Contents

As at 30 April 2020

Application Related Questions

1. **Why should I use Myinfo to complete my application?**

   Myinfo contains Singapore government verified information on you, which you can allow banks to use in support of your application. By using Myinfo, majority of the fields in the application form will be auto-populated with this information, thereby shortening the entire application process including providing you with an almost immediate application outcome.

2. **If I use Myinfo to make my application, is it possible to edit fields pre-filled by Myinfo? If so, what are the editable fields?**

   As Myinfo contains Singapore government verified information, only some fields within Myinfo are editable, such as mobile number, email address, name of employer (if you are a Singaporean or PR) and education level. If you wish to update any of the details reflected in the non-editable fields, you can approach the relevant agencies, as indicated in Myinfo, to update.

   If you happen to be using a different mailing address from your address on Myinfo, please fill in the other form instead.

3. **I am an existing OCBC customer and did not provide a phone number that was different from OCBC's record when I made an application. Why am I receiving notifications from the bank indicating that my contact details have been updated?**

   When you make your application via Myinfo, your phone number together with its associated country code as per Myinfo record will be included in the application form. You will be notified by the bank that you have updated your contact details should you not have provided a country code together with your phone number with the bank previously.

4. **I am an existing OCBC credit card holder. Can I apply for a 2nd credit card via this channel?**

   If you intend to apply for a 2nd credit card and are happy with your existing credit limit, we suggest you do so via Internet Banking to receive instant approval. You will then be able to view your card details instantly through the link that we send to you via SMS and email.

5. **I am currently receiving the bank's one-time passwords through a mobile number that is different from the one I used in my application. Will this change with my application?**

   No, your one-time passwords will continue to be sent to the original mobile number.

6. **I completed my application at a roadshow. Is this different from applying through the bank's website?**

   Your application is not processed when you click submit at a roadshow. After an hour from the point that you have submitted it digitally, you will be sent an SMS and email, with a link for you to click to trigger for instant processing.

7. **When will I be required to use the hardcopy application form?**

   You will need to use the hardcopy application form only if you are applying for a supplementary card or/and when your mailing address is one that is outside of Singapore. Do visit any of our branches for a hardcopy form.

8. **What are the system downtimes and how will I be impacted by it?**

   Daily from 9.30pm to 6am, as well as on Sundays and Public Holidays (specifically for ExtraCash Loans), you may receive an approved status confirmation but not receive the SMS and email notifications that carry the link to the details of the newly applied product, nor will you be able to see the newly approved product in Internet Banking.

   Also, daily from 5am to 6am, and from 12am to 7am at the end of each month, due to the maintenance of Credit Bureau of Singapore's system, you will not be able to get an instantaneous outcome on your application for an unsecured credit card or loan/line application.

9. **How would I be contacted should my application require pending documents or has been rejected?**

   You will receive a physical letter informing you of the documents you require for your application, should your application require further documents. You will receive an email and physical letter if your application has been rejected.

Credit Limit Related Questions

1. **Will the maximum limit be granted to me if I apply via Myinfo?**

   Using Myinfo, you can be granted the maximum credit limit subject to your monthly income based on your CPF contribution and subject to regulatory and bank's assessment.

2. **Am I able to choose the limit I want?**

   If you are applying for a Credit Card and EasiCredit in the same application, you can get an instant application outcome if you allow the bank to decide the credit limit

Digital Card Related Questions

1. **What is a digital card?**

   A digital card is the debit card or credit card that you will receive instantly via the link embedded in the email and SMS sent to you after the approval of your application.
   The digital card will have the same card number and expiry date as the physical card that you will receive. The only difference between the digital card and physical card is that of the CVV.

2. **What should I do if I want to use my digital card immediately upon approval?**

   Digital Credit Card: See details and use immediately after you have been successfully verified.

   Digital Debit Card: You will have to log in to Online Banking to view the newly created deposit account details and deposit money into that account that is linked to your debit card, before using the card.

3. **What can my digital card be used for? Are there any restrictions that come along with using my digital card?**

   Your digital card can be used for online and in-app purchases, recurring payments (e.g. Great Eastern policy premiums and on mobile wallet like Apple Pay, Samsung Pay and Android Pay.)

   Note that for your safety, the bank will decline digital card transactions whereby the eCommerce merchants do not request for your digital CVV (the 3 digits beside the signature panel at the back of the card image).

   To transact at these merchants, you will need to first activate your physical card.

4. **When will the CVV of the digital card be valid till?**

   The CVV of the digital card will remain valid till its expiry date or when you activate the physical card.

5. **Is there a need to re-enter my card details when I receive my physical card?**

   If you have already used the digital card before activating your physical card, we recommend that upon activating your physical card, you should re-enter card details for eCommerce and card-on-file transactions. There will be no need to re-provide the card details for recurring payment, e.g. insurance premiums and Mobile Wallet transactions.

EasiCredit Related Questions

1. **How can I use my EasiCredit account immediately if I have not received my ATM card yet?**

   You can log in to your Online Banking account and use PayNow to transfer daily up to SGD 1000 from your EasiCredit account to PayNow registered user of your choice. Instructions on this arrangement is also available in the email that is sent to you upon application approval.

2. **I did not provide my signature when I signed up for an EasiCredit. What should I do if I want to perform transactions that require the verification of signature?**

   Please proceed to any OCBC branch where you can present to any OCBC staff a copy of your signature together with your original identification documents – NRIC or passport, to update your signature with the bank.

3. **How can I apply for a chequebook?**

   Successful EasiCredit applications via our website will not automatically come with a cheque book. Please proceed to any OCBC and bring along your original identification documents – NRIC or passport, to apply for a chequebook for your EasiCredit account.

   Do note that even without a chequebook, you can continue to use your EasiCredit account through Online Banking and PayNow.

ExtraCash Loan Related Questions

1. **If I apply for an ExtraCash Loan limit that is higher than the maximum available limit, will the loan still be approved at the maximum limit I am eligible for?**

   Yes, your application will be approved at the maximum eligible credit limit.