhone X.

OCBC OneLook makes day-to-day banking and payments via mobile banking apps easy, quick and secure. Once OCBC OneLook has been set up for the OCBC Mobile Banking, OCBC OneWealth, OCBC Business Mobile Banking and OCBC Pay Anyone apps, customers can simply tap on the OCBC

OneLook icon on the apps' login screens and look at their phone to authenticate access. Once logged in, customers can view their account and card balances, as well as their latest transactions. Customers using the OCBC OneWealth app can also view their investment portfolio. On the OCBC Pay Anyone app, customers can pay friends and make purchases via QR codes using OCBC OneLook.

To get started, customers simply need to perform a one-time activation for OCBC OneLook on the OCBC mobile apps on their iPhone X. Face ID is available on Apple iPhone X, running on the iOS11 operating system.

This is another digital innovation first from OCBC Bank, following OCBC Bank's OneTouch™ fingerprint authentication, which was developed using Apple's Touch ID technology. Just like OCBC OneTouch™, OCBC OneLook was developed entirely by OCBC Bank's in-house mobile developer team. This team is also behind some of the bank's breakthrough applications like the open Application Programming Interface (API) platform, voice biometrics authentication and OCBC Pay Anyone e-payments that leverage iMessage and Siri.

Mr Aditya Gupta, Head of E-Business Singapore said: "Continuously innovating around new technology to deliver a simple, secure and superior banking experience for our customers is our first priority. With OCBC OneLook, customers are now able to bank and pay on our mobile apps more easily, quickly and safely, just by looking at their phones. There's a whole generation of customers becoming more comfortable with biometric authentication technology, and we are confident that they will find OCBC OneLook truly impressive and relevant. So, bye-bye fingers, hello faces!"

Over 120,000 Singapore-registered users of OCBC Bank's business internet banking portal, Velocity@ocbc, stand to benefit from this enhancement to the OCBC Business Mobile Banking app.

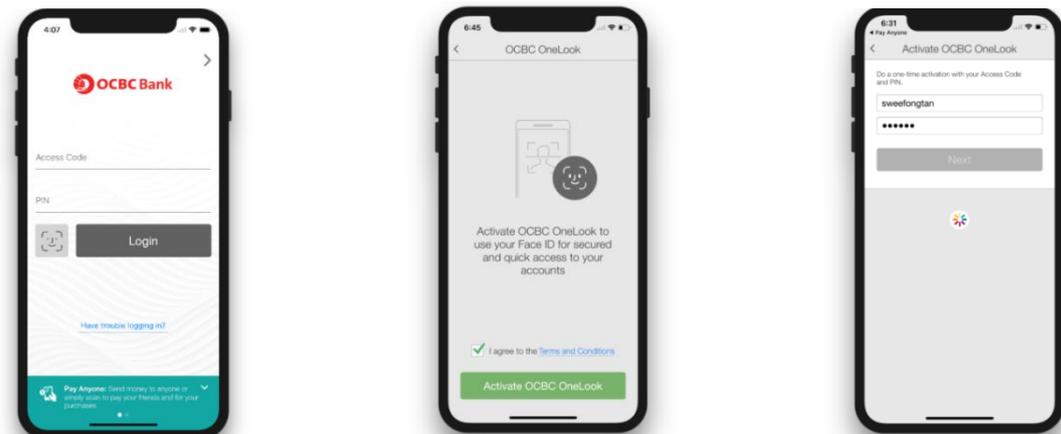
Said Mr Gregory Trotter, Head of Cash Management, Global Transaction Banking, OCBC Bank: "We have always been pushing the boundaries and coming up with innovative solutions for our business customers. Most recently we had our OCBC Business Mobile Banking app, where we were the first to avail fingerprint authentication, then voice banking using Siri, and now facial recognition technology."

"We understand that business owners want immediate access to banking information wherever they are so that they can effectively manage their day-to-day operations and make decisions on the go. That is why we are

introducing OCBC OneLook for our app, so that business owners who are early adopters of the iPhone X can continue to use biometric authentication to access banking information quickly, conveniently and securely. We have been relentless in our drive to deliver simple, fast and convenient services to our business customers, and will continue to offer innovative digital solutions that meet their needs and add value for them.”

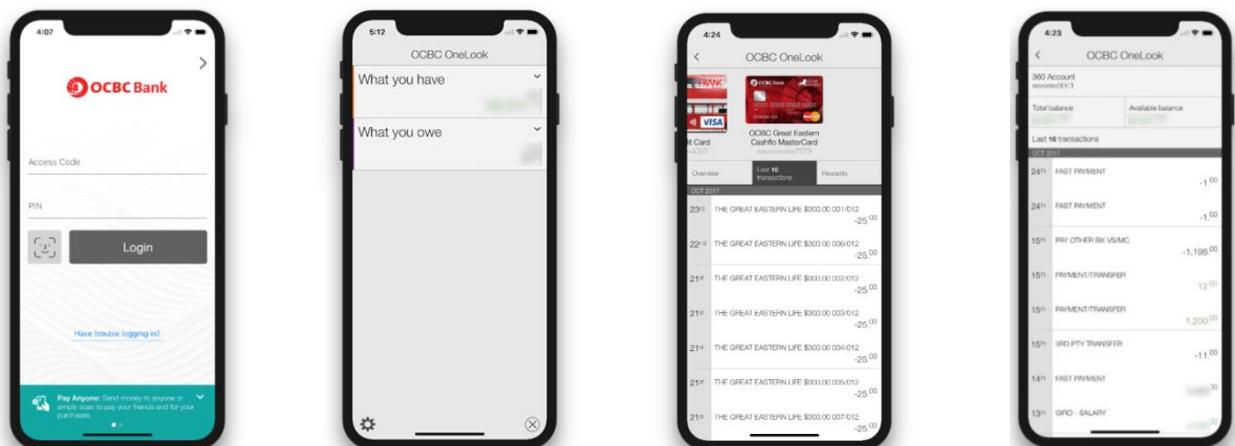
For OCBC consumer banking customers:

• **One-time set-up of OCBC OneLook**



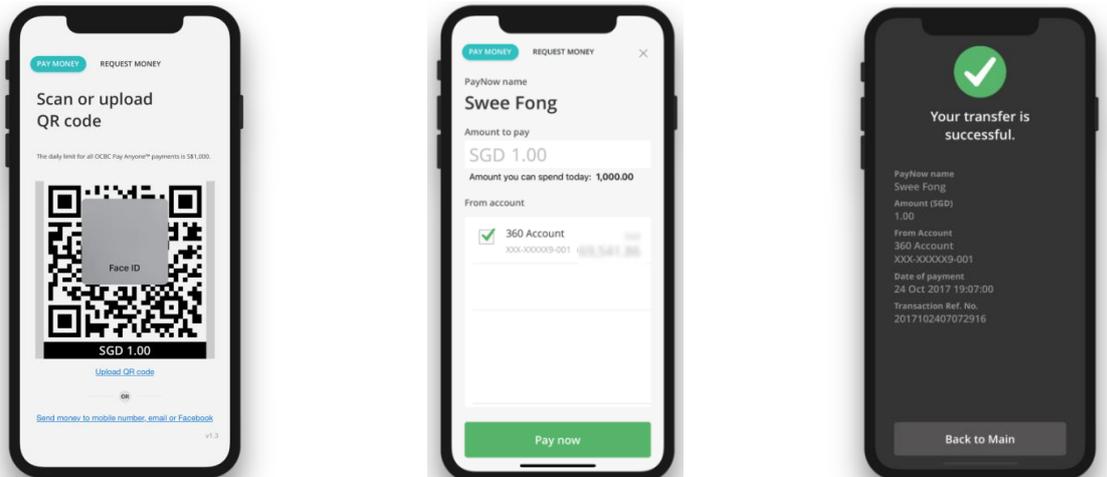
1. Tap on the OCBC OneLook icon on the OCBC Mobile Banking or OCBC OneWealth app, or open the OCBC Pay Anyone app
2. Check the box to agree to the terms and conditions
3. Click 'Activate OCBC OneLook'
4. Enter your Online Banking Access Code and PIN
5. Key in one-time password when prompted

• **Checking balances and transactions with OCBC OneLook**



1. Tap on the OCBC OneLook icon
2. Log in by looking at your phone
3. View account balances, latest transactions, credit card and investment account details

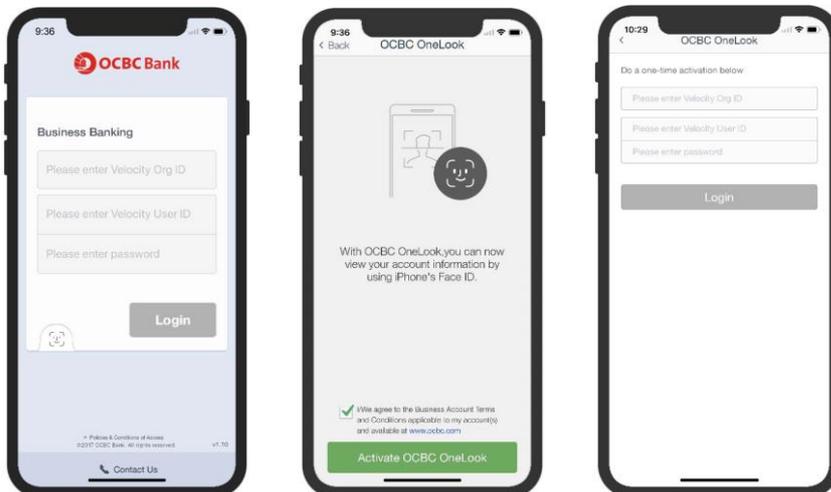
- **Make a payment on OCBC Pay Anyone with OCBC OneLook**



1. Scan or upload a compatible QR code (NETS QR or OCBC Pay Anyone personalised QR code)
2. Authenticate payment by looking at your phone
3. Select account to pay from
4. Tap on 'Pay now'

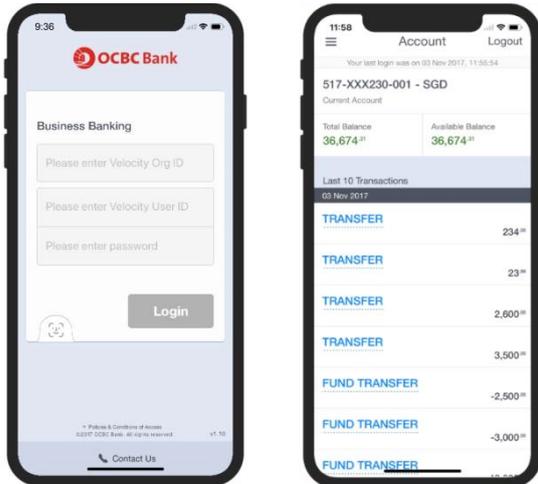
For OCBC business banking customers:

- **One-time set-up of OCBC OneLook on the OCBC Business Mobile Banking app**



1. Tap on the OCBC OneLook icon
2. Check the box to agree to the terms and conditions
3. Click 'Activate OCBC OneLook'
4. Key in Velocity@ocbc Org ID, User ID and Password
5. Key in one-time password when prompted

- **Checking balances and transactions with OCBC OneLook**



1. Tap on the OCBC OneLook icon
2. Log in by looking at your phone
3. View account balances and latest transactions

SOCIAL MEDIA ASSETS

Official hashtags: #ocbcbank #OneLook

Keywords:

OCBC, Face ID, Apple, iPhone



Suggested tweet: OCBC Bank customers can use their faces as their password to log in to mobile banking apps with Face ID (103 characters)



Suggested Facebook post: Your face is your password. OCBC Bank customers can now use Face ID on Apple iPhone X devices to log in to mobile banking apps like OCBC Mobile Banking, OCBC Pay Anyone, OCBC OneWealth and OCBC Business Mobile Banking.

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 is consistently ranked among the World’s Top 50 Safest Banks by Global

Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

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 more than 600 branches and representative offices in 18 countries and regions. These include over 330 branches and offices in Indonesia under subsidiary Bank OCBC NISP, and more than 100 branches and offices in Hong Kong, China and Macao 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.