OCBC Digital App Onboarding Frequently Asked Questions – FAQs

1. **As a foreigner, am I eligible to apply for an account via this channel?**
   If you hold a biometric chip passport from Hong Kong, Malaysia, Indonesia, or Mainland China and are in Singapore or plan to come to Singapore soon to work, study, or live, you will be able to begin the account application and onboarding process via the OCBC Digital app.
   Please ensure you have a valid document to evidence the plan to relocate to Singapore at point of application.

2. **Which languages are available for onboarding via this channel?**
   You can choose to be onboarded via English or Chinese by choosing your preferred language at the start of the journey. In the event of inconsistency between the English and Chinese versions, the English version shall prevail.

3. **Which languages are available for subsequent day-to-day banking?**
   For subsequent day-to-day banking, English is the main language used throughout the OCBC Digital app. Chinese is available only for certain transactions.

4. **What accounts will be opened for me? Can I choose to open other accounts instead?**
   Upon successful application, a Statement Savings Account (SGD) and a Global Savings Account (USD) will be opened for you. You can proceed to open other accounts via OCBC Internet/Mobile Banking once you have been onboarded as an OCBC Bank customer.

5. **What is the age eligibility to open the accounts?**
   You must be at least 18 years old to open the accounts.

6. **What do I need to open an account via the app?**
   I. A passport with a biometric chip from Hong Kong, Malaysia, Indonesia, or Mainland China
   II. National ID card
   III. Phone with NFC capability and camera function
   IV. Proof of address and source of document— For Hong Kong citizens, as your ID card /Passport does not contain your address details, we will need you to provide a proof of address and source of document for verification. (please refer to FAQs 7 & 8 for more details).

   Upon submitting your application through the OCBC app, you will receive an email. Please submit one of the documents listed below, dated within the last 3 months, within 7 days. Please state your passport number in the subject line of your response:

   - Singapore employment offer letter
   - Singapore school admission letter
   - Immigration & Checkpoints Authority (ICA) in-principle approval letter
   - Singapore utilities/telco bill, rental agreement or proof of property purchase.
   - Valid Singapore Government-issued pass

   We will notify you if your account opening is successful within 21 working days from receiving your documents.

7. **(For Hong Kong citizens) What is an acceptable proof of address?**
   Any <u>electronic</u> document from a bank, insurance company, utilities or telco company that shows your name (same as per your ID card) and your address. This document must be dated within the past 3 months.
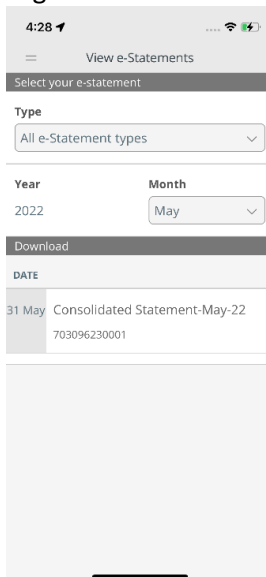   Acceptable format: PNG, JPEG, PDF
   E.g.
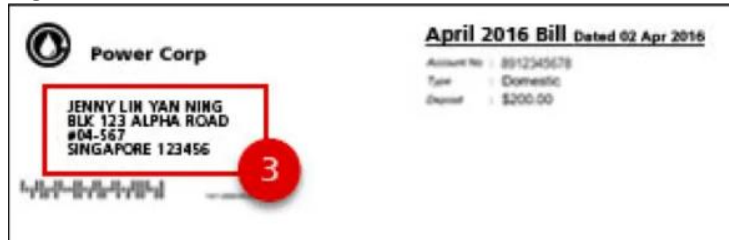
8. **(For Hong Kong Citizens) What is an acceptable source of document?**
   Please provide a screenshot of your bank app, telco app/portal etc. where you have retrieved your proof of address from.
   E.g.

9. **If my passport does not have a biometric chip, can I still apply for an account via the app?**
   If your passport does not have a biometric chip, you will not be able to proceed with account opening. The biometric chip in your passport enables the OCBC Digital app to retrieve your personal information.

10. **If my phone does not have NFC capability or camera function, can I still apply for an account via the app?**
    You will need to use a phone that supports NFC to access the personal details embedded in the electronic chip of your passport. Additionally, the device should have a camera to capture your ID details and facilitate identify verification through selfie authentication.

11. **Why do I need to provide my mobile number and email address for account opening?**
    Your One-Time Passwords (OTPs) and notifications will be sent via SMS to your mobile number, while notifications will be sent via email to your registered email address.

12. **What language will my SMS/email notifications be sent in?**
    Notifications will be sent in English only.

13. How do I fund my accounts?
Your first deposit must be 3,000 SGD or more (single transaction) from a bank account in your name and not from a digital wallet. The funds must be deposited **within 90 days** of account opening.
Making this deposit will help us verify your identity. Failure to comply will result in the closure of your account.
If you have an existing SGD account, you can use FAST transfer to transfer to your newly opened accounts. For overseas transfer, you can transfer funds via telegraphic transfer and input your new bank account details. Do ensure to input our SWIFT code: OCBCSGSG

14. Will I receive any ATM or Debit Card?
No, you will not receive any ATM/Debit Card after your account has been opened. If required, you can apply via Internet Banking under Open an account > Debit Card.

15. I filled in an application form halfway and had to exit, will I be able to continue with my application from where I had left off?
a. If you did not complete your identity verification (scanning of passport, ID card and selfie verification) previously, you will have to restart your application as we were not able to verify and save your details.

b. If you have completed your identity verification (scanning of passport, ID card and selfie verification) previously (within 7 days), you can continue from where you have left off. However, you will have to re-authenticate yourself with an SMS OTP and selfie verification before you can continue.

16. What do I do if my application is pending?
If you have submitted your application and emailed the required documents to docsub@ocbc.com, we will provide you with an update on the status of your application via email/SMS within 21 working days.

17. How do I get my account numbers once the account has been opened?
You will be able to view your account details on the acknowledgment screen once they have been opened successfully. In addition, you can also log in to OCBC Digital app to view your account details.

18. What should I do if my identity verification is unsuccessful?
If the scanning of your passport, ID card or selfie verification has been unsuccessful, please try the scanning again. If the issue persists, you can call in to our OCBC hotline (Call 6363 3333 or +65 6363 3333 from overseas) so that we can check and assist you further.

19. I am facing technical issues, what can I do?
You can call in our OCBC hotline (Call 6363 3333 or +65 6363 3333 from overseas) so that we can check and assist you further.

20. I have some questions and would like to speak to a bank officer about my banking needs in Singapore. What can I do?
If you have other queries about your banking needs in Singapore, please contact request_sg@ocbc.com