

Frequently asked questions

S/N	General Enquiries										
1	<p>Why did I receive an email or letter about the replacement of my OCBC ATM card?</p> <p>We wish to send you an OCBC Debit Card to replace your ATM card. Unless you tell us otherwise, the new card will be sent to your address in our records around six weeks from the date of our email/letter.</p> <p>Your new OCBC Debit Card offers you more features and functionalities. In addition, when you spend at least S\$500 in Visa transactions a month, you will earn rebates on transactions made at selected merchants. For T&Cs, go to the OCBC website > Personal Banking > Cards > OCBC Debit Card.</p> <p>To start using your new card, just activate it by following the instructions we give in the accompanying leaflet.</p>										
2	<p>Why am I getting the new OCBC Debit Card?</p> <p>We always seek ways to improve our products and services so we can serve you better. With the OCBC Debit Card, you will be able to earn an unlimited 1% rebate at the following merchants when you spend at least S\$500 in Visa transactions a month:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Popular merchants</th> </tr> </thead> <tbody> <tr> <td>Public Transport (Taxis, Ride-hailing, and Bus/MRT)</td> <td>Grab (excluding wallet top-ups), Comfort and CityCab, Gojek, TADA, TransitLink – SimplyGo</td> </tr> <tr> <td>Groceries</td> <td>NTUC FairPrice (including FairPrice Finest and FairPrice Xtra), FairPrice Online, Warehouse Club</td> </tr> <tr> <td>Online Spend</td> <td>Shopee and Lazada (excluding wallet top-ups)</td> </tr> <tr> <td>Fast Food</td> <td>McDonald's, Subway, KFC, Starbucks, Toast Box and more</td> </tr> </tbody> </table> <p>The cash rebate will be credited to the account linked to your debit card in the following month.</p> <p>For the Terms and Conditions Governing the OCBC Debit Card Rebates Programme, go to the OCBC website > Personal Banking > Cards > OCBC Debit Card.</p>	Category	Popular merchants	Public Transport (Taxis, Ride-hailing, and Bus/MRT)	Grab (excluding wallet top-ups), Comfort and CityCab, Gojek, TADA, TransitLink – SimplyGo	Groceries	NTUC FairPrice (including FairPrice Finest and FairPrice Xtra), FairPrice Online, Warehouse Club	Online Spend	Shopee and Lazada (excluding wallet top-ups)	Fast Food	McDonald's, Subway, KFC, Starbucks, Toast Box and more
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3	<p>Will I have to pay an annual fee for the Debit Card?</p> <p>No. There is no annual fee for the OCBC Debit Card.</p> <p>Do however note that the following fees and charges will apply:</p> <ul style="list-style-type: none"> - Foreign currency transaction fee: 3.25% - Currency conversion fee: 2.80% <p>For more information on fees and charges, go to the OCBC website > Personal Banking > Cards > OCBC Debit Card.</p>										
4	<p>Will I get a new current or savings account?</p> <p>The OCBC Debit Card, which will replace your existing ATM card, will be linked to the same account as your ATM card. You will not get a new current or savings account.</p>										
5	<p>What will happen to my existing ATM card?</p> <p>Your ATM card will be cancelled on the day that you activate your new debit card, or around four months of the date of our email/letter, whichever is earlier.</p> <p>To prevent potential fraud, cut your ATM card into pieces and dispose of them immediately after you activate your OCBC Debit Card.</p>										
6	<p>If I do not activate my new OCBC Debit Card, can I continue to use my ATM card?</p> <p>You can continue to use your ATM card for up to four months after the date of our email/letter. It will be cancelled thereafter.</p>										

7	<p>I am concerned about the Visa contactless feature on the OCBC Debit Card. I just want to use it as a NETS card.</p> <p>The Visa contactless feature can be deactivated. Just deactivate the daily limit for spending via OCBC Internet Banking (log in to OCBC Internet Banking > Customer service > Manage card daily limit > Select the OCBC Debit Card > Set 'Daily limit for spending' as 'Deactivate'). Once you have done so, you will only be able to make cash withdrawals or NETS payments with your OCBC Debit Card.</p> <p>Alternatively, reduce the daily spending limit (also under 'Daily limit for spending').</p>
8	<p>I do not want a debit card and prefer to keep my ATM card.</p> <p>If you do not wish to receive the OCBC Debit Card, SMS 72 377* with: KEEPATM <space> Your date of birth in DDMMYYYY format <space> Last 4 characters of your NRIC no. <i>E.g. KEEPATM 31071980 123B</i></p> <p>Do so within one month of the date of the email/letter sent to you.</p> <p><i>* If you are using a non-Singapore mobile number, complete this online form within one month of the date of the email/letter sent to you instead:</i></p> <p><a href="https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=<ATMtoDC">https://internet.ocbc.com/internet-banking/PublicOnlineForm/Form?FormId=<ATMtoDC</p>