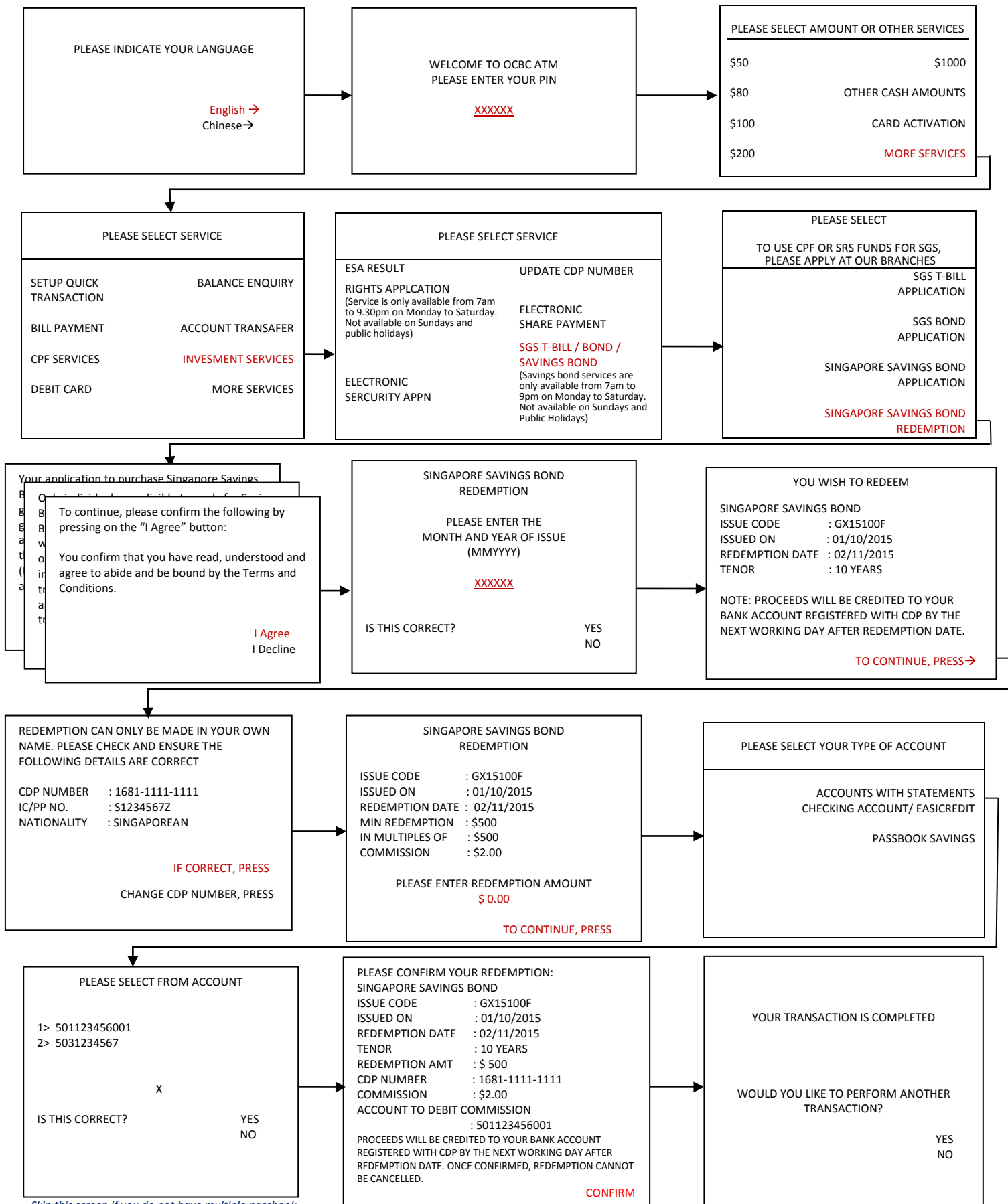


User Guide on how to redeem Singapore Savings Bonds via OCBC ATMs

Instructions Guide

- Step 1: Insert ATM card and enter PIN number
- Step 2: Select **"MORE SERVICES"**
- Step 3: Select **"INVESTMENT SERVICES"**
- Step 4: Select **"SGS T-BILL/ BOND/ SAVINGS BOND"**
- Step 5: Select **"SINGAPORE SAVINGS BOND REDEMPTION"**
- Step 6: Read and confirm that you agree to the Terms and Conditions for this service
- Step 7: Enter month and year of issue of the Savings Bond to redeem and click on **"YES"** to proceed
- Step 8: Review the Savings Bond details then click on **"TO CONTINUE, PRESS"**
- Step 9: Verify your CDP account details and click on **"IF CORRECT, PRESS"**
- Step 10: Enter your redemption amount and click on **"TO CONTINUE, PRESS"**
- Step 10: Select your type of account and account number to debit the commission amount
- Step 11: Verify your redemption details and then click on **"CONFIRM"** to submit your redemption request

Singapore Savings Bond Redemption Screen Flow



Frequently Asked Questions

1. What if my CDP account information is not found in OCBC's system?

You will be prompted to enter your CDP Securities account number and it will be saved in OCBC Bank's record for your future applications and redemptions.

PLEASE ENTER YOUR OWN
CDP SECURITIES ACCOUNT NUMBER
(12 DIGITS)

XXXXXXXXXXXX

NOTE: YOUR CDP NO WILL BE KEPT
IN BANK'S RECORD FOR YOUR FUTURE
APPLICATION / REDEMPTION

IS THIS CORRECT? YES
NO

2. How do I update the CDP account number if the CDP account shown on the ATM screen is wrong?

You can select "CHANGE CDP NUMBER, PRESS" option to update your CDP Securities account number in the bank's record.

3. Why did the ATM screen show "You have selected an invalid CDP account"?

You may have entered an invalid CDP account number. Please note that applications or redemption for Singapore Savings Bond can only be made using your own CDP account.

Please check with CDP for more information on your CDP account.

4. What if I key in a redemption amount greater than my available holdings of that Savings Bond issue in my CDP account?

If the redemption amount you have entered is greater than your current available holdings in your CDP account for that Savings Bond issue, you will be prompted if you would like to redeem all of your available holdings.

YOUR REDEMPTION AMOUNT IS
GREATER THAN YOUR CURRENT
AVAILABLE HOLDINGS

SINGAPORE SAVINGS BOND

ISSUE CODE : GX15100F

ISSUED ON : 01/10/2015

REDEMPTION DATE : 02/11/2015

AVAILABLE TO REDEEM : \$ 400

COMMISSION : \$ 2.00

WOULD YOU LIKE TO REDEEM ALL
YOUR AVAILABLE HOLDINGS?

YES
NO