



REVISION OF THE CARDMEMBER'S AGREEMENT FOR OCBC CREDIT CARD, OCBC DEBIT CARD AND OCBC DEBIT CARD-i

With reference to the revised Management of Customer Information and Permitted Disclosures (revised MCIPD), please be informed of the following revisions to the Cardmember's Agreement for OCBC Credit Card, OCBC Debit Card and OCBC Debit Card-i, effective 15 December 2023.

The following clauses on disclosure of the Cardmember's personal data, account details and relationship with the Bank ("Information"), as reflected in the tables below, will be removed:

OCBC Credit Cardmember's Agreement:	
Clause 15.2(b):	
Parties to whom Information can be disclosed:	Purposes/Circumstances for disclosure of Information
The Bank's Related Corporations and associated companies, both in or outside Malaysia, their assignees and successors-in-title	For cross selling, service improvement and market research

Clause 15.4(a):

The Cardmember:-

(a) consents to the Bank's disclosure of his personal data (limited to his name and contact details) to organisations within the OCBC Group (in Malaysia) which are in an arrangement or alliance with the Bank, for the purpose of direct marketing of these organisations' products and services. The Cardmember may at any time withdraw his consent for direct marketing of such products or services by written request to the Bank

CBC Debit Cardmember's Agreement and OCBC Debit Card-i Cardmember's Agreement:	
Clause 12.2(b):	
Parties to whom Information can be disclosed:	Purposes/Circumstances for disclosure of Information
The Bank's Related Corporations and associated companies, both in or outside Malaysia, their assignees and successors-in-title	For cross selling, service improvement and market research

Clause 12.5:

Subject to the Cardmember's express instruction (if any) restricting disclosure, consents to the Bank's disclosure of his personal data (limited to name and contact details) to organizations within the OCBC Group (in Malaysia) which are in an arrangement or alliance with the Bank, for the purpose of direct marketing of these organizations' products and services. The Cardmember may at any time withdraw his consent for direct marketing of such products or services by written request to the Bank.

Date of Notice: 22 November 2023