

Frequently asked questions - enhancement enabling the management of unit trusts through the Wealth Portfolio via the OCBC app

1. How do I transfer funds into the Wealth Portfolio so that I can purchase unit trusts after 27 April 2026?

Log in to the OCBC app > Tap 'Pay & Transfer' > Tap 'Local' > Select your Wealth Portfolio and make the transfer.

2. Can I still purchase unit trusts using Central Provident Fund (CPF) or Supplementary Retirement Scheme (SRS) funds?

Yes, you can. Unit trusts purchased using CPF/SRS funds will continue to be held in your Unit Trust account.

3. Can I still purchase unit trusts via Monthly Investment Plans?

Yes, you can.

Unit trusts purchased via Monthly Investment Plans – including those purchased using cash – after 24 April 2026 will be held in your Unit Trust account. Cash-funded unit trust positions as at 24 April 2026 will be transferred to and consolidated in the Wealth Portfolio between 24 and 27 April 2026.

4. Where will cash dividends from my unit trust positions in the Wealth Portfolio be credited?

By default, they will be credited to the Wealth Portfolio.

If you wish, you may set up a standing instruction to automatically transfer the proceeds to a current or savings account. Please reach out to your Relationship Manager for assistance with the setup.

5. Will the consolidation of holdings affect my investments?

No, your investments will remain unchanged. However, from 24 to 27 April 2026 (the weekend of the consolidation), you may experience temporary disruptions or notice discrepancies when viewing your unit trust holdings via the OCBC app and Internet Banking. We are working to keep any disruption to a minimum and appreciate your patience.

6. When will the consolidation of holdings take place?

It is scheduled to take place between 24 and 27 April 2026.

7. If I subscribed to a Monthly Investment Plan using cash, will the unit trusts purchased through it be consolidated in the Wealth Portfolio?

Yes, all cash-funded unit trust positions in your Unit Trust account – including those already purchased – will be transferred to and consolidated in the Wealth Portfolio between 24 and 27 April 2026. Future purchases made using cash via your Monthly Investment Plan will be held in your Unit Trust account.

8. Will I be able to buy or sell unit trusts while my holdings are being consolidated?

Such transactions may be unavailable between 24 and 27 April 2026. If you are unable to buy or sell unit trusts during this time, please try again on or after 27 April 2026.

9. Do I need to do anything for the consolidation to take place?

We will consolidate your holdings with no action being required of you.

10. What should I do if I notice an error after the consolidation?

If you notice any discrepancies or issues, please contact your Relationship Manager or Client Advisor.

11. Will my investment history still be available after the consolidation?

Yes, your investment history will continue to be available via OCBC Internet Banking. Alternatively, please contact your Relationship Manager or Client Advisor for assistance.

12. I have queries but do not know who my Relationship Manager or Client Advisor is. How do I find his or her details?

Your Relationship Manager or Client Advisor details are available via the OCBC app: Log in > More > Premier Banking services > See RM/CA details.