

Media Release

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**MEDIA RELEASE****“BANK ON YOUR WRIST” WITH THE LATEST OCBC BANK APP FOR APPLE WATCH**

Leveraging wearable technology, the app provides customers with a range of banking services on their Apple Watch, including access to bank accounts, cards and investment balances, recent transactions, and the location of the nearest OCBC branch or ATM



Singapore, 29 March 2016 – OCBC Bank has launched a new mobile banking app designed for Apple Watch. Among the first banking apps for a wearable device in Singapore, this latest offering will provide ease and convenience for the increasing number of customers who are now connected on-the-go with smartwatches. Customers can ‘bank on their wrists’ with easy and instant access to their personal banking information, including the full list of their balances – bank accounts, cards and investments, recent transactions, and even the location of the nearest OCBC Bank branch or ATM – on their Apple Watch. This is yet another digital innovation from OCBC Bank, leveraging the global trend where wearable technology is fast becoming mainstream.

The usage of wearable devices is expected to grow significantly, and intelligence firm Euromonitor notes that Apple, known for its strong brand and quality products, has become a major growth driver for wearable technology. Market intelligence firm IDC estimates the worldwide wearable device market

will reach a total of 111.1 million units shipped in 2016, a strong 44.4% increase from the 80 million units shipped in 2015. By 2019, the five-year compound annual growth rate (CAGR) of wearable devices would be 28%, with Apple smart watch devices taking the lion's share of the market.

OCBC's Apple Watch app provides a personal and convenient banking experience that enables customers to easily check all their bank account balances, information about their credit card usage, bank loans, insurance, and up to five of their most recent transactions by tapping their Apple Watch, without the need to login to the mobile banking app on their smartphones. The Apple Watch app even provides information about the three nearest OCBC Bank ATMs or branches.

To get started, customers need to perform a one-time activation on their OCBC iPhone mobile banking app. Once the Apple Watch app is activated, account information and recent transactions can be viewed on Apple Watch, without the need to login to Mobile Banking. This service is available for customers using mobile devices such as iPhone 5, iPhone 5S, iPhone 6, iPhone 6 Plus, iPhone 6S or iPhone 6S Plus operating on iOS 9 and Apple Watch devices running on WatchOS2.

This service can only be activated on a single pair of Apple Watch and iPhone devices at one time and all account numbers displayed on the watch are partially masked with only the last four digits revealed. No information is stored on the phone or watch and, for increased security, customers can choose to set a passcode on their Apple Watch.

Mr Aditya Gupta, OCBC Bank's Singapore Head of E-Business, said: "We are constantly exploring advances in technology to help us make day-to-day banking more simple, accessible and meaningful for our customers. Smartwatches represent the next generation of personal mobile devices, and our Apple Watch app will offer the convenience, security and choice that customers demand when it comes to everyday banking on-the-go. This continuous innovation is what reinforces OCBC's position as a forward-thinking bank and sets us apart when it comes to delivering the future of banking. We are confident the Apple Watch app will be a big hit with our fast-growing number of customers who are mobile and digitally-savvy."

A leader in banking digitalisation, OCBC Bank recently launched the first integrated wealth management app by a local bank – **OCBC OneWealth** – enabling everyone, from beginners to seasoned investors, to access customised, up-to-date market information and investment suggestions from OCBC Bank experts, and monitor their investment portfolio. Customers can get personalised mobile alerts relevant to their investments and make timely decisions to manage their wealth.

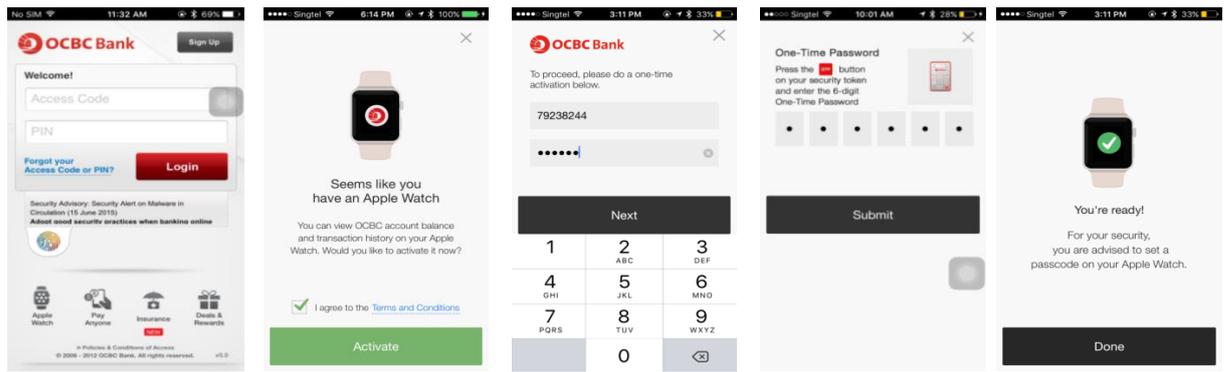
In March 2015, OCBC Bank launched **OCBC OneTouch**, giving customers quick and easy access to their account balances and transactions using fingerprint recognition on their iPhones. Since then, usage of the app has registered four million logins, signalling the popularity among customers of

getting quick access to their bank account information. OCBC Bank's customers now have one more convenient way to check their bank balances with a single tap and glance of their wrists on the Apple Watch.

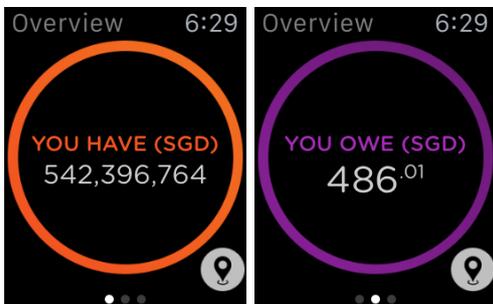
Customers can download or update their current mobile banking app to the new OCBC Bank mobile banking app for Apple Watch at:

<https://itunes.apple.com/sg/app/ocbc-sg-mobile-banking/id292506828?mt=8>

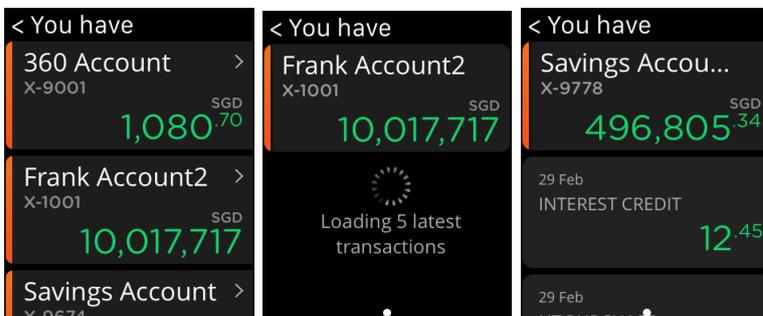
Activating the Apple Watch app



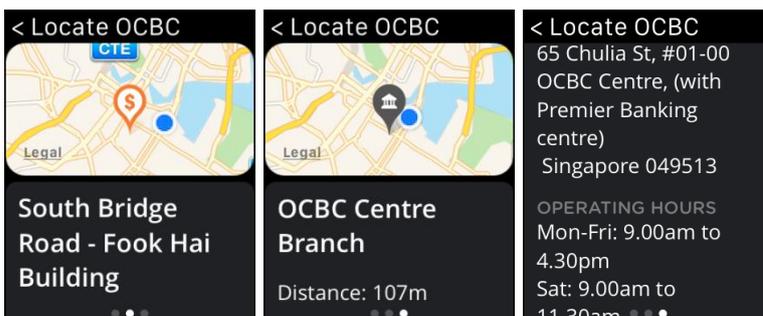
Viewing your balances



Viewing your transaction history



Locating an OCBC Bank branch or ATM



SOCIAL MEDIA ASSETS

Official hashtags: #ocbcbank

Keywords:

OCBC, Apple Watch, app, mobile banking



Suggested tweet: OCBC customers can now 'bank on their wrists' with the OCBC Apple Watch app to check bank balances, past transactions or locate ATMs. (134 characters)



Suggested Facebook post: Bank on your wrist with the OCBC Apple Watch app!

The OCBC Apple Watch app makes online banking even more convenient for customers by enabling them to do more than just check their bank account balances at a glance. Without ever reaching for their iPhones, customers can also access information about their credit card usage, view their past five account transactions, or view information about their bank loans and insurance. The app even provides information about the three nearest OCBC Bank ATMs or branches.

For all other updates on OCBC, follow @OCBCBank on Twitter and "like" facebook.com/ocbcbank on Facebook.

About OCBC Bank

OCBC Bank is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. Recognised for its financial strength and stability, OCBC Bank has been ranked Asean's strongest bank and among the world's five strongest banks by Bloomberg Markets for five consecutive years since the ranking's inception in 2011.

OCBC Bank and its subsidiaries offer a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC Bank's key markets are Singapore, Malaysia, Indonesia and Greater China. It has over 630 branches and representative offices in 18 countries and regions. These include the more than 330 branches and offices in Indonesia under subsidiary Bank OCBC NISP, and more than 90 branches and offices in Hong Kong, China and Macau under OCBC Wing Hang.

OCBC Bank's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.

OCBC Bank's insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia.

For more information, please visit www.ocbc.com.
