

## **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](http://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.