

<b>2020 AGM ARRANGEMENTS (IN FAQ FORMAT)</b>	
<b>A</b>	<b>The OCBC AGM</b>
Q1	Why is the Bank convening an AGM during the Covid-19 pandemic?
A1	The Bank has to continue to observe requirements. It has however availed itself of recent rules and measures that allowed for a delayed AGM in view of the pandemic. The AGM will now be convened and held by way of electronic means on Monday, 18 May 2020 at 2.00 p.m. (Singapore time). Please click on the hyperlink “Notice of AGM” at URL: <a href="https://www.ocbc.com/group/investors/annual-reports.html">https://www.ocbc.com/group/investors/annual-reports.html</a> for full details.
Q2	Why is there a change in venue from past AGMs?
A2	As the recent temporary rules and measures on conducting general meetings pursuant to the Covid-19 pandemic allow the Bank to hold such meeting by way of electronic means, the large premises to accommodate shareholder turnout is no longer necessary.
Q3	Will there be a management presentation scheduled for this AGM?
A3	In light of the revised format for this year’s AGM, a full management presentation prior to the start of the AGM may not be suitable. A short management presentation will, however, be given when the motion to adopt the 2019 financial statements is tabled at the AGM, followed by a presentation of responses to substantial and relevant questions received from shareholders.
<b>B</b>	<b>Attendance at the AGM</b>
Q4	Are shareholders able to attend the AGM in person?
A4	No, shareholders are not allowed to attend the AGM in person, following the strict social distancing measures imposed by the Government.
Q5	How can I participate in the AGM if I am not allowed to attend in person?
A5	Shareholders who have pre-registered for the AGM and authenticated following the Bank’s verification process will be provided with a unique password to access a live audio-visual webcast or a toll-free telephone number for an audio only stream of the AGM proceedings. Please refer to the FAQ on “ <b>Accessing the live AGM proceedings</b> ” below.
Q6	How can I ask questions about the Annual Report 2019 if I am not allowed to attend the AGM in person?

A6	Shareholders can submit questions relating to the Annual Report 2019 to a dedicated email or mailing address in advance of the AGM. Please refer to the FAQ on “ <b>Questions from shareholders</b> ” below for more details.
Q7	What if the Covid-19 situation improves before the day of the AGM? Will shareholders be allowed to attend the AGM in person at that point?
A7	Unfortunately, the Bank needs to prepare for the AGM logistics based on circumstances prevailing as at the latest practicable time before the issue of its Notice of AGM. Hence, shareholders will not be able to attend in person even if the situation improves by the AGM date.
<b>C</b>	<b>Questions from shareholders</b>
Q8	I have questions on the Annual Report 2019. How can I communicate my questions?
A8	You can email your questions to <a href="mailto:OCBCAGM2020@ocbc.com">OCBCAGM2020@ocbc.com</a> or mail your questions to OCBC Bank, Group Secretariat, 65 Chulia Street, #08-00 OCBC Centre, Singapore 049513. Your questions must reach us before 2.00 p.m. on 15 May 2020. We regret that as the AGM is for matters tabled, only substantial and relevant questions relating to the Annual Report 2019 and the other AGM agenda items set out in the Notice of AGM will be addressed.
Q9	Do I need to identify myself when posing questions (email or by mail) to the Bank?
A9	Yes, please provide <ul style="list-style-type: none"> <li>• your full name as it appears on your CDP/CPF/SRS/Scip share records,</li> <li>• your address,</li> <li>• number of shares held, and</li> <li>• the manner in which you hold shares in OCBC (e.g., via CDP, CPF or SRS, or scrip based).</li> </ul> <p>We regret that we will not be able to answer your questions if we are unable to verify your shareholder status.</p>
Q10	Is there a cut-off date for sending in questions (via email or mail)?
A10	Yes, all questions must reach us by 2.00 p.m. on 15 May 2020. We regret that we are unable to address questions received after the cut-off time and date. <p>In view of the current Covid-19 situation and the related safe distancing measures which may make it difficult for shareholders to submit questions by mail, shareholders are strongly encouraged to submit your questions via email to <a href="mailto:OCBCAGM2020@ocbc.com">OCBCAGM2020@ocbc.com</a>.</p>
Q11	How do I know if my questions are answered?

A11	<p>Responses to substantial and relevant questions will be presented during the AGM as well as made available on the Bank's website and announced through the SGXNET after the AGM.</p> <p>However, as there may not be sufficient time to address all such questions during the AGM itself, responses to questions which we are unable to address during the AGM will be published on the Bank's website and on SGXNET prior to the AGM.</p>
Q12	I am an OCBC Bank customer and I have questions relating to my banking relationship with the Bank. I would like to direct these questions to the Board of Directors – can I send these questions to the email address provided earlier?
A12	We regret that only substantial and relevant questions related to the Annual Report 2019 and the other AGM agenda items set out in the AGM Notice will be addressed. Please visit your nearest OCBC Branch for your questions on banking related matters or complete the feedback form at URL: <a href="https://www.ocbc.com/eforms/PersonalBankingCustomerFeedback/">https://www.ocbc.com/eforms/PersonalBankingCustomerFeedback/</a> . You may also wish to call the hotline numbers displayed on the Bank's website.
<b>D</b>	<b>Pre-Registration for the live audio-visual webcast or audio only live stream of AGM proceedings</b>
Q13	When can I start to pre-register for the live AGM proceedings?
A13	You can start your pre-registration from 9.00 a.m. on 26 April 2020.
Q14	Is there a closing date for pre-registration?
A14	Yes, please complete your pre-registration before 2.00 p.m. on 15 May 2020. We regret that only shareholders who have pre-registered before the closing date and whose shareholding status have been verified, will be allowed access to the live AGM proceedings.
Q15	Who can pre-register for the live audio-visual webcast or audio-only stream of the AGM proceedings?
A15	Only members of OCBC Bank whose names appear on the Bank's Register of Members /CDP Depository Register/CPF & SRS agent bank's lists as at 15 May 2020 can pre-register for the live AGM proceedings. Registrations that do not meet this requirement will be rejected during the verification stage.

Q16	Can I pre-register my representative for the live AGM proceedings?
A16	No. Only members of OCBC Bank whose names appear on the Bank's Register of Members /CDP Depository Register/CPF & SRS agent bank's lists as at 15 May 2020 can pre-register for the live AGM proceedings. Registrations that do not meet this requirement will be rejected during the verification stage.
Q17	How do I pre-register for the live AGM proceedings?
A17	<p>Go to URL: <a href="https://www.ocbc.com/group/investors/annual-reports.html">https://www.ocbc.com/group/investors/annual-reports.html</a> and click on the hyperlink "Registration for AGM proceedings" or follow the steps below:</p> <p>Step 1: Access the URL: <a href="https://meetings.vision/ocbc-agm-registration">https://meetings.vision/ocbc-agm-registration</a></p> <p>Step 2: Click on the "Register for Audio-Visual" button if you wish to watch and listen to a live video feed of the AGM proceedings OR Click on the "Register for Audio Only" button if you wish to phone in and only listen to the AGM proceedings.</p> <p>Step 3: Complete the information required on the registration page and click "Preview Responses".</p> <p>Step 4: Review your input and ensure it is accurate before clicking "Submit".</p> <p>Step 5: After you click "Submit", an acknowledgement of your registration will appear on the registration page, followed by an acknowledgement sent to your email address.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. If you do not receive an email acknowledgement after your registration, it means your pre-registration is not successful. Please check your spam/junk email folder or try again.</li> <li>2. Shareholders who hold shares through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore (e.g. nominee companies) are not able to pre-register online. Please contact your respective relevant intermediaries for assistance.</li> <li>3. If we are unable to verify your shareholder status following your pre-registration, you will receive an email notification by 2.00 p.m. on 16 May 2020 informing you of this. Please contact our Share Registrar, M &amp; C Services Private Limited, at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively at +65 6228 0505 or +65 6228 0517 between 9.00 a.m. and 7.00 p.m. on 16 and 17 May 2020 or between 9.00 a.m. and 12.00 p.m. on 18 May 2020 if you have any questions.</li> <li>4. Once you have been verified as a shareholder of OCBC Bank, an email (Confirmation Email) will be sent to you by 12.00 p.m. on 17 May 2020 with your login password and the link to access the live audio visual webcast or toll-free telephone number and conference code to call for the audio-only stream. Shareholders who do not receive the Confirmation Email by 12.00 p.m. on 17 May 2020, but have registered by the 15 May 2020 deadline and have not been</li> </ol>

	<p>informed of an unsuccessful registration should contact our Share Registrar, M &amp; C Services Private Limited, at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively call +65 62280505 or +65 62280517 between 12.00 p.m. and 7.00 p.m. on 17 May 2020 or between 9.00 a.m. and 12.00 p.m. on 18 May 2020.</p>
Q18	What information do I need to provide for the pre-registration?
A18	<p>You will need to provide the following mandatory information:</p> <ul style="list-style-type: none"> <li>• Name as per CDP/CPF/SRS/Scrp-based records</li> <li>• Email Address</li> <li>• Shareholding type (How your OCBC Bank shares are held)</li> <li>• NRIC or Passport Number</li> </ul> <p>For Joint account holders, please register both names. However, only one NRIC/Passport number and email address is required.</p>
Q19	Why do I need to provide my full NRIC/Passport number?
A19	This will enable OCBC Bank to more accurately verify your shareholder status.
Q20	When will I receive the login credentials for the live audio-visual webcast or audio only live stream?
A20	<p>Authenticated shareholders will receive a Confirmation Email by 12.00 p.m. on 17 May 2020. The email will contain:</p> <ul style="list-style-type: none"> <li>• Log-in password and a URL link to view the live webcast (for those who opted for audio-visual at pre-registration)</li> <li>• A toll-free telephone number and conference code to access the audio only stream (for those who opted for live audio-only stream at pre-registration)</li> </ul> <p>Authenticated shareholders who have not received a Confirmation Email by 12.00 p.m. on 17 May 2020 but have registered by the 15 May 2020 deadline and have not been informed of an unsuccessful registration should contact our Share Registrar, M &amp; C Services Private Limited, at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively call +65 62280505 or +65 62280517 between 12.00 p.m. and 7.00 p.m. on 17 May 2020 or between 9.00 a.m. and 12.00 p.m. on 18 May 2020.</p>
Q21	What happens if OCBC Bank cannot verify my shareholder status?
A21	<p>You will receive an email by 2.00 p.m. on 16 May 2020 notifying you that we are unable to verify your shareholder status, and therefore, you will not be able to access the live AGM proceedings. Please contact our Share Registrar: M&amp;C Services at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively at Tel: +65 62280505 or Tel: +65 62280517 between 9.00 a.m. and 7.00 p.m. on 16 and 17 May 2020 or between 9.00 a.m. and 12.00 p.m. on 18 May 2020 if you have any questions.</p>

Q22	If I hold OCBC Bank shares via a securities sub-account in a depository agent (e.g. a nominee company), can I register for the live AGM proceedings?
A22	<p>We regret that you will not be able to register for the AGM's live audio-visual webcast or audio-only stream.</p> <p>Please contact the relevant intermediary through which you hold such shares as soon as possible in order to make the necessary arrangements for access to the live AGM proceedings.</p>
Q23	I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I register my beneficial shareholders for the live AGM proceedings?
A23	<p>Please email <a href="mailto:AGM2020_GS@ocbc.com">AGM2020_GS@ocbc.com</a> immediately for a copy of the Excel template for completion. Upon receipt of this Excel template, please input your list of beneficial shareholders' details into the respective fields and return the completed template to <a href="mailto:AGM2020_GS@ocbc.com">AGM2020_GS@ocbc.com</a> latest by 2.00 p.m. on 15 May 2020.</p> <p>A confirmation email containing the log-in password and URL link to view the live audio-visual webcast or toll-free telephone number and conference code to call for the audio-only stream (depending on the preferred option) will be emailed to each beneficial shareholder by 12.00 p.m. on 17 May 2020.</p>
<b>E</b>	<b>Accessing the live AGM proceedings</b>
Q24	I have received the confirmation email. What should I do next?
A24	<p>The AGM commences at 2.00 p.m. sharp on 18 May 2020.</p> <p><u>Audio-visual option</u></p> <ul style="list-style-type: none"> <li>• For shareholders who have opted for the audio-visual live webcast, you may access the URL link indicated in your confirmation letter from 1.50 p.m. onwards.</li> <li>• Key in your personal log-in password when prompted.</li> <li>• The AGM will commence at 2.00 p.m.</li> </ul> <p><u>Audio Only Option</u></p> <ul style="list-style-type: none"> <li>• Call the toll-free telephone number indicated on your confirmation email and the conference code when prompted to do so.</li> <li>• Specify your name clearly when prompted.</li> <li>• The telephone line will be open from 1.50 p.m. onwards. You will be put on hold until the AGM commences at 2.00 p.m. sharp.</li> </ul>

Q25	Can I watch the live audio-visual webcast from my mobile phone?
A25	Yes, you can watch the live audio-visual webcast from any device as long as <ul style="list-style-type: none"> <li>• Your browser is HTML5-compatible (e.g. Microsoft Edge, Chrome, Firefox)</li> <li>• You have a stable WIFI connection or LAN connection</li> <li>• You have a connection speed of at least 1.8mbps to watch the webcast in 480p or a connection speed of at least 2.5mbps to watch the webcast in 720p.</li> </ul>
Q26	Can I ask questions during the live audio-visual webcast or through the audio only stream?
A26	Both the live audio-visual webcast and audio only stream allow you to view/listen to the AGM proceedings respectively. There is no online interaction.  All questions must be submitted to the dedicated email address at <a href="mailto:OCBCAGM2020@ocbc.com">OCBCAGM2020@ocbc.com</a> by 2.00 p.m. on 15 May 2020. Please refer to the FAQ on “ <b>Questions from shareholders</b> ” above.
Q27	Do I need to pre-register to watch/listen to the AGM proceedings?
A27	Yes. Please refer to the FAQ on “ <b>Pre-registration for the live AGM proceedings</b> ” above for details. You may also access the URL: <a href="https://www.ocbc.com/group/investors/annual-reports.html">https://www.ocbc.com/group/investors/annual-reports.html</a> and click on the hyperlink “Registration for AGM proceedings” to perform your pre-registration immediately.
<b>F</b>	<b>Voting on the resolutions tabled for approval at the AGM</b>
Q28	Since I am not able to attend the AGM, how can I exercise my votes?
A28	Shareholders who watch/listen to the live AGM proceedings will not be able to vote online. Shareholders (whether individual or corporate) who wish to vote on the resolutions to be tabled for approval at the AGM must complete the proxy form to appoint the Chairman of the Meeting as their proxy to vote on their behalf.  Where shareholders (whether individual or corporate) appoint the Chairman of the Meeting as their proxy, they <b>must give specific instructions as to voting, or abstentions from voting</b> , in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.
Q29	Where can I find the proxy form?
A29	Please access the URL: <a href="https://www.ocbc.com/group/investors/annual-reports.html">https://www.ocbc.com/group/investors/annual-reports.html</a> and click on the hyperlink “Proxy Form” under the caption “2020 AGM”.  You can download, edit the proxy form online and insert your e-signature or alternatively, download and print the proxy form and affix your signature under hand.

Q30	Can I email or post my completed proxy form?
A30	<p>You may do so either way.</p> <p>For shareholders who wish to post the proxy form, please print the proxy form and post the completed proxy form using the self- addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M&amp;C Services at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p> <p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 15 May 2020. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>In view of the current Covid-19 situation and the related safe distancing measures which may make it difficult for shareholders to submit completed proxy forms by post, shareholders are strongly encouraged to submit completed proxy forms by email.</p>
Q31	In view of the Covid-19 situation, is there flexibility in accepting proxy forms that are submitted late?
A31	We regret that proxy forms received after 2.00 p.m. on 15 May 2020 will be rejected.
Q32	My shares are held through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I exercise my votes?
A32	Please approach your relevant intermediary as soon as possible to inform them of your voting instructions.
Q33	I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How can I help my beneficial shareholders exercise their votes?
A33	<p>Please <u>collate all the votes</u> from your beneficial shareholders and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the beneficial shareholders' instructions.</p> <p>Ensure you complete the proxy form indicating your beneficial shareholders' <b>specific instructions as to voting, or abstentions from voting</b>, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.</p> <p>Please print the proxy form and post the completed proxy form using the self-addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M&amp;C Services at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p>

	<p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 15 May 2020. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>In view of the current Covid-19 situation and the related safe distancing measures which may make it difficult to submit completed proxy forms by post, you are strongly encouraged to submit completed proxy forms by email.</p>
Q34	My shares are held through a CPF/SRS agent bank. How can I exercise my votes?
A34	Please approach your agent bank before <b>5.00 p.m. on 5 May 2020</b> and liaise with them regarding the exercise of your votes.
Q35	I am a CPF/SRS agent bank and I have been approached by CPF/SRS investors who wish to exercise their votes on their OCBC shares. What do I need to do?
A35	<p>Please <u>collate all the votes</u> from your CPF/SRS investors and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the CPF/SRS investors' instructions.</p> <p>Ensure you complete the proxy form indicating your CPF/SRS investors' <b>specific instructions as to voting, or abstentions from voting</b>, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.</p> <p>Please print the proxy form and post the completed proxy form using the self-addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M&amp;C Services at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p> <p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 15 May 2020. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>In view of the current Covid-19 situation and the related safe distancing measures which may make it difficult to submit completed proxy forms by post, you are strongly encouraged to submit completed proxy forms by email.</p>