### **SMS Notification Alerts**

### 1. What is an SMS notification alert?

When a transaction exceeding a default amount set by OCBC is deducted from your credit card account, we will send you an SMS notification alert. This alert serves as a fraud prevention measure. If you have not authorised the transaction, please contact us immediately.

### 2. How will I receive an SMS notification alert?

We will be sending SMS notification alerts to your mobile phone number regarding your transactions.

### 3. What kind of transactions will trigger an SMS notification alerts?

You will receive instantaneous SMS notification alerts when you perform a transaction exceeding a default amount which is set at \$\$500.00.

## 4. Can I change the SMS enrolment settings or default amount?

You can have the option to customise the alert amount and enrolment settings via the following methods:

- (i) OCBC Online Banking at www.ocbc.com/login
  - Request for One Time Password (OTP)
  - Click on Customer service tab
  - Click Card transaction box to expand
  - Click Set Threshold under Credit Card Transactions
  - Select from the dropdown for the desired amount and click save
  - You will be prompted to key in the OTP and the new limit will be saved
  - A SMS will be sent your mobile as a confirmation
- (ii) Call our hotline at 1800 363 3333; or
- (iii) Visit any of our OCBC branches.

## 5. Is there a fee for the SMS notification alert service?

No, we are waiving the charge for the SMS notification alert service. However, you may incur a charge from your telecoms service provider for SMSes, subject to your mobile plan.

## 6. Will I receive SMS notification alerts when I use my cards while overseas?

The notification alerts are sent via SMS. If you are able to receive other SMSes while overseas, you will receive the SMS notification alerts from us. Please note that the time taken for the alerts to reach you depends on your service provider and the service provider of the country you are in. If your mobile phone is unable to receive SMSes at anytime, the alert will be stored for a limited time in the same way as per other SMSes. For more details, please consult your telecoms service provider.

# 7. What happens if I change my mobile phone number?

You should update your mobile phone number with us immediately via the following methods:

- (i) OCBC Online Banking at <a href="www.ocbc.com/login">www.ocbc.com/login</a>;
- (ii) Any OCBC ATM;
- (iii) Our hotline at 1800 363 3333 using your Telephone PIN; or
- (iv) Complete and mail-in the Change of Address / Contact Details form which is available on www.ocbc.com/personal-banking