

Frequently Asked Questions (FAQs) for Scan & Pay Alipay+ QR via OCBC Digital app

Q1: What is Scan & Pay Alipay+ QR via OCBC Digital app?

A1: It allows you to use the OCBC Digital app to scan and pay securely at merchants that accept Alipay+ QR payments in the following destinations:

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|-------------------------|-----------------|
| 1. China | 9. Thailand |
| 2. Malaysia | 10. Macau |
| 3. South Korea | 11. Australia |
| 4. Japan | 12. UK |
| 5. Hong Kong | 13. EEA |
| 6. United States | 14. Switzerland |
| 7. United Arab Emirates | 15. San Marino |
| 8. Philippines | 16. Qatar |

More destinations will be made available progressively.

Q2: Where can I pay using this feature?

A2: You may pay using this feature at merchants that accepts Alipay QR code in China and Alipay+ QR code in other destinations. Simply look out for the below acceptance marks at the store or the cashier:

Alipay+	
Alipay	

Q3: What are the ways I can pay with Alipay+ QR?

A3: You may either scan the merchant's QR code for payment by opening OCBC Digital app and click on the "Scan and Pay" button. Alternatively, you can generate a QR code for the merchant to scan to make payments by opening OCBC Digital app, click on the "Scan and Pay" button and click on "Show my QR".

Q4: Will my personal data be shared with any third parties when making such payments?

A4: No, your personal information will not be shared with Alipay or any third party throughout the entire payment process.

Q5: Will I need to provide any additional authentication while paying?

A5: If the purchase amount exceeds SGD200, for your account security, transaction signing with your OCBC OneToken, hardware token or SMS OTP will be required.

Q6: What are the minimum and maximum amounts I can pay?

A6: You can make payments from SGD0.10 or equivalent with Alipay+ QR via the OCBC Digital app. The maximum you may pay in a day (or daily spend limit) is fixed at SGD3,000 (or equivalent).

Q7: Will I be charged in the foreign currency or SGD?

A7: You will always be charged in SGD based on the exchange rate provided onscreen and can only make payment from SGD accounts.

Q8: How are the exchange rates determined and how long will it be valid for?

A8: The exchange rate is provided by our Service Partner. It will be valid at the point of inputting the transaction amount, should you close the OCBC Digital app or idle too long in the OCBC Digital app and get logged out, the exchange rate will be refreshed.

Q9: Are there fees associated with using the service?

A9: No. You will be paying the SGD equivalent based on the exchange rate provided and will not incur additional fees from using the service.