

Revision of OCBC Credit Cardmember's Agreement

The OCBC Cardmember's Agreement has been revised to include Common Reporting Standard for Automatic Exchange of Financial Account Information in Tax Matters ("CRS"). This takes with effect from 1 July 2017. Please refer to www.ocbc.com.my for more details. It addresses, among others, the condition in which the Bank has the discretion to pay or remit credit balances in its customers' credit card accounts to customers' nominated depository accounts.

Notice effective date: 09th June 2017