

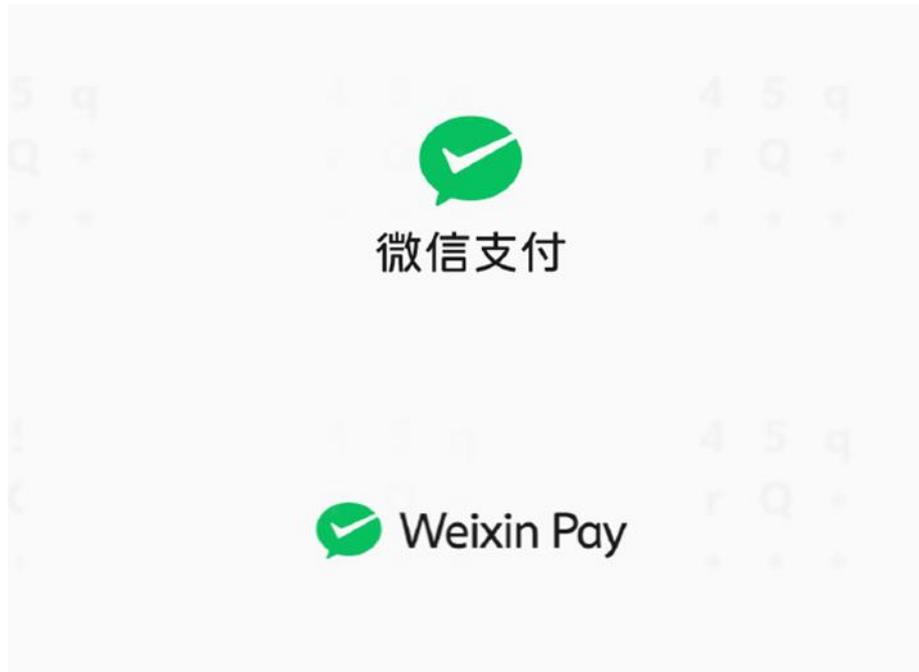
## Frequently Asked Questions (FAQs) for Scan & Pay Weixin Pay QR via OCBC app

**Q1:** What is Scan & Pay Weixin Pay QR via OCBC app?

**A1:** You can securely scan and pay with the OCBC app at merchants accepting Weixin Pay QR in Mainland China.

**Q2:** Where can customers use this payment method?

**A2:** You can pay using this feature at merchants that accepts Weixin Pay QR code in Mainland China. Simply look out for the Weixin Pay QR acceptance marks at the store or the cashier:



**Q3:** When can I start using this payment method?

**A3:** You can make payments via Weixin Pay QR codes in mainland China from Q1 2026.

**Q4:** How to scan and pay merchants with Weixin Pay QR code?

**A4:** You can scan the merchant's QR code for payment by opening OCBC app and click on the "Scan & Pay" button.

1. From the home screen, tap on the "Scan & Pay" button.
2. Scan the merchant's Weixin Pay QR code. Tap on "Okay, take me there" to be redirected to Weixin Pay payment platform.
3. Input the payment amount and view the exchange rate.
4. Review payment.
5. Payment completed.

**Q5:** Is there an option to generate my own QR for the merchant to scan?

**A5:** No. You can only make payment by scanning the merchant's Weixin Pay QR with OCBC app. There is no option to generate your own QR code to pay.

**Q6:** Will my personal data be shared with any third parties when making such payments?

**A6:** No, your personal information will not be shared with any third party throughout the entire payment process.

**Q7:** Will I need to provide any additional authentication while paying?

**A7:** If the purchase amount exceeds SGD 200, for your account security, transaction signing with your OCBC OneToken or hardware token will be required.

**Q8:** What are the minimum and maximum amounts I can pay?

**A8:** You can make payments from SGD0.10 or equivalent with Weixin Pay QR via the OCBC app. The maximum you may pay in a day (or daily spend limit) is fixed at SGD 2,000 (or equivalent).

**Q9:** Will I be charged in the foreign currency or SGD?

**A9:** You will always be charged in SGD based on the exchange rate provided on screen and can only make payment from SGD accounts.

**Q10:** How is the exchange rate determined?

**A10:** The exchange rate is provided by our Service Partner.

The mark-up serves to cover services provided and administration by us and our service providers in connection with foreign currency transactions. The foreign exchange rate is determined based on prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective Card Associations and/or payment service provider.

**Q11:** How long will the exchange rate be valid for?

**A11:** The exchange rate will be valid at the point of inputting the transaction amount. Should you close the OCBC app or idle too long in the OCBC app and get logged out, the exchange rate will be refreshed.

**Q12:** Are there fees associated with using the service?

**A12:** No. You will be paying the SGD equivalent based on the exchange rate provided and will not incur additional fees from using the service.

**Q13:** Why can't I scan and pay at certain QR which show the Weixin Pay QR acceptance mark?

**A13:** Scan & Pay would not work if the merchant displayed a personal instead of business Weixin Pay QR code.

**Q14:** Will I need to buy foreign exchange or fund a special account or wallet to use this feature?

**A14:** No, you can simply scan and pay with using OCBC app. Payment will be debited from your selected OCBC current or savings account.

**Q15:** Is it Weixin Pay or WeChat Pay?

**A15:** Weixin Pay refers to the payment services within Mainland China, while WeChat Pay is used exclusively for markets outside of Mainland China.

**Q16:** Why am I unable to proceed to the Weixin merchant checkout page when I enter an amount over CNY 10,000?

**A16:** There is a CNY 10,000 per transaction/daily accumulative limit implemented on Weixin Pay's end (Not on OCBC's end).

**Q17:** Why do I see a bottomsheets stating that I have reached my annual limit for Weixin Pay?

**A17:** There is a USD 50,000 annual accumulative limit implemented on UPI's end. (Not on OCBC's end).

**Q18:** Can I choose my Global Savings Account (GSA) as my source account?

**A18:** No, payment must be made from an SGD CASA account. You will always be charged in SGD.

Updated as of 01 February 2026