

Frequently Asked Questions (FAQs) Governing OCBC Digital App x UnionPay Scan & Pay

Q1: What is UnionPay Scan & Pay in OCBC Digital App?

A1: It allows you to use the OCBC Digital app to scan and pay securely at over 40 million merchants worldwide, including in Singapore and China, who accept UnionPay QR Code payments. Some popular markets you may be interested in are:

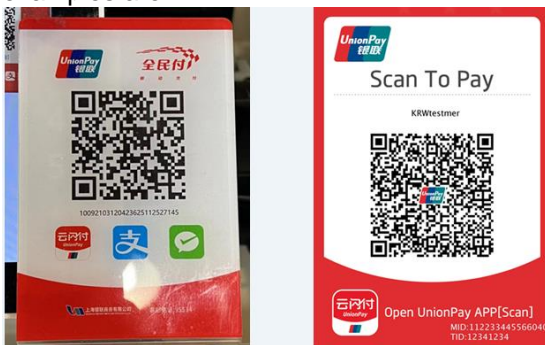
1. Singapore
2. China
3. Hong Kong
4. Malaysia
5. Japan
6. South Korea
7. Indonesia
8. Taiwan
9. Middle East

Q2: What are the merchants that I can pay via UnionPay QR Code in Singapore?

A2: UnionPay QR Code payment is accepted at select merchants in Singapore across various merchant categories from F&B to retail and entertainment. Look for the UnionPay logo at the cashier.

Q3: Which are the UnionPay QR Code that I can make payment with OCBC Digital App?

A3: Simply look out for UnionPay QR Code, which can be identified by the UnionPay logo above the QR. Some examples are:



Q4: Is it safe to make such payments?

A4: Yes, UnionPay QR Code uses the EMV specifications which is in line with global payment security standards.

Q5: What are the minimum and maximum amounts I can pay?

A5: You can make payments from SGD0.01 or equivalent via UnionPay scan and pay on OCBC Digital. Maximum amount that can be paid in a day is SGD1,000 or equivalent. This limit cannot be changed by you.

Q6: Will I be charged in the foreign currency or SGD?

A6: You will always be charged in SGD.

Q7: How are the exchange rates determined?

A7: Conversions shall be based on a mark-up of 2% above the foreign exchange rate. The mark-up serves to cover services provided and administration by us and our service providers in connection with foreign currency transactions. The foreign exchange rate is determined based on prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective Card Associations and/or payment service provider.

For UnionPay QR Code, transactions in US Dollar, Chinese Yuan and Brunei Dollar shall be converted to Singapore Dollar on the date of conversion. Transactions in other foreign currencies will be converted to US Dollar before being converted to Singapore Dollar.

Q8: Are there fees associated with using the service?

A8: No. Apart from the conversion rate applied, you will not incur additional fees from using the service.