<u>Frequently Asked Questions for OCBC Rewards Card, formerly known as OCBC Titanium Rewards Credit Card</u> – Card Name and Design Update

1. Is OCBC Rewards Card a new product?

The OCBC Rewards Card is not a new product but an evolution of the OCBC Titanium Rewards Credit Card. We've refreshed the OCBC Titanium Rewards Credit Card to the OCBC Rewards Card (along with the design) to bring to focus the rewards proposition of the product.

Why is there a change to the OCBC Titanium Rewards Credit Card design/material?

In line with the bank's sustainability agenda, the new card is made of Poly Lactic Acid (PLA) which is a bio-sourced material made from corns. PLA is a sustainable plastic substitute, because PLA is more sustainable than Polyvinyl Chloride (PVC) plastic and is the most carbon footprint efficient solution.

3. Are there any changes to the OCBC Titanium Rewards Credit Card's benefits with this card name and design update?

All benefits and/or privileges of the OCBC Titanium Rewards Credit Card will be maintained and you will receive offers and/or benefits under the name of OCBC Rewards Card. You may continue to use your existing OCBC Titanium Rewards Credit Card while enjoying the same great benefits you have come to love.

Your rewards points that you have earned prior and/or after 15 January 2024 or any instalment plans and recurring bill payments that you have set up prior and/or after 15 January 2024 will not be affected as the only change is the name and design of your card.

4. I am an existing OCBC Titanium Rewards Credit Card customer, holding either blue or pink or both. Can I still use my existing card featuring the Titanium Rewards design and name?

The card name and design update will not impact existing OCBC Titanium Rewards Credit Card customers. You may continue to use your existing card.

5. I am an existing OCBC Titanium Rewards Credit Card customer, holding either blue or pink or both. Will I receive the OCBC Rewards Card with this card name and design update? If no, can I request for one?

You will receive your OCBC Rewards Card upon card renewal or replacement from 15 January 2024. If you prefer to hold the new card design, we can replace your existing OCBC Titanium Rewards Credit Card with the new OCBC Rewards Card at a replacement fee of \$\$25 per card.

6. I am an existing OCBC Titanium Rewards Credit Card customer and I lost my card/my card is faulty. Can I retain the current card design?

From 15 January 2024, the OCBC Titanium Rewards Credit Card will be replaced with OCBC Rewards Card and will be sent to customers for card replacement requests. The replacement fee of \$\$25 per card still applies.

7. I just applied for the OCBC Titanium Rewards Credit Card. Will I receive the OCBC Rewards Card with the new card design?

If your application is approved after 15 January 2024, the OCBC Rewards Card with the new card design will be sent to you.

Version: 16 January 2024