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FAQs about the OCBC-StarHub Partnership

1. What is this OCBC-StarHub Partnership all about?

Technology greatly aids OCBC Bank's delivery of the right products as well as fast, convenient and easy service to customers. Technology is also a key driver for StarHub Ltd as it provides telecommunication services to customers – leading to the provision of new handsets, home-based gadgets or on-demand services and, in the near future, the connected home.

Together, we want to make life better for our customers; as we get to know you better, we can offer increasingly innovative products, relevant service and attractive offers through customised experiences.

Working as strategic partners, OCBC Bank and StarHub will be able to develop innovative and complementary products and services for you, our common customer.

2. As an OCBC customer, what can I expect from this partnership?

From 9 October to 31 December 2017, you will be able to enjoy StarHub offers that are exclusive to OCBC Deposit Account holders and/or OCBC Card customers.

You can also do banking while renewing or upgrading the contracts for mobile, broadband and TV services, as we have collaborated to deliver a one-stop experience at OCBC Orchard Gateway Branch.

3. As a StarHub customer, what can I expect from this partnership?

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You can also do banking while renewing or upgrading the contracts for mobile, broadband and TV services, as we have collaborated to deliver a one-stop experience at OCBC Orchard Gateway Branch.

4. What is the benefit of being an OCBC & StarHub customer?

To thank you for being a valued customer, you can enjoy cash credit of 3% on your total monthly StarHub bill for 12 months if you pay for it via a GIRO/Recurring Payment arrangement linked to

an OCBC Account/Card. The monthly cash credit is capped at S\$5 and will be credited to your OCBC Account/Card in the month following the one in which it was billed to you.

If your StarHub bill is already paid via a GIRO/Recurring Payment linked to an OCBC Account/Card, simply register at www.innovatingtogether.sg/register to be eligible for the cash credit.

To earn the cash credit, the NRIC/identification number you used to apply for the OCBC Account/Card must be the same as the one used for your StarHub account.

FAQs about Data Sharing and Marketing Consent

1. I see in the T&Cs that I need to register before I can enjoy all the offers. Why should I register?

As the OCBC-StarHub partnership is all about serving you better, we need to know you better by understanding how you use our products and services.

By registering, you allow OCBC to share your personal data with StarHub and vice versa. This will allow us to create and deliver a truly better and more relevant experience to you, our common customer.

As key players in our respective industries, we will comply with the privacy and data security standards set out by our respective regulatory bodies. You can rest assured that any sharing or use of your personal data will be done with the utmost care.

2. If I choose to register, what data is being shared?

“Personal Data” refers to any data, whether true or not, about an individual who can be identified (a) from that data; or (b) from that data and other information to which we have or are likely to have access, including data in our records as may be updated from time to time.

Examples of personal data that you may provide to us may include your name, NRIC, passport or other identification number, telephone number(s), mailing address, email address, transactional data and other information relating to any individuals which you have provided to us in any forms you may have submitted to us (including in the form of biometric data), or via other forms of interaction with you.

Both OCBC Bank and StarHub will share your personal data purely on a needs basis and only where relevant to creating better products and services for you.

FAQs about the 3% Cash Credit on your StarHub Bill via OCBC GIRO/Recurring Payment for 12 months (capped at S\$5 per customer per month)

- 1. I have 3 StarHub bills under my NRIC. If I link all 3 StarHub bills to my OCBC Account/Credit Card via a GIRO/Recurring Payment arrangement, will I receive more cash credit?**

Yes. The more StarHub bills you pay via a GIRO/Recurring Payment arrangement linked to an OCBC Account/Card, the more cash credit you will receive. However, please note that each customer is limited to a maximum cash credit of S\$5 per month.

- 2. Is there a minimum StarHub bill amount that I have to pay for to enjoy the promotion?**

No, there is no minimum StarHub bill amount that you have to pay.

- 3. I applied for a Recurring Payment arrangement linked to my OCBC Card via my StarHub mobile application. Will I enjoy the promotion?**

To enjoy the promotion, you will also need to register your interest to support the OCBC-Starhub Partnership at www.innovatingtogether.sg/register.

- 4. I have an existing StarHub bill paid via a GIRO arrangement linked to my OCBC 360 Account. If I terminate this and switch to a Recurring Payment arrangement linked to my OCBC 365 Card, will I enjoy the cash credit?**

If you already have an existing StarHub bill that is paid via a GIRO or Recurring Payment arrangement linked to an OCBC account/card, you only need to register your interest to support the OCBC-StarHub partnership at www.innovatingtogether.sg/register. You will then enjoy the cash credit of 3% on your total monthly StarHub bills, capped at S\$5 per month per customer. There is no need for you to do any switching.

- 5. I already have a StarHub bill paid via a Recurring Payment arrangement linked to my OCBC 365 Card. I registered at www.innovatingtogether.sg in October 2017. When will my cash credit be paid to me?**

If you registered during the Promotion Period, you will receive the first 3% cash credit, capped at S\$5 per month per customer, in the month following the one in which your StarHub bill was first deducted after the date of your registration.

For example, if you registered on 28 October 2017, and your first StarHub bill to be charged to your OCBC 365 Card after your registration was in 15 November 2017, you will receive your cash credit by 31 December 2017.

- 6. I set up the GIRO arrangement for my StarHub account, linked to my OCBC 360 Account, in October 2017 under this promotion. But I cancelled my StarHub services in December 2017. Will you claw back the cash credit?**

There will not be any clawback of cash credit previously awarded, so long as the qualifying conditions set out in the promotion are fulfilled. However, as the 3% cash credit is only available to StarHub customers who pay their StarHub bill via a GIRO/Recurring Payment arrangement linked to their OCBC Account/Card, you will not receive the cash credit once you cease to be a StarHub customer.

- 7. How will I know that OCBC has credited the 3% cash credit to me?**

The 3% cash credit, capped at S\$5 per month per customer, will be credited to your OCBC Account/Card in the month following the one in which your StarHub bill was first charged to your OCBC Account/Card under a GIRO/Recurring Payment arrangement. You will see the cash credit in your OCBC Account/Card statement under the transaction description of **OCBC-STARHUB CREDIT**.

- 8. Why have I stopped receiving the 3% cash credit after receiving it for only 4 months? I am still a StarHub customer.**

The cash credit will cease if (a) you withdraw your registration with the OCBC-StarHub Partnership, (b) the GIRO or recurring payment arrangement for your StarHub bill is terminated, or (c) any deduction/charge under the GIRO or recurring payment arrangement is unsuccessful for any reason.

FAQs about the OCBC 365 Card and StarHub Recurring Payment S\$100 Cash Credit Promotion

1. Am I eligible for this OCBC 365 Card and StarHub S\$100 Cash Credit Promotion?

You are eligible if you have no existing OCBC Credit Card at the point at which you applied for the OCBC 365 Card and have not terminated any OCBC Credit Card in the last 6 months. Please refer to the Terms and Conditions of the OCBC 365 Card and StarHub S\$100 Cash Credit Promotion at www.innovatingtogether.sg/register if you would like more details.

2. I do not have any OCBC credit card. I signed up for the OCBC 365 Card during the promotion period but am not a StarHub customer. Will I get the S\$100 cash credit?

The OCBC 365 Card and StarHub Recurring Payment S\$100 Cash Credit Promotion is only for StarHub customers who have registered their interest in supporting the OCBC-StarHub Partnership at www.innovatingtogether.sg/register, and who pay their StarHub bills via a Recurring Payment arrangement linked to their OCBC 365 Card.

As you are not a StarHub customer, you will not be eligible for this S\$100 cash credit.

3. I already pay my StarHub bill via a GIRO arrangement linked to my OCBC 360 Account. Can I apply for the OCBC 365 Card and move my existing GIRO arrangement to that to enjoy this offer?

If you do not hold a OCBC Credit Card at the point at which you sign up for an OCBC 365 Card, just register your interest in supporting the OCBC-Starhub Partnership at www.innovatingtogether.sg/register and then link **another** StarHub bill under your NRIC/Identification Number to OCBC 365 Card via a Recurring Payment arrangement. You will then still be eligible to get the S\$100 cash credit.

However, **if you do not link any additional** StarHub bill under your NRIC/Identification Number, you will not enjoy the S\$100 cash credit. You will also **not be eligible for the S\$100 cash credit if you terminate an existing GIRO arrangement** with your 360 Account in order to link your StarHub bill to your new 365 Card under a Recurring Payment arrangement.

4. I signed up for OCBC 365 Card but would prefer to link my new StarHub bill to my existing OCBC 360 Account via a GIRO arrangement. Will I get the S\$100 cash credit?

No, if you link the bill to your existing 360 Account, you will not be eligible for the \$100 cash credit. The OCBC 365 Card and StarHub Recurring Payment \$100 Cash Credit Promotion is only for StarHub customers who pay their StarHub bills via a Recurring Payment arrangement linked to their OCBC 365 Card.

5. I signed up for an OCBC 365 Card but would prefer to link my StarHub bill to my existing OCBC Plus! Card via a Recurring Payment arrangement. Will I get the S\$100 cash credit?

The OCBC 365 Card and StarHub Recurring Payment S\$100 Cash Credit Promotion is only for StarHub customers who do not hold any OCBC Credit Card, register at www.innovatingtogether.sg and sign up for a new OCBC 365 Card; they must also pay their StarHub bills via on a recurring payment arrangement linked to their OCBC 365 Card.

As you are already an existing OCBC Plus! Cardmember, you will not be eligible for the S\$100 cash credit.

However, you **can** sign up to pay your StarHub bill via a Recurring Payment arrangement linked to your existing OCBC Plus! Card. You will then receive cash credit of 3% for 12 months. As an existing OCBC card holder, you can go to www.innovatingtogether.sg/rps to register your interest and sign up for a Recurring Payment arrangement.

6. I am currently only a Supplementary Card holder of an OCBC Credit Card. If I sign up for the OCBC 365 Card, will I get the S\$100 cash credit?

Yes you will as you are not an existing principal OCBC card holder. Do remember to also register at www.innovatingtogether.sg and set up a recurring payment arrangement linked to your new 365 Card for your monthly StarHub bill.

7. I am a StarHub customer and intended to apply for a OCBC 365 Card, then link my StarHub bill to it via Recurring Payment arrangement. However, my card application was unsuccessful. Does this mean I will not receive the S\$100 cash credit?

Unfortunately, you will not be able to enjoy this Promotion since your OCBC 365 Card application was unsuccessful.

However, if you do not currently have any OCBC Deposit Account, you can still enjoy the S\$100 credit if you register at www.innovatingtogether.sg/register, open a 360 Account, credit your

salary of at least of S\$2,000 to it, and pay your StarHub bills via a GIRO arrangement linked to that account. For more details, you may refer to the FAQs regarding the 360 Account and StarHub S\$100 Cash Credit Promotion.

- 8. If I am eligible for the OCBC 365 Card and StarHub S\$100 cash credit promotion, can I also earn 3% Cash Credit for 12 months on StarHub Bills paid via an OCBC GIRO/Recurring Payment arrangement and capped at S\$5 per customer per month?**

Yes.

- 9. Where and when will I receive my S\$100 cash credit?**

Your S\$100 cash credit will be deposited in your 365 Card account. You will receive it two months after your monthly StarHub bill is first charged to your Card under a recurring payment arrangement.

FAQs about the OCBC 360 Account and StarHub S\$100 Cash Credit Promotion

1. Am I eligible for the OCBC 360 Account and StarHub S\$100 Cash Credit Promotion?

You are eligible if you have no existing Deposit Account with OCBC as at 9 October 2017. A Deposit Account is an account you may have with OCBC, whether alone or jointly with any other person(s), and includes savings accounts (but not the Child Development Account), current accounts, time deposits and any other type of account which may be offered by OCBC from time to time. Please refer to the Terms and Conditions of the OCBC 360 Account and StarHub S\$100 Cash Credit Promotion at www.innovatingtogether.sg if you would like more details.

2. I opened an OCBC 360 Account during the promotion period but I do not have a StarHub bill. Will I get the S\$100 cash credit?

The OCBC 360 Account and StarHub S\$100 Cash Credit Promotion is only for StarHub customers who have registered at www.innovatingtogether.sg/register, have their salary of at least S\$2,000 credited to their 360 Account and pay their StarHub bills via a GIRO arrangement linked to their OCBC 360 Account.

As you are not a StarHub customer, you will not be eligible for this promotion.

3. I have an existing OCBC 365 Card and currently pay my StarHub bill via a Recurring Payment arrangement. If I set up an OCBC 360 Account now, will I get the S\$100 cash credit?

You will be eligible if you do not hold any OCBC Deposit Account, register at www.innovatingtogether.sg/register, sign up for an OCBC 360 Account, have your salary of at least S\$2,000 credited to your OCBC 360 Account and then **link another StarHub bill under your NRIC** to your OCBC 360 Account via GIRO.

However, **if you do not link any additional** StarHub bill under your NRIC/Identification Number, you will not enjoy the S\$100 cash credit. You will also **not be eligible for the S\$100 cash credit if you terminate an existing Recurrent Payment arrangement** with your 365 Card in order to link your StarHub bill to your new 360 Account under a GIRO arrangement.

4. I signed up for OCBC 360 Account but would prefer to link my StarHub bill to my existing OCBC 365 Card via a Recurring Payment arrangement. Will I get the S\$100 cash credit?

The OCBC 360 Account and StarHub GIRO S\$100 Cash Credit Promotion is only for StarHub customers who register at www.innovatingtogether.sg/register, have a salary of minimum S\$2,000 credited to their 360 Account **and** pay their StarHub bills via a GIRO arrangement linked to their OCBC 360 Account. Therefore, you will not be eligible for the S\$100 cash credit.

However, if you pay your StarHub bill via a recurring payment arrangement linked to your existing OCBC 365 Card, you will enjoy cash credit of 3% on your StarHub bill, capped at S\$5 per customer per month, for 12 months. You may sign up for this recurring payment arrangement at www.innovatingtogether.sg/rps.

- 5. I am a StarHub customer and I want to apply for OCBC 360 Account and link my StarHub bill to this account via GIRO. However, I was unable to open an account with the bank. Can I still get the S\$100 cash credit?**

We regret to inform you that you are unable to enjoy this Promotion.

- 6. What is the minimum deposit that I need to put to open an OCBC 360 Account?**

A minimum initial deposit of S\$1,000 is required.

- 7. What is the minimum salary credit amount in order for me to be eligible for the S\$100 cash credit?**

A minimum salary credit of S\$2,000 is required.

- 8. If I am eligible for the OCBC 360 Account and StarHub S\$100 cash credit promotion, can I also earn 3% Cash Credit for 12 months on StarHub bills paid via an OCBC GIRO/Recurring Payment arrangement and capped at S\$5 per customer per month?**

Yes.

- 9. If I currently have a joint OCBC deposit account, can I qualify for the S\$100 cash credit if I open an OCBC 360 account in my own name?**

Unfortunately, if you are an existing joint account holder of an OCBC deposit account, you will not be able to receive this S\$100 cash credit.

However, you can still earn cash credit of 3% on your total monthly StarHub bill for 12 months, capped at S\$5 per customer per month, if you register your interest in supporting the OCBC-

Starhub Partnership at www.innovatingtogether.sg/register and pay for your StarHub bill via GIRO.

10. Where and when will I receive my S\$100 cash credit?

Your S\$100 cash credit will be deposited in your 360 Account. You will receive it two months after your salary of at least \$2,000 is successfully credited, and your monthly StarHub bill is first deducted from your account under a GIRO arrangement – whichever is later.

FAQs about the OCBC 360 Account, OCBC 365 Card and StarHub Bill via GIRO/ Recurring Payment

- 1. I opened my OCBC 360 Account on 10 October 2017 and applied for my OCBC 365 Card on 20 October 2017. If I have one StarHub bill paid via GIRO and another paid via a Recurring Payment arrangement, will I enjoy cash credit of S\$200?**

The cash credit promotion is capped at S\$100 per customer regardless of the number of accounts and/or cards you applied for.

- 2. I opened my OCBC 360 Account on 10 October 2017 and applied for my OCBC 365 Card on 20 October 2017. I have StarHub bills linked to both my account and my card, via GIRO/recurring payment arrangements. Where and when will I receive my S\$100 cash credit?**

Your S\$100 cash credit will be deposited in your OCBC 365 Card. You will receive it two months after your salary of at least \$2,000 is successfully credited, and a monthly StarHub bill is first charged/deducted under a GIRO/recurring payment arrangement – whichever is later.

Other FAQs

1. I do not have any OCBC or StarHub relationship. How can I enjoy the offer?

If you do not have any OCBC or StarHub relationship, you may visit our OCBC Branch at Orchard Gateway where you will be able to apply for both OCBC and StarHub products and services at the same time.

2. Do I have to inform my existing bank if I want to switch my current GIRO and/or recurring bill payment arrangements to OCBC?

You do not need to do so. StarHub will automatically switch your debiting arrangement from your current bank to OCBC.

3. How do I know whether I have successfully registered for my cash credit?

If you already have an existing GIRO or recurring bill payment arrangement with OCBC, you will receive an email confirmation once you have registered at www.innovatingtogether.sg/register.

For a recurring bill payment arrangement, you can expect to receive a confirmation SMS within 3 working days of signing up. For GIRO, processing is subject to OCBC receiving the properly completed GIRO forms.

4. Can someone else help me pay for my StarHub package using his/her OCBC account/card?

We do not stop someone else from helping our customers to pay for their StarHub bills with their OCBC cards. However, to ensure that we can better serve our common customers, we strongly encourage them to get their own cards and to use these to pay their StarHub bills.

Do note that, to be eligible for the 3% cash credit on your total monthly StarHub bill for 12 months, capped at S\$5 per customer per month, the NRIC/identification number you use to apply for your OCBC account/card must be the same as the one used to open your StarHub account.