

FAQs on revision to contactless transaction limits via NETS

1. What is the change to the contactless limits on NETS?

As of 16 July 2025, the limit set for contactless payments through NETS will be revised from S\$100 to S\$200. With this change, VISA debit and/or ATM cardholders holding selected cards (please refer to Question 4 below) can make contactless NETS payment for transactions up to S\$200, without having to key in the 6-digit card PIN. For transactions above S\$200 via NETS, you will be prompted to input your 6-digit card PIN after tapping your card.

2. Why is NETS contactless transaction limit increased from S\$100 to S\$200?

This is to align with market practice for contactless transactions made through NETS, and provide additional convenience to consumers when making contactless NETS transactions.

3. What will I have to do?

No action is required from you for this change.

4. Can you list the OCBC cards that offer NETS contactless payment feature?

- OCBC EASI and Premier ATM Card
- OCBC Debit Card
- FRANK Debit Card

5. Can I lower the NETS contactless transaction limit to S\$100?

The NETS contactless transaction limit is fixed at S\$200 once the feature is available from 16 July 2025. If you prefer not to use the NETS contactless payment feature, you can refer to Qn. 6 below on how to turn off the NETS contactless payment feature.

6. I do not want the NETS contactless payment feature on my VISA debit and/or ATM card, can I turn this feature off?

The NETS contactless payment features on your VISA debit and/or ATM card is turned on by default. To toggle the feature on/off, here is what you can do:

- Log in to the OCBC App > More > Services > Manage NETS contactless OR
- Find an OCBC ATM near you > More services > ATM / debit card > Manage Contactless Feature on ATM card

If you do not have access to the above, you may contact us: OCBC website > Contact us.

7. How about the VISA contactless payment feature on my debit card, can I turn this feature off?

Yes, you can toggle the VISA contactless payment feature off on your VISA debit card by deactivating the transaction limit on your VISA debit card (log in to the OCBC app > More > Manage

card limit > Manage daily limit > Select the specific card > Set 'Daily spending limit' as 'Deactivate'). This will disable all VISA transaction modes (including contact, contactless, and online). You will only be able to make cash withdrawals or NETS payments with your debit card.

8. What should I do if I lose my card that offers the NETS contactless payment feature?

If you know or suspect that your card has been lost, you can easily and quickly suspend all its functions and request for a replacement card. To do so, you can Contact us (go to the OCBC website > Contact us) or report the loss via the OCBC app (log in to the OCBC app > More > Card services > Report lost card > Select the specific card and follow the on-screen instructions). You will not be liable for any unauthorised transactions carried out after you have notified us of the loss. Terms and conditions apply.

9. What should I do if I see any suspicious transactions on my card?

If you notice a suspicious transaction, you should immediately call OCBC's Personal Banking hotline at 6363 3333 (or +65 6363 3333 if you are overseas) and press 8 to report fraud.

10. How can I tap to pay with NETS contactless?

For transactions made in-store, inform cashiers early that you will be paying with the NETS contactless payment feature, before the payment is made. For self-checkout, please select "NETS" as the mode of payment before tapping your card on the payment terminal to complete the transaction.

For transit payments, you can use your ATM cards with the NETS contactless payment feature for MRT and bus rides.

11. Will I be notified when I use my VISA debit/ATM card for NETS contactless transactions?

You can set the notification trigger threshold amount for all NETS transactions (both contactless and contact payments) through your e-Alerts settings on internet banking or mobile banking self-service channels, under the ATM cash withdrawals. Here is how you can do so:

- Log in to the OCBC app > More > Profile & app settings > Manage notifications
- Login to OCBC Internet banking > Customer service > Manage e-Alerts

12. What alerts will I receive upon enabling/disabling the NETS contactless payment feature?

Upon successful enablement/disablement of the NETS contactless payment feature, you will receive a mandatory email notification, and you can opt to receive a further SMS or in-app notification. You can select your preferred contact method through the e-Alerts function in your internet banking self-service channel.

13. Will I receive multiple notifications when I toggle on/off the NETS contactless payment feature for my cards?

You will receive one set of notifications (email notification + SMS or in-app notification if you have selected this additional feature as set out at Qn. 10 above) for each VISA debit card you update.

14. Why is the reference to my VISA debit card missing under the NETS contactless payment feature's toggle on/off menu item "Manage NETS Contactless" in the ATM, internet banking or mobile banking self-service channels?

You will not be able to update or view the settings of your VISA debit card if it is deleted, locked, expired, or reported as lost.

Version Date: 16 June 2025