

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 in Singapore or plan to come to Singapore soon for work, study, medical or to buy a property, you will be able to begin the account application and onboarding process via the OCBC Digital app.

2. What are the benefits of using OCBC Digital app to open accounts?

Convenience

There is no need to visit any OCBC branch. The entire application can be done via your phone.

Ease of Application

For applications via this channel, your ID/passport details will be populated into the application form after scanning them. You are only required to verify your personal information and complete the account application by filling a few additional details after that.

Instant

Upon successful completion and approval of your account application, you will receive your account numbers immediately. If we need to perform additional checks for your application, you will receive your account numbers within 3 working days (upon approval of your application).

3. 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 will be used.

4. 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 used only for certain transactions only.

5. What accounts will be opened for me? Can I choose to open other accounts instead?

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.

6. What is the age eligibility to open the accounts?

You must be at least 18 years old to open the accounts.

7. What do I need to open an account via the app?

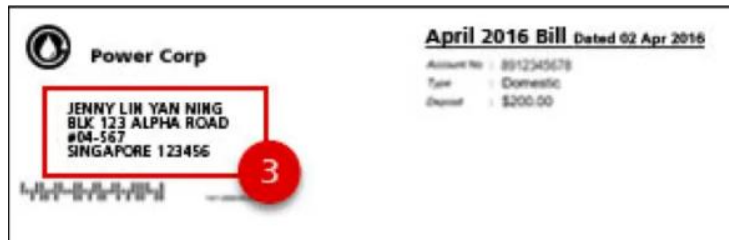
- i. A passport with a biometric chip from Hong Kong, Malaysia, Indonesia, or Mainland China
- ii. National ID card
- iii. Phone with NFC capability and camera function
- iv. Proof of address and source of document— For Hong Kong citizens, as your ID card / Passport does not contain your address details, we will need you to provide a proof of address and source of document for verification.

8. What is an acceptable proof of address?

Any electronic 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

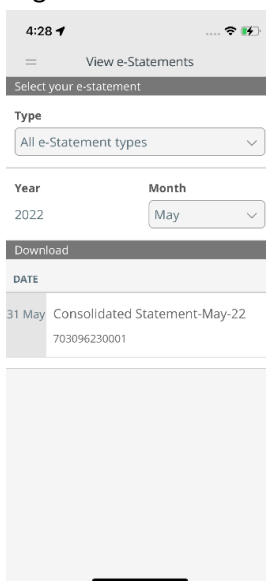
E.g.



9. 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.



10. 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.

11. 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 so that we can access the personal details embedded in the electronic chip of your passport; and with a camera so that we can capture your ID details and verify your identity via the selfie authentication.

12. 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.

13. What language will my SMS/email notifications be sent in?

Notifications will be sent in English only.

14. How do I fund my accounts?

You would need to fund either your newly opened Statement Savings Account (SGD) and/or your Global Savings Account (USD), from another account in your name, within 30 days of account opening. This ensures that your two (2) newly opened OCBC Bank accounts remain operational.

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

15. 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.

16. 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.

17. What do I do if my application is pending?

Your account will be opened after all checks have been completed successfully. If you have submitted your application, we will update you within 3 working days on the status of your application via email/SMS.

18. 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.

19. 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.

20. 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.

OCBC Dragon Year Lucky Draw Promotion FAQs

Lucky Draw Registration Queries

1) I am an existing OCBC Bank customer. Can I participate in the lucky draw?

The lucky draw is open to all OCBC customers who refer overseas friends with e-Passports and ID cards from Hong Kong, Mainland China, Malaysia, and Indonesia to OCBC. The promotion is open to referrals who open a bundled Statement Savings Account (SSA) and Global Savings Account (GSA) using your personalised referral code (from the OCBC Digital referral dashboard) during the promotion period (22 January 2024 to 31 March 2024).

A successful referral refers to a referred friend who makes a deposit of at least S\$1,000 in fresh funds* in either a SSA or GSA within 30 days of successfully opening a new account during the promotion period, then maintains the S\$1,000 in fresh funds in the SSA or GSA for at least 30 days. Once you have made 5 successful referrals, you will automatically be enrolled into the lucky draw with one (1) chance.

*Fresh funds deposited must be from another bank account under the applicant's name.

2) How do I know if I have been successfully registered for the lucky draw?

On a bi-weekly basis, there will be emails sent to the email address you previously registered with OCBC Bank. These emails will update you on the total number of chance(s) you have received.

3) Do the referrals I made before the promotion period count in the lucky draw?

No, the referral count starts from 22 January 2024 and ends on 31 March 2024. Any referrals made prior to the promotion period will not count towards the Dragon Year Lucky Draw.

Draw Related Queries

1. When and where will the lucky draw be held?

The draw will be conducted at 5pm on 21 May 2024 at OCBC Centre, 63 Chulia Street #22-00, Singapore 049514 (or such other date, time or location as OCBC Bank may determine at its own discretion without prior notice). The result will be determined randomly through electronic means.

2. When will I be notified if I have won the lucky draw?

The winner will be notified within 7 days from lucky draw date (21 May 2024) via SMS and/or email.

Prize Related Queries

1. How and when do I claim my prize?

You will receive an email (sent to the email you registered previously with OCBC Bank). The email will state what prize you are entitled to. The cash reward of S\$8,888 will be credited to your OCBC Current Account Savings Account by 31 July 2024.

The redemption details for the e-voucher for the Omakase Dinner experience for two people* at Sushi Moka (worth S\$536 and inclusive of all taxes and service charges) will be emailed to the winner. The merchant's terms and conditions apply.

OCBC Bank reserves the right to replace the prize with another item of similar value without giving any reason or prior notice or assuming any liability to any person.

2. Can I transfer my prize to a friend or family member?

No, prizes are non-transferable.

3. Can the e-vouchers be exchanged for cash?

The e-voucher cannot be exchanged for cash.

4. Will the e-vouchers expire?

Yes, the expiry date will be stated on the e-voucher. Once it expires, the e-voucher will be forfeited.

5. Can I claim an expired e-voucher?

The validity cannot be extended once the e-voucher expires.

OCBC Dragon Year Welcome Promotion FAQs

Promotion-Related Queries

1. Who is eligible for the promotion?

The Dragon Year welcome promotion is for foreigners who are new-to-OCBC customers only. The customer must be 18 years old and up, and from Hong Kong, Mainland China, Malaysia, and Indonesia. To be eligible for the promotion, the customer must open a new Singapore bank account (a Statement Savings Account or a Global Savings Account) via the OCBC Digital app, with an e-Passport and ID card. The customer must deposit at least S\$8,000 into the account and maintain the amount for at least 2 months.

To illustrate:

- a. For an eligible account applied for in January 2024, the customer has to deposit a minimum of S\$8,000 in fresh funds in either a SSA or a GSA by 31 January 2024 and maintain the amount in the account until 31 March 2024.
- b. For an eligible account applied for in February 2024, the customer has to deposit a minimum of S\$8,000 in fresh funds in either a SSA or a GSA by 29 February 2024 and maintain the amount in the account until 30 April 2024.
- c. For an eligible account applied for in March 2024, the customer has to deposit a minimum of S\$8,000 in fresh funds in either a SSA or a GSA by 31 March 2024 and maintain the amount in the account until 31 May 2024.

Prize-Related Queries

1. How do I know if I am eligible for the prize?

The S\$68 cash reward will be credited into the Eligible Account in respect of which the Eligible Transaction of at least S\$8,000 was made.

For the avoidance of doubt, OCBC Bank reserves the right to credit / award the relevant Welcome Rewards to such Eligible Customer by any other means as it deems fit.

2. Can I transfer my prize to a friend or family member?

No, prizes are non-transferable.