

## **Activate the magnetic stripe on your credit and debit cards for overseas use (w.e.f 1 Oct 2013)**

### **1. Why are the magnetic stripes on credit and debit cards deactivated?**

This is part of a banking industry initiative to further protect you against card fraud.

### **2. Can I still use my card for local purchases once the magnetic stripe is disabled on 1 October 2013?**

You will have no problem using your cards in Singapore as we have fully migrated to a chip-based system that is more secure.

### **3. Can I still use my card for overseas purchases once the magnetic stripe is deactivated on 1 October 2013?**

You will have no problem using your cards at merchants which use the chip-based system. However, you will not be able to use your cards if the merchant is still using the magnetic stripe system. So you are encouraged to activate your magnetic stripe before you travel to minimise inconvenience.

### **4. Do I need to activate the magnetic stripe on my debit card or credit card linked to my savings/current account to do overseas ATM cash withdrawal?**

Yes, you would need to. In addition, you will need to activate the overseas ATM cash withdrawal feature on your cards.

### **5a. What should I do if I will be travelling overseas?**

If you are travelling before 1 October 2013, you will not be affected when you use your cards overseas.

However if you are travelling on or after 1 October 2013, you are encouraged to activate your magnetic stripe before you travel.

### **5b. Can I give the bank the instruction now to activate the magnetic stripe of my card for overseas usage?**

Before 1 October 2013, you may give instructions to activate in one of the following ways:

- i) Call 1800-363 3333 to speak to our Customer Service Executives (Phone Banking PIN is required).
- ii) Visit any OCBC Branch with your NRIC/Passport.

After 1 October, you will be able to activate your cards on your own via the available channels.

### **6. Can I activate or deactivate the magnetic stripe at my discretion?**

Yes, you can do so easily in one of the following ways:

#### Personal Credit Card and Debit Card

- i) Visit [www.ocbc.com/magstripe](http://www.ocbc.com/magstripe)
- ii) OCBC Online Banking
- iii) Call 1800-363 3333 to speak to our Customer Service Executives. (Phone Banking PIN is required)
- iv) Visit any OCBC Branch with your NRIC/Passport

#### Corporate Credit Card and Debit Card

- i) Visit [www.ocbc.com/magstripe](http://www.ocbc.com/magstripe)
- ii) Visit any OCBC Branch with your NRIC/Passport

#### **7. Do I need to de-activate the magnetic stripe when I return from overseas?**

When you are activating the magnetic stripe, you will need to indicate a start and end date of the activation. You may wish to coincide the activation period with your trip.

The magnetic stripe will be automatically deactivated after the end date.

#### **8. Can the magnetic stripe on my card be activated perpetually?**

We do not advise so as there is a higher risk of unauthorised transactions occurring on your card since data on the magnetic stripe can be easily copied. You should activate it only when you are travelling overseas.

#### **9. Do I need to re-activate the magnetic stripe for overseas use if my card is renewed/ replaced with the same card number?**

You do not need to do so if you have previously activated the magnetic stripe and the replacement card comes during the period of activation.

E.g. You have activated the magnetic stripe of your old card for overseas usage from 1 Nov 2013 to 30 Nov 2013. You receive your new card on 5 Nov 2013. You do not need to re-activate the magnetic stripe.

#### **10. Do I need to re-activate the magnetic stripe for overseas use if my card is replaced with a different card number?**

You do not need to do so if you have previously activated the magnetic stripe and the replacement card comes during the period of activation.

E.g. You have activated the magnetic stripe of your old card for overseas usage from 1 Nov 2013 to 30 Nov 2013. You receive your new card on 5 Nov 2013. You do not need to re-activate the magnetic stripe.

#### **11. I have activated the magnetic stripe on my principal card. Do I need to activate for the supplementary card separately? Can I activate the supplementary cards on behalf of the cardholder?**

The magnetic stripe of each card needs to be activated individually.

You may activate the magnetic stripe of the supplementary card at:

- i) OCBC Online Banking or
- ii) Contact Centre if you have a Phone Banking Access Code & PIN

Alternatively, the supplementary cardholder may activate his/her own card in one of the following ways:

- i) Visit [www.ocbc.com/magstripe](http://www.ocbc.com/magstripe)
- ii) OCBC Online Banking
- iii) Call 1800-363 3333 to speak to our Customer Service Executives. (Phone Banking PIN is required)
- iv) Visit any OCBC Branch with your NRIC/Passport