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## **Deactivate Overseas ATM Cash Withdrawal Feature**

### **1. Why is OCBC deactivating overseas ATM cash withdrawal feature?**

- This is part of the Bank's continuous effort to safeguard your funds and enhance the security features of your cards. The overseas ATM cash withdrawal feature for all the OCBC ATM/credit/debit cards that are linked to your current or saving accounts will be deactivated unless
  - (i) you have given instructions to us to activate this feature; or
  - (ii) you have received a letter from us which indicates that the feature remains activated after 11<sup>th</sup> May 2012.

### **2. How do I activate the overseas ATM cash withdrawal feature?**

- You can activate the feature via the following methods:
  - (i) SMS: **ATM <Your NRIC or Passport Number> <Last 4 digits of your card> activate**  
(For example - ATM S1234567Y 8888 activate) to **72323** (applicable for local SMS only).  
The activation process will take approximately 3 hours;
  - (ii) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (iii) Call our hotline at 1800 3633333;
  - (iv) Visit any of our OCBC branches; or
  - (v) Complete and mail-in the relevant forms which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)
    - For ATM card: Complete and mail-in the ATM Service form (Personal)
    - For credit/debit card: Complete and mail-in the Credit/Debit Card Maintenance form

### **3. What are the cards that are affected by the deactivation of overseas ATM cash withdrawal feature?**

- The following cards are affected:
  - (i) Personal ATM cards (not applicable to Baby Bonus ATM cards);
  - (ii) Personal debit cards; and
  - (iii) Personal credit cards that are linked to current or saving accounts.

### **4. Will the deactivation of overseas ATM cash withdrawal feature affect my overseas credit/debit card purchases?**

- No, you can still use your credit/debit card to sign for overseas purchases.

**5. Will the deactivation of overseas ATM cash withdrawal feature affect my credit card cash advance feature?**

- No, this feature will only affect your overseas ATM cash withdrawal feature on your credit card that is linked to your current/savings deposit account. You can still use your credit card to perform cash advance transaction outside of Singapore.

**6. Is it possible to activate my overseas ATM cash withdrawal feature now and then deactivate later?**

- Yes, you can activate/deactivate the feature at any time via the following methods:
  - (i) SMS: **ATM** <Your **NRIC** or **Passport Number**> <**Last 4 digits of your card**> **deactivate** (For example - ATM S1234567Y 8888 deactivate) to **72323** (applicable for local SMS only). The deactivation process will take approximately 3 hours;
  - (ii) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login)
  - (iii) Call our hotline at 1800 3633333;
  - (iv) Visit any of our OCBC branches; or
  - (v) Complete and mail-in the relevant forms which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)
    - For ATM card: Complete and mail-in the ATM Service form (Personal)
    - For credit/debit card: Complete and mail-in the Credit/Debit Card Maintenance form

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## **Card Activation**

### **1. Why are you sending inactive cards to me?**

- OCBC Bank is enhancing its security measures to protect your card against any fraudulent activities.

### **2. How can I activate the cards?**

- You may activate your card via the following channels:
  - i. Visit our website\* at [www.ocbc.com.sg/activate](http://www.ocbc.com.sg/activate)
  - ii. SMS: **ACT** <Your **NRIC** or **Passport Number**> <Last 4 digits of your card> (For example - ACT S7618788Y 8888) to **72323**. The activation process will take approximately 3 hours.
  - iii. OCBC Internet Banking (Access Code and Internet Banking PIN required)
  - iv. OCBC Phone Banking
  - v. Call 1800 – 363 3333 (or +65 6363 3333 if overseas) to speak to our Customer Service Executives (Telephone PIN is required)
  - vi. Visit any OCBC branch (NRIC and Passport is required)

\* A One-time Password (OTP) will be sent via SMS to your mobile phone. Please ensure your mobile phone number registered with the Bank is updated.

### **3. How soon can I use the card after activation?**

- You can use card immediately.

### **4. How do I know if the card is activated?**

- An SMS will be sent to your mobile phone (as per Bank's record) immediately upon successful activation.

### **5. Can I request for my subsequent cards to be sent as active cards?**

- No, it is the Bank's initiative to send out inactive cards to protect our card members against any potential fraudulent activities.

### **6. I am the principal card member. Can I activate for my supplementary cards as well?**

- Yes. However, the principal card member can activate for his/her supplementary cards via contact centre (telephone PIN verification required) or branch only.

- 7. I am the supplementary card member, but the principal card member is busy and has authorized me to act for him/her. Can I activate for him/her?**
- No. We can only take instructions from the principal card member. However, supplementary cardholders can activate their own card.
- 8. Will replacement cards be sent “live”?**
- No, all new, renewal and replacement cards will be sent inactive.
- 9. What cards will be sent out inactive?**
- All personal debit and credit cards, including Business Debit Card and Corporate Credit Card. EasiCredit ATM cards which are issued out remotely, i.e. not at branches, will also be sent out inactive.
- 10. How can I activate my card when I’m overseas?**
- You may activate your card online either via [www.ocbc.com.sg/activate](http://www.ocbc.com.sg/activate) or OCBC Internet Banking. For help, please call +65 6363 3333.
- 11. Can I activate my card via sms when I’m overseas?**
- No, if you are overseas, you may activate your card either via [www.ocbc.com.sg/activate](http://www.ocbc.com.sg/activate) or login to OCBC Internet Banking.

## **Deactivation of Magnetic Stripe for Local Point of Sale (POS) Transactions**

- 1. What is the new security measure on deactivation of magnetic stripe about?**
  - From 1 July 2012, magnetic stripe transactions will no longer be accepted for local POS transactions for security reasons. You may continue to use it for overseas transactions.
  
- 2. What is a magnetic stripe?**
  - The magnetic stripe is the magnetic band found at the back of your credit/atm/debit card. It allows card data to be read by physical contact and swiping past a magnetic reading head.
  
- 3. Does this impact my card usage once the magnetic stripe is deactivated on 1 July 2012?**
  - Singapore has already fully migrated into EMV chip based transactions, so it would not impact your daily usage
  
- 4. Can I activate or deactivate the magnetic stripe at my discretion?**
  - No. The magnetic stripe will be deactivated for domestic (Singapore) transactions. However, it will remain activated for overseas transactions.
  
- 5. Does this new security feature impact ATM and NETS usage?**
  - No. This feature impacts only signature-based transactions at POS.

## SMS Notification Alerts

### 1. What is an SMS notification alert?

- When a transaction exceeding a default amount set by OCBC is deducted from or deposited into your deposit account, we will send you an SMS notification alert. This alert serves as a fraud prevention measure. If you have not authorised the transaction, please contact us immediately.

### 2. When will I receive an SMS notification alert?

- From 1 July 2012, we will be sending SMS notification alerts to your mobile phone number regarding your debit transactions.
- SMS notification alerts for deposit transactions and non-financial transactions via ATM, IVR or Online Banking will be available from 30 November 2012 and 14 Dec 2012 respectively.

### 3. What kind of transactions will trigger SMS notification alerts?

- You will receive instantaneous SMS notification alerts when you perform the following transactions listed in the table below.

No.	Type of SMS Alerts	Default Enrolment Settings	Default Limit
1	Overseas ATM cash withdrawal	Auto enrolment	Any amount
2	Local ATM cash withdrawals, top-ups and NETS purchases	Auto enrolment	S\$1,000.00 (cumulative)
3	Other financial transactions via ATM	Auto enrolment	S\$1,000.00
4	Other account debit alerts* - Cheques - GIRO - Remittance - Others (e.g. financial transactions via branches/Phone Banking)	No auto enrolment	Amount shall be determined by customer
5	Online Banking payments and transfers	Auto enrolment	Any amount
6	Update of contact details via ATM and Online Banking	Auto enrolment#	-
7	Activation/Deactivation of overseas ATM cash withdrawal feature	Auto enrolment#	-
8	Activation of credit and debit cards	Auto enrolment#	-
9	Change of alert settings	Auto enrolment#	-
10	Set-up of GIRO instructions via Direct Debit Authorisation or Automatic Standing Instructions	Auto enrolment#	-
11	Deposit to current/savings account via branch, GIRO, cheque and/or telegraphic transfer	No auto enrolment	-
12	Cash deposit via cash deposit machine	No auto enrolment	-

13	Change of Online Banking PIN	Auto enrolment#	-
14	Change of ATM card PIN via ATM/cash deposit machine	Auto enrolment#	-
15	Re-issuance of Phone Banking PIN via ATM	Auto enrolment#	-
16	Change Phone Banking PIN via Phone Banking	Auto enrolment#	-
17	Phone Banking application via ATM	Auto enrolment#	-
18	Online Banking application via ATM	Auto enrolment#	-
19	Change of account link to ATM card or OCBC credit and debit card via ATM	Auto enrolment#	-
20	Update of CDP account number via ATM	Auto enrolment#	-
21	Re-activate 2FA status via ATM	Auto enrolment#	-
22	2FA token application via ATM and INB	Auto enrolment#	-
23	Change Visa/Master Debit card daily spending limit via ATM	Auto enrolment#	-
24	Update mobile number for SMS token (2FA) via ATM	Auto enrolment#	-

*\* If your transaction is equal to or exceeds S\$100,000.00, we will send you SMS notification alert irrespective of the alert setting.  
# You are unable to unsubscribe to this alert as it is mandatory.*

#### **4. Can I change the SMS enrolment settings or default amount?**

- You can have the option to customise the alert amount and enrolment settings via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Call our hotline at 1800 363 3333; or
  - (iii) Visit any of our OCBC branches

#### **5. I have received SMS notification alerts for the overseas ATM cash withdrawal transaction that I have performed recently. Can I change the SMS settings or default amount now?**

- You can only customise the SMS settings or default amount for the overseas ATM cash withdrawal transaction from 1 July 2012.

#### **6. Is there a fee for the SMS notification alert service?**

- No, we are waiving the charge for the SMS notification alert service. However, you may incur a charge from your telecoms service provider for SMSes, subject to your mobile plan.

**7. Will I receive SMS notification alerts when I use my cards while overseas?**

- The notification alerts are sent via SMS. If you are able to receive other SMSes while overseas, you will receive the SMS notification alerts from us. Please note that the time taken for the alerts to reach you depends on your service provider and the service provider of the country you are in. If your mobile phone is unable to receive SMSes at anytime, the alert will be stored for a limited time in the same way as per other SMSes. For more details, please consult your telecoms service provider.

**8. What happens if I change my mobile phone number?**

- You should update your mobile phone number with us immediately via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Any OCBC ATM;
  - (iii) Our hotline at 1800 363 3333 using your Telephone PIN; or
  - (iv) Complete and mail-in the Change of Address / Contact Details form which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)

**9. Will I receive SMS notification alerts for set-up of GIRO or Automatic Standing Instruction?**

- Yes. You will receive an SMS notification alert for every successful set-up of GIRO or Automated Standing Instruction.

**10. What product or account do I need to have in order to enrol for the SMS notification alerts?**

- If you have an OCBC deposit account or OCBC ATM/credit/debit card, you can subscribe to our SMS notification alerts. You will also need a mobile phone number that can receive SMS.

**11. If I have closed an account with the Bank, will the SMS alerts be cancelled as well?**

- Yes, all alerts associated with the account will be closed together with the account.

**12. What will happen to my existing alerts?**

- Your existing alerts will remain valid till 30 June 2012. From 1 July 2011, your existing notification alerts will be migrated to the new notification alerts settings. You will be able to update the settings via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Call our hotline at 1800 363 3333; or
  - (iii) Visit any of our OCBC branches.

**13. I did not perform the transaction indicated in the SMS. What should I do?**

- You can call our hotline at 1800 363 3333 to speak to our Customer Service Executive or visit any of our OCBC branches. For Premier customers, please contact your Relationship Manager.

**14. I do not wish to be notified of my transaction(s) via SMS. What other modes of notification can I have?**

- For selected transactions, you can opt for electronic mail alerts via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login); or
  - (ii) Call our hotline at 1800 363 3333.

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## **New Generation OCBC Online Banking Tokens**

### **1. What is Transaction Signing and the new OCBC hardware token?**

- By 20 December 2012, important transactions such as adding of new payees will require enhanced security. You will be required to enter transaction-specific details such as your payee account number or card number into your token to generate a unique code. This is termed as 'Transaction Signing' and can only be done using the new token issued to you.

### **2. When will this token be issued to you?**

- The bank will be replacing the old hardware token with a new one progressively to existing Online Banking customers from 8 October to 30 November 2012.

### **3. How will I be notified of the issuance of the new token?**

- You will be notified through SMS, eMail and on the OCBC website. In order to receive prompt notifications from us, we urge you to update your contact details and mailing address via the following methods:
  - (i) OCBC Online Banking at [www.ocbc.com/login](http://www.ocbc.com/login);
  - (ii) Any OCBC ATM;
  - (iii) Our hotline at 1800 363 3333 using your Telephone PIN; or
  - (iv) Complete and mail-in the Change of Address / Contact Details form which is available on [www.ocbc.com/personal-banking](http://www.ocbc.com/personal-banking)

### **4. What is the difference between 'OTP' and 'SIGN' buttons on the new OCBC hardware token?**

- The 'OTP' button allows you to generate a one-time password for you to login to Online and Mobile banking as well as for transactions that require OTP.
- The 'SIGN' button is used to generate a unique code based on a series of numbers that you will enter into the token for important transactions. This code is then required to complete the transaction on online and mobile banking.
- There will be an on-screen step-by-step instruction to guide you on Online and Mobile banking as you perform those transactions that require the use of the "SIGN" button.

### **5. What are the Online and Mobile Banking transactions that require use of the 'SIGN' button?**

- The following transactions require use of the 'SIGN' button on the new token:
  - (i) Add new payees

- (ii) Funds transfer/MEPS/TT above transaction limit<sup>1</sup>
- (iii) Pay other banks' credit card above transaction limit<sup>1</sup>
- (iv) Change transaction limit<sup>1</sup>
- (v) Change daily limit<sup>2</sup>
- (vi) Update mobile number
- (vii) Update mailing address

<sup>1</sup> Default limit per transaction is \$25,000

<sup>2</sup> Default total amount allowed per day for each service is S\$5,000

**6. What impact is there to existing SMS OTP users issued with new OCBC token?**

- If you have already received your token, you should activate it within 30 days from the date your token is mailed out (based on the date of the letter). Else, you will not be able to perform transactions that require the token.
- For your convenience, you can continue to use SMS to login to Online Banking and for transactions that require OTP.

**7. What impact is there to existing hardware token users issued with new OCBC token?**

- If you have already received your token, you should activate it within 30 days from the date your token is mailed out (based on the date of the letter). Else, you will not be able to perform transactions that require the token.
- Moreover, if you are an old token customer, you will not be able to login to Online Banking from 1 April 2013 using the old token.
- **IMPORTANT:** Please note that you will need your existing (old) hardware token to login BEFORE you can activate your new token. After activation, you may discard your older token as it will be deactivated automatically.

**8. How do I activate my new OCBC hardware token?**

- Simply log on to OCBC Online Banking and follow the step by step guide on how to activate your token. You can also activate your token through the OCBC iPad and iPhone Mobile Banking apps.
- **IMPORTANT:** If you are an existing hardware token user, you will need your existing (old) hardware token to login BEFORE you can activate your new token. After activation,

you may discard your older token as it will be deactivated automatically.

**9. Can I discard my old hardware token?**

- After activating your new OCBC hardware token, you may discard your older token as it will be deactivated automatically. You do not need to return it to the Bank.