

## REVISION OF OCBC CREDIT CARD CARDMEMBER'S AGREEMENT

Starting 1 July 2021, we will no longer have the PIN Mailer option for you to create a PIN for your credit card. Please use one of the channels below to create a PIN for your credit card :-

1. OCBC Internet Banking
2. OCBC Mobile Banking App
3. OCBC Phone Banking
4. Any OCBC Branch

Please refer to the table below for the latest **OCBC Credit Card Cardmember's Agreement effective 1 July 2021** which reflects this change:

<u>Current OCBC Credit Card Cardmember's Agreement</u>	<u>Revised OCBC Credit Card Cardmember's Agreement Effective 1 July 2021</u>
<p><b>7. USE OF PIN</b></p> <p>7.1 A PIN is generated upon issuance of a Credit Card, including a new or replacement Credit Card. The PIN is strictly confidential and shall not be disclosed to any other person under any circumstance or by any means whether voluntarily or otherwise, as the Cardmember is the only person authorised by the Bank to have knowledge of the PIN. The Cardmember may set the PIN through the means availed by the Bank, including making a personal attendance at the Bank's branch and setting the PIN assisted by the Bank's officer. The Cardmember who agrees to bear the risks arising from the delivery of the PIN by post, including the risks that the PIN mailer may be intercepted or retained by any other person or lost in transit, may request that the Bank deliver the PIN by post to the Cardmember at his risks. The Bank shall not be liable for any loss and damage not caused by the Bank's gross negligence and the Cardmember agrees to indemnify the Bank from such loss and damage. The Cardmember shall contact the Bank through any of the means provided in Clause 16.3 if he does not receive the PIN within 14 days after making the request for delivery of the PIN by post. As soon as practicable upon receipt of the PIN by post and before using it to effect any transactions, the Cardmember is required to perform a PIN change at any of the Bank's ATMs. The Cardmember may reset or change his PIN by such means availed by the Bank from time to time.</p>	<p><b>7. USE OF PIN</b></p> <p>7.1 A PIN is generated upon issuance of a Credit Card, including a new or replacement Credit Card. The PIN is strictly confidential and shall not be disclosed to any other person under any circumstance or by any means whether voluntarily or otherwise, as the Cardmember is the only person authorised by the Bank to have knowledge of the PIN. The Cardmember may set the PIN through the means availed by the Bank, including making a personal attendance at the Bank's branch and setting the PIN assisted by the Bank's officer. The Cardmember may reset or change his PIN by such means availed by the Bank from time to time.</p>
<p>7.7 In the event that the Cardmember forgets the PIN, the Cardmember may:</p> <p>(a) request for a replacement PIN which may be delivered to him by post or such other means as the Bank deems fit, and upon receipt of the replacement PIN the Cardmember shall change PIN at any of the Bank's ATMs or,</p> <p>(b) proceed to any of the Bank's branches, and request for PIN reset which may be carried out with the help of an authorized officer of the Bank.</p>	<p>7.7 In the event that the Cardmember forgets the PIN, the Cardmember may request for PIN reset by such means availed by the Bank from time to time, including to proceed to any of the Bank's branches to request for PIN reset which may be carried out with the help of an authorized officer of the Bank.</p>