

Frequently Asked Questions (FAQs) for the Lunar New Year Notes Online Reservation Service

A. Online Booking

1. What do I need to reserve notes online?

To allow us to verify your identity, you will need to enter your OCBC ATM/credit/debit card number and date of birth when you reserve notes online with us. We must also have your current mobile number so that you will receive the SMS confirmation SMS upon successful booking.

If you do not have an existing OCBC ATM/credit/debit card, you may visit any of our branches to apply for an ATM card on the spot.

If you have not given us your current mobile number/email address, you may go to OCBC app, OCBC Internet Banking or any OCBC Bank ATM/Service kiosk to update.

Please note that if you update your mobile number/email address via OCBC Internet Banking or the OCBC app less than 12 hours before making your booking, you will still receive your booking confirmation at your old mobile number/email address. This is because a cooling-off period of 12 hours applies before such changes take effect.

2. When can I book and collect my notes?

Personal banking/Premier banking/Premier Private Client

Online booking windows	Collection dates you can choose from
27 - 29 Jan 2026	3 - 9 Feb 2026
3 - 5 Feb 2026	10 - 15 Feb 2026

3. What time slots are available for each collection date?

There may be one or two slots for each collection date, depending on the opening hours of the OCBC Bank branch/premier centre you choose to collect your notes at.

The available time slots will be shown on the Lunar New Year Notes Online Reservation Service portal. You may choose your preferred time slot when you reserve your notes via the portal.

4. How do I know if my reservation has been confirmed?

We will send an SMS – containing the branch/premier centre, date and time at which you should collect your notes – to the mobile number in our records. We will also send you a confirmation email if we have your email address.

5. Can I amend the branch, date or time at which I should collect my notes, or the number and mix of notes selected, after I have booked my appointment?

We regret this will not be possible as the notes are sent out to the branch/premier centre selected at the time of booking. This is to ensure that all our customers get the notes they selected at their preferred timing and branch/premier centre.

6. Can non-OCBC Bank customers reserve notes via the Lunar New Year Notes Online Reservation Service?

This service is only available to OCBC Bank customers.

7. I did not make a reservation online. Will I be allowed to exchange my notes?

Only customers aged 60 years old and above or customers with disabilities will be allowed to exchange new/Fit notes at any OCBC Bank branch without prior online reservation. Alternatively you may visit our selected festive ATMs to withdraw new/Fit notes.

8 Can I make multiple reservations?

Each customer is only allowed one reservation via the Lunar New Year Notes Online Reservation Service to enable more customers to exchange notes.

9 What types of notes or denominations are available?

There are two types of notes available: Fit or New notes. You may choose either or both types when you reserve your notes.

S\$2, S\$10, and S\$50 denominations will be made available for both note types. However, there will be limits to the value of the notes you choose for each denomination and combined.

Personal Banking

- **New notes**

S\$2 denomination – up to S\$200

S\$10 denomination – up to S\$300

S\$50 denomination – up to S\$800

The maximum total value of new notes (combined) is S\$800.

- **Fit notes**

S\$2 denomination – up to S\$800

S\$10 denomination – up to S\$1,000

S\$50 denomination – up to S\$1,000

The maximum total value of Fit notes (combined) is S\$2,800.

Premier Banking (to be shown only to Premier Banking customers)

- **New notes**

S\$2 denomination – up to S\$400

S\$10 denomination – up to S\$1,000

S\$50 denomination – up to S\$5,000

The maximum total value of new notes (combined) is S\$6,400.

- **Fit notes**

S\$2 denomination – up to S\$2,000

S\$10 denomination – up to S\$5,000

S\$50 denomination – up to S\$25,000

The maximum total value of Fit notes (combined) is S\$32,000.

Premier Private Client (to be shown only to Premier Private Client customers)

- **New notes**

S\$2 denomination – up to S\$600

S\$10 denomination – up to S\$2,000

S\$50 denomination – up to S\$10,000

The maximum total value of new notes (combined) is S\$12,600.

- **Fit notes**

S\$2 denomination – up to S\$2,000

S\$10 denomination – up to S\$10,000

S\$50 denomination – up to S\$50,000

The maximum total value of Fit notes (combined) is S\$62,000.

B. Collection of reserved notes at OCBC Bank branches

1. What do I need to bring along or do before I head to the branch I have chosen for my appointment?

You will need to bring along your original NRIC/identification document so we can verify your identity.

In exchange for your notes, you may either give us cash or instruct us to deduct the corresponding amount from your deposit account (please ensure you have sufficient funds). We strongly encourage you to do a cash-for-cash exchange.

Do make sure that you head to the branch you have chosen for your appointment during the chosen date and time as we will not be able to serve you otherwise.

2. Do I need to queue if I have reserved my notes online?

Yes. Once you reach the branch, you will be given a queue ticket or asked to join a queue to be served by a teller.

3. Can I cancel my reservation after it has been confirmed?

You will not be able to cancel a confirmed reservation. We strongly encourage you to collect your notes at your confirmed date/time/branch as you will not be allowed to make another reservation.

4. Can I authorise a third party to collect the notes on my behalf?

We regret that this will not be possible; collection of the notes needs to be in person.

5. I am a premier banking customer or premier private client; can I collect at a branch near my home?

Depending on the quantity of notes reserved, collection by premier banking customer or premier private clients may be availed at a branch or premier centre.

C. Fit Notes

1. Why are Good-As-New (GAN) S\$2 notes no longer available?

In conjunction with the initiative to encourage the use of Fit notes, MAS has ceased the issuance of GAN S\$2 notes from LNY 2023. Fit notes are a more sustainable option as the selection and retrieval of GAN S\$2 notes require an additional round of machine processing and generate additional carbon emissions.

2. Would there be fold lines or stains on the Fit notes?

As Fit notes are notes that could have been reissued more than once, some of these notes may have fold lines or minor stains on them, but are generally clean. All Fit notes have been verified by banknote processing machines to meet the standards required for re-circulation.

3. Given that Fit notes are similar to normal circulation notes, why should I make a reservation when I can withdraw them via ATMs or over the branch counters?

While denominations such as S\$10 and S\$50 are easily available via ATMs, the online pre-booking of Fit notes allows members of the public to withdraw other denominations such as S\$2, which is a commonly used denomination for LNY.

Online pre-booking also provides the public with the assurance of being able to exchange their notes at their preferred date and time. Members of the public will be able to reserve the notes in bulk through online pre-booking, instead of withdrawing notes multiple times from ATMs.

4. Will new notes still be available for exchange at the banks during festive period?

Yes, new notes will still be available for exchange this festive season.

Nevertheless, MAS encourages members of the public to use Fit notes or e-Ang Baos for festive gifting, to reduce wastage of resources and to protect the environment.