

## REVISION OF THE CARDMEMBER'S AGREEMENT AND PRODUCT TERMS AND CONDITIONS FOR OCBC CREDIT CARDS

We have revised the Cardmember's Agreement and Terms and Conditions for OCBC Credit Cards as stated below. This update will take effect from 28<sup>th</sup> October 2025 onwards.

### Cardmember's Agreement

#### New Clause :

15.6 The Cardmember irrevocably grants consent to Bank Negara Malaysia to disclose the credit information of the Cardmember in connection with this Agreement to other financial institutions, credit reporting agency(ies) and other persons as stipulated under Section 47(2) of the Central Bank of Malaysia Act 2009 ("CBA") and for other financial institutions, credit reporting agency(ies) and such other persons as Bank Negara Malaysia thinks fit or deems necessary to access and use the credit information for purposes stipulated in Section 47(2) of CBA and for other purposes as Bank Negara Malaysia thinks fit, which may include but is not limited to, assessing the creditworthiness of existing and potential customers, providing credit reporting or credit assessment services, providing electronic Know-Your-Customer (e-KYC) solutions and providing financial advisory services.

### Product Terms and Conditions

Current Clause	Revised Clause
<p>OCBC Bank reserves the right at any time and from time to time to revise, amend or modify the OCBC Credit Card features, services or terms and conditions in any way deemed appropriate by OCBC Bank at its sole and absolute discretion, including but without limitation, to suspend, withdraw or terminate the OCBC Credit Card features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically or short message service (SMS) and the 21 days' notice will take effect from the date set out in the notice.</p>	<p>OCBC Bank reserves the right at any time and from time to time to revise, amend or modify the OCBC Credit Card features, services or terms and conditions at its sole and absolute discretion, including but without limitation, to suspend, withdraw or terminate the OCBC Credit Card features or services available, to add/supplement or to delete/remove or to replace/substitute or otherwise vary or modify these terms and conditions. OCBC's decisions in all matters shall be final, binding and conclusive on all Cardmembers. Any such revision, amendment or modification to the terms and conditions may be made after giving 21 days' notice. Notice may be given by way of advertising a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC branch or its Website or by incorporating the notice into OCBC Bank's statement sent to the Cardmembers periodically or by short message service (SMS) and the 21 days' notice will take effect from the date set out in the notice.</p>

Date of Notice: 7 October 2025