

FAQ on Card Activation

General

- 1. Why are you sending inactive cards to me?**
 - a. OCBC Bank is taking extra security procedure to protect your card against any potential fraudulent activities

- 2. How can I activate the cards?**
 - a. You may activate your card via the following channels:
 - i. Visit www.ocbc.com.sg/activate
 - ii. OCBC Online Banking
 - iii. OCBC Phone Banking
 - iv. Call 1800 – 363 3333 to speak to our Customer Service Executives
 - v. Visit any OCBC branch

- 3. How soon can I use the card after activation?**
 - a. Activation will be immediate

- 4. How do I know if the card is activated?**
 - a. An SMS will be sent to your mobile phone immediately upon successful activation

- 5. Can I request for my subsequent cards to be sent as active cards?**
 - a. No, it is the Bank's initiative to send out inactive cards to protect our Cardmember against any potential fraudulent activities

- 6. I am the principal Cardmember. Can I activate for my supplementary cards as well?**
 - a. Yes. The principal Cardmember can activate for his/her supplementary cards via contact centre and online banking

- 7. I am the supplementary Cardmember, but the principal Cardmember is busy and has authorized me to act for him/her. Can I activate for him/her?**
 - a. No. We can only take instruction from the principal Cardmember.

- 8. Will replacement cards be sent "live"?**
 - a. No, all new, renewal and replacement cards will be sent inactive.

- 9. Are we able to accept request via secured email to activate the card?**
 - a. Yes, you can.

10. What cards will be sent out inactive?

- a. All personal debit and credit cards, including Business Debit Card and Corporate Credit Card

Magnetic Stripe Activation**1. What is a magnetic stripe?**

- a. 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.

2. Can I still use my card for local purchases once the magnetic stripe is deactivated on 1 July 2012?

- a. As Singapore has fully migrated into EMV Chip based cards, there is no impact for local usage.

3. Are there any security risks since the magnetic stripe feature is enabled for overseas transactions

- a. The bank has also taken other preventive measures against fraudulent usage such as SMS alerts for card transactions.

4. Can I activate or deactivate the magnetic stripe at my discretion?

- a. No. The magnetic stripe will be deactivated for domestic transactions. However, it will remain activated for overseas transactions.