OCBC Bank

MEDIA RELEASE

OCBC BANK RELOCATES, UPGRADES AND INTRODUCES NEW SERVICES TO BUKIT MERTAJAM BRANCH

RM6 million invested to shift to better premises, set up premier banking centre, offer safe deposit box services and enhance customer experience

Bukit Mertajam, 18 March 2013 – OCBC Bank (Malaysia) Berhad today officially opened its new-look Bukit Mertajam branch, relocated from Jalan Arumugam Pillai to Pusat Perniagaan Gemilang, in line with its nationwide branch transformation initiative aimed at offering customers enhanced levels of service, interaction and convenience.

The branch now features, for the first time, a premier banking centre and more than 400 safe deposit boxes, alongside enhancements to its self-service banking lobby, retail and teller services and business banking centre.



(L-R): OCBC Bank's Head of Branch Distribution and Premier Banking, Anne Leh; Consumer Financial Services
Regional Manager, Caline Gee; Senior Manager of OCBC Bank Bukit Mertajam branch, Chew Lay Kee; Director &
CEO of OCBC Bank (Malaysia) Berhad, Jeffrey Chew; Head of Consumer Financial Services, Charles Sik; Head of
Business Banking, Chea Hak Tee; and Operations Service Centre Manager, Lim Chee Siang.

On 22 February, the Bank officially opened its branch in Alor Setar, which was similarly upgraded.

Speaking at a press conference in conjunction with the Bukit Mertajam branch opening, OCBC Bank Director & CEO Mr Jeffrey Chew said the Bukit Mertajam branch's new sizeable premier banking centre would cater to the needs of the Bank's growing base of high net worth customers which grew 30% last year.

"Our approach to premier banking is in line with the ideals of the Financial Services Blueprint 2011-2020 (FSB) that was released by Bank Negara Malaysia in 2011, which envisions the role of the financial sector as the country transitions towards a high value-added and high-income economy.

"Many who were struggling financially in the yesteryears have today done well to place themselves on a steady financial footing through astute wealth management practices.

"In line with the growth and depth of their financial needs, customers are becoming increasingly sophisticated in what they want from their banking service provider. Our new sizeable premier banking centre is one of the clearest reflections of our efforts to meet these financial needs. We are doing this through best-in-class personalized services, banking solutions and regional lifestyle benefits.

"While our overall customer base grew 30% in 2012, I am pleased to let you know that our Bukit Mertajam branch experienced a growth of 40%, contributing more than its fair share to the overall growth," he said.

Elaborating on the entire upgrading and relocation exercise, Mr Chew said the RM6 million investment represented an important part of OCBC Bank's continual transformation process and a reflection of its desire to serve customers better and make their visits to the Bank as enriching as possible.

"Among the significant elements of the transformation, apart from the new premier banking centre and safe deposit boxes, are the spacious lobby and customer engagement layout that make it easier for customers to approach and start a conversation with our staff. In addition, I am sure our customers welcome the more convenient location as well.

"We put ourselves in the customer's shoes when coming up with our enhancements. With this came distinctly customer-centric features such as an area to place bags and other items while at the teller counter and better electronic displays that effectively communicate the Bank's offerings," he said.

The fully-automated retail banking area features cash and cheque deposit machines alongside automated teller machines (ATMs) and the OCBC Express

Credit Kiosk. It also provides 24-hour services and is fully covered by CCTV and protected round-the-clock by security personnel, seven days a week.

Commenting on the business banking focus for Bukit Mertajam, Mr Chew said the relocation to Pusat Perniagaan Gemilang serves to bring the Bank closer to where the majority of its customers are located.

"We have been in Bukit Mertajam for 54 years now, since 1959, and our partnership with both individuals and businesses here continues to be strong.

"With this relocation, we are bringing ourselves closer to our commercial and industrial customers located in places such as Bukit Minyak Industrial Estate, Penang Science Park and Prai Industrial Estate. And we will continue to offer to them a wide range of financial services encompassing contract financing for private and government projects, structured trade, import and export financing, land financing for industrial, commercial and agricultural activities, bridging loan financing and other trade facilities.

"This, we hope, will cater to the needs of customers in construction, real estate, agriculture, manufacturing, industrial and trading to name a few," he said.

Mr Chew added that during the time OCBC has been in Bukit Mertajam, it has grown to become recognised as the world's strongest bank by Bloomberg Markets, is currently rated AA1 by Moody's, and has become a significant force in Malaysia's banking scenario.

In conjunction with the opening, customers are being invited to participate in a series of "surprises" at the Bukit Mertajam branch, including special fixed deposit rates, competitive interest rate packages for home loans, sign-up gifts for account openings and fixed deposit placements, and a surprise Cash Chamber until 29 March 2013.

About OCBC Bank

OCBC Bank is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with an Aa1 rating from Moody's. It is ranked by Bloomberg Markets as the world's strongest bank in 2011 and 2012.

OCBC Bank and its subsidiaries offer a broad array of specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC Bank's key markets are Singapore, Malaysia, Indonesia and Greater China. It has a network of over 470 branches and representative offices in 15 countries and territories, including about 350 branches and offices in Indonesia that are operated by its subsidiary, Bank OCBC NISP.

OCBC Bank's insurance subsidiary, Great Eastern Holdings, is the largest insurance group in Singapore and Malaysia by assets. Its asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia. Private banking services are provided by subsidiary Bank of Singapore, which continued to gain industry recognition in 2011 including being voted "Outstanding Private Bank in Asia Pacific" by Private Banker International.

OCBC Bank offers Islamic banking products and services in Malaysia through its wholly-owned subsidiary, OCBC Al-Amin Bank Berhad.

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