

## REVISION OF THE CARDMEMBER'S AGREEMENT FOR OCBC CREDIT CARDS

We have revised the Cardmember's Agreement for OCBC Credit Cards as stated below. This update will take effect from **14<sup>th</sup> June 2024** onwards.

### Cardmember's Agreement for OCBC Credit Card:

#### Clause: 19.1

Current clause	Revised clause
<p>The Cardmember may not be able to use the Credit Card for online purchases or transactions at certain websites, such as a 3D secure website, unless the Cardmember has registered with the Bank to receive OTP, which may be required by a 3D secure website to authorize online purchase or transaction using Credit Card. The Cardmember may register his mobile phone number to receive OTP by way of short message service (SMS) or download onto the Cardmember's mobile phone the software application designated by the Bank to generate OTP or the Cardmember may have been issued a hardware token to receive OTP.</p>	<p>The Cardmember may not be able to use the Credit Card for online purchases or transactions at certain websites, such as a 3D secure website, unless the Cardmember has downloaded onto the Cardmember's mobile phone the software application designated by the Bank to generate OTP and activated it or the Cardmember may have been issued a hardware token to receive OTP in order to authorize online purchase or transaction using Credit Card.</p>

#### Clause: 19.2

Current clause	Revised clause
<p>When a Cardmember registers for OCBC Online Banking (or by whatever other name as may be designated by the Bank for its internet banking services), he is required to create his own unique login name and password. A Cardmember's access to OCBC Online Banking will be activated upon the correct input of the Cardmember's login name and password. It is the sole responsibility of the Cardmember:</p> <ol style="list-style-type: none"> <li>a) to register the correct mobile phone number with the Bank if he selects to receive the OTP by SMS via mobile phone and to keep the Bank immediately updated by notice given to the Bank's Contact Centre of all changes to the mobile phone number; or</li> <li>b) download onto the Cardmember's mobile phone the software application designated by the Bank to generate OTP, subject to the terms and conditions applicable to the software application and to uninstall or remove the software application when he changes his mobile phone.</li> </ol> <p>The Cardmember shall not at any time disclose his login name and password to any person or permit the mobile phone registered with the Bank to receive OTP (by way of SMS or the designated software application) or the hardware token to come into the possession or control of any person other than himself.</p>	<p>When a Cardmember registers for OCBC Online Banking (or by whatever other name as may be designated by the Bank for its internet banking services), he is required to create his own unique login name and password. A Cardmember's access to OCBC Online Banking will be activated upon the correct input of the Cardmember's login name and password. It is the sole responsibility of the Cardmember to download onto the Cardmember's mobile phone the software application designated by the Bank to generate OTP, subject to the terms and conditions applicable to the software application and to uninstall or remove the software application when he changes his mobile phone.</p> <p>The Cardmember shall not at any time disclose his login name and password to any person or permit the mobile phone registered with the Bank to retrieve OTP (by way of the designated software application) or the hardware token to come into the possession or control of any person other than himself.</p>

**Clause: 19.3**

<b>Current clause</b>	<b>Revised clause</b>
<p>The Cardmember shall exercise reasonable care to prevent the disclosure, unauthorised use, loss or theft of the login name and password, the mobile phone registered with the Bank to receive OTP (by way of SMS or the designated software application) and the hardware token. The Bank shall not be responsible or liable for any loss caused to or damage suffered by the Cardmember arising from or in connection with such disclosure, unauthorized use, loss or theft of the login name and password and/or the mobile phone registered with the Bank to receive OTP and/or the hardware token.</p>	<p>The Cardmember shall exercise reasonable care to prevent the disclosure, unauthorised use, loss or theft of the login name and password, the mobile phone registered with the Bank to retrieve OTP (by way of the designated software application) and the hardware token. The Bank shall not be responsible or liable for any loss caused to or damage suffered by the Cardmember arising from or in connection with such disclosure, unauthorized use, loss or theft of the login name and password and/or the mobile phone registered with the Bank to retrieve OTP and/or the hardware token.</p>

Date of Notice: 24<sup>th</sup> May 2024