

Terms and Conditions for OCBC Pay Anyone™ via QR Service

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A. Introduction

1. These terms and conditions ("Terms") apply to and regulate your use of the "QR Service", a part of the Oversea-Chinese Banking Corporation Limited's (the "Bank's") OCBC Pay Anyone™ Service, which allows you to send or request payments through the OCBC Pay Anyone™ Application ("Application") via the use of a unique two-dimensional barcode generated by the Bank ("QR Code") for the purpose of identifying the intended recipient ("Recipient") of the funds.
2. You may request (each such request a "Transaction Request") the following types of transactions ("QR Transactions") to be carried out via the QR Service:
 - a) QR Code payments on NETS terminals at participating merchants ("NETS QR Transactions"); and
 - b) payments via PayNow where the Recipient is identified through a QR Code ("PayNow QR Transactions"). You may either:
 - i. request (as "Payor") to initiate a PayNow QR Transaction via the Application, by scanning or uploading the QR Code of a Payee who has registered their mobile number or their UEN (plus the suffix combination where applicable), as the case may be, as a proxy under PayNow, using the QR Service. For the avoidance of doubt, "UEN" refers to the Unique Entity Number which serves as a standard identification number for an entity and which is issued by the applicable Unique Entity Number issuance agencies; or
 - ii. as a real customer of the Bank, request (as "Payee") the Bank to generate via the Application, a personalised QR Code for you in order to request and receive funds transfers from third party Payors without revealing your account number, mobile number or other personal details.
3. You agree to comply with all guidelines, policies and procedures pertaining to use of the QR Service issued by or on behalf of the Bank from time to time. For a QR Transaction to be conducted, you will need to:
 - a) have registered your mobile device (such device, a "Registered Mobile Device") for the relevant fingerprint recognition feature or, as the case may be, face recognition feature through the Application in accordance with the OCBC Terms and Conditions governing Electronic Banking Services and the Bank's latest instructions, procedures and directions (for more details regarding such relevant fingerprint recognition feature or, as the case may be, face recognition feature and registration for such relevant fingerprint recognition feature or, as the case may be, face recognition feature, please refer to the OCBC Terms and Conditions governing Electronic Banking Services);
 - b) accept and agree to the OCBC Terms and Conditions governing Electronic Banking Services and the Terms and Conditions for OCBC Pay Anyone™ Service and
 - c) where the relevant QR Transaction is a PayNow QR Transaction, additionally accept and agree to the Terms and Conditions for the OCBC PayNow Service.

provided that in the event of any conflict or inconsistency, the provisions will be applied in the following order of precedence with the provisions higher in the order of precedence prevailing over the provisions in the lower order of precedence, to the extent of such conflict or inconsistency:

- i. Terms and Conditions for the OCBC PayNow Service;
- ii. these Terms; and
- iii. OCBC Terms and Conditions governing Electronic Banking Services.

B. NETS QR Transactions

4. If you wish to initiate a NETS QR Transaction, you may do so by initiating a Transaction Request through the Application by using your Registered Mobile Device to scan the QR Code on a participating merchant's POS terminal and then authorising such Transaction Request by: (i) entering your security credentials

(such as a fingerprint, or as the case may be, facial identification (face ID) validly enrolled by an authorised third party fingerprint recognition or, as the case may be, face recognition feature on the Registered Mobile Device); or (ii) performing Transaction Signing, in accordance with the instructions displayed on the Application.

5. If your security credentials are successfully verified and the QR Code scanned corresponds to the QR Code generated by the Bank for such participating merchant, you will be shown (via a display on the Application) the name of the merchant and details of your OCBC account(s) from which you may make the NETS QR Transaction. In order to submit the Transaction Request, you will be required to select an eligible OCBC account from which you wish to make the NETS QR Transaction and to follow any further steps prescribed by the Application. Before submitting a Transaction Request, you are responsible for checking the name of the merchant displayed on the Application and for ensuring that the relevant merchant is the intended Recipient of the funds.

C. PayNow QR Transactions

For Payor

6. PayNow QR Transactions only allow payments to be made to Payees with Registered Mobile Devices who have already registered their mobile number or their UEN (plus the suffix combination where applicable), as the case may be, as a proxy under PayNow.
7. If you wish to initiate a PayNow QR Transaction to pay a Payee, you may do so by initiating a Transaction Request through the Application using your Registered Mobile Device to scan the personalized QR Code shared with you by the intended Payee physically or via email, SMS, Whatsapp or any other means as may be prescribed by the Bank from time to time, and then authorising such Transaction Request by: (i) entering your security credentials (such as a fingerprint, or as the case may be, Face ID validly enrolled by an authorised third party fingerprint recognition feature or, as the case may be, face recognition feature on the Registered Mobile Device); or (ii) performing Transaction Signing, in accordance with the instructions displayed on the Application.
8. If your security credentials are successfully verified and the QR code scanned corresponds to the QR Code generated by the Bank for such Payee, you will be shown (via display on the relevant screen):
 - a) the name of the Registered PayNow User such as the applicable registered entity name ("Name"), or a nickname corresponding to the QR Code registered by the relevant Payee (for the purposes of receiving payments via PayNow) ("Nickname"), as the case may be; and
 - b) details of the OCBC accounts from which you may make the PayNow QR Transaction.

In order to submit the Transaction Request, you will be required to select an eligible OCBC account from which you wish to make the QR Transaction and to follow any further steps prescribed by the Application. Before submitting a Transaction Request, you are responsible for checking the Name or Nickname displayed on the Application and for ensuring that the registrant of such Name or Nickname is the intended Recipient of the funds.

For Payee (who are retail customers)

9. You can only request for and receive payments via a PayNow QR Transaction if you have registered your mobile number as a proxy under PayNow, If such mobile number has been de-registered as a proxy under PayNow, you will not be able to request for or receive payments via PayNow QR Transactions.
10. Once you have registered your mobile number as a proxy under PayNow:
 - a) if you wish to generate a personalized QR code for the purposes of requesting funds to be transferred through the QR Service, you may do so through the Application by following the relevant steps prescribed by the Application and thereby authorising a request to generate such QR code by entering your security credentials (such as a fingerprint or, as the case may be, Face ID validly enrolled by an authorised third party fingerprint recognition feature or, as the case may be, face recognition feature on the Registered Mobile Device) in accordance with the instructions given via the Application.

b) if your security credentials are successfully verified, your personalized QR Code will be generated and displayed to you on the relevant screen on the Application. In order to share such QR code for the purposes of allowing Payors to make payments to you via PayNow QR Transactions, you will be required to take such further steps as prescribed by the Application and selecting your preferred mode of sharing your QR Code (such as via email, SMS, Whatsapp or any other means as may be prescribed by the Bank from time to time).