



Fact Sheet

OCBC BANK IS THE FIRST BANK IN SOUTHEAST ASIA TO LAUNCH SECURED MOBILE BANKING THROUGH i-mode, A MOBILE-INTERNET PLATFORM

OCBC Bank ties up with StarHub to bring mobile banking convenience to customers

Singapore, 14 October 2005 - OCBC Bank today announced that it will be launching secured mobile banking in Singapore through the i-mode platform, a mobile-internet platform developed by Japan's NTT DoCoMo. OCBC Bank is the first bank in South East Asia to do this through i-mode in collaboration with StarHub.

"This presents a unique opportunity for OCBC Bank to introduce innovative financial services in the mobile space. With the highly successful i-mode model in Japan and worldwide, we are excited to leverage on it and partner with StarHub to bring a whole new banking experience to our customers. It would appeal to our segment of customers who want greater lifestyle mobility and freedom of access." said Mr Patrick Chew, Head Delivery, Group Consumer Financial Services, OCBC Bank.

Mr Chew added "With the high mobile phone penetration of over 98% in Singapore, the mobile phone has become very much a part of life, so much so that most of us simply cannot do without one. With this increasing trend for lifestyle mobility, OCBC Bank wants to enable our customers to stay on top of their finances. As part of our ongoing mission to help individuals achieve their financial aspirations by providing innovative financial services that meet their needs, we believe it is timely to provide our customers with a total mobility solution to access their finances on the go. It is an extension of our wide range of channels to facilitate banking with us."

Through OCBC Mobile Banking via i-mode, OCBC Bank customers will be able to enjoy selected internet banking services through their mobile phone. Using their existing Internet Banking Access Code and PIN, customers can view their account balances and recent transaction details on the mobile screen. They can easily transfer funds and make bill payments with a few clicks on the phone. They will also be able to know about the Bank's latest products and promotions and enjoy exclusive privileges. A major standout feature lies in customers being able to visually see their account details and latest banking information, neatly and concisely presented to them on the mobile screen. It is very user-friendly and convenient.

"The power of OCBC Mobile Banking lies in providing our customers secured banking in a connected universe. They can now truly bank anywhere and any time; it is like having a 'Bank in Your Pocket.'" Mr Chew said. "Imagine while you are dining, shopping or travelling, you can just whip out your mobile phone and see your latest balance and credit limit or whether the funds you are expecting has been credited.

You can even pay your bills last minute while on the train or relaxing at the park.” he added.

Customers can also access OCBC Bank’s mobile pages with their i-mode phones to check out the latest OCBC Bank products and services, the latest foreign exchange rates, location of OCBC Bank ATMs and branches, as well as send emails to provide feedback or to request for more information.

OCBC Bank will be making this new service available to all customers who have internet banking access free of charge. Customers only need a StarHub i-mode phone which supports OCBC Bank secured banking. They can then log in using their existing internet banking access code and PIN.

In addition, anyone who is a StarHub i-mode user can also log into OCBC Bank’s mobile pages to obtain general banking services and information. Users can enjoy this service once i-mode phones are commercially available in Singapore.

About OCBC Bank

OCBC Bank is Singapore's longest established local bank. It has assets of S\$137 billion and a network of 112 branches and representative offices in 15 countries and territories including Singapore, Malaysia, Indonesia, China, Hong Kong SAR, Brunei, Japan, Australia, UK and USA. OCBC Bank offers a range of specialist financial services including consumer, corporate, investment, private and transaction banking, global treasury, asset management and stockbroking services to meet the needs of its customers across communities. Its subsidiary, Great Eastern Holdings, is the largest insurance group in both Singapore and Malaysia in terms of assets and market share.

In 2004, OCBC Bank was named Lafferty Group’s Retail Bank of the Year in Asia-Pacific and South East Asia and *Global Finance* magazine’s Best Bank in Singapore. Additional information may be found at www.ocbc.com.
