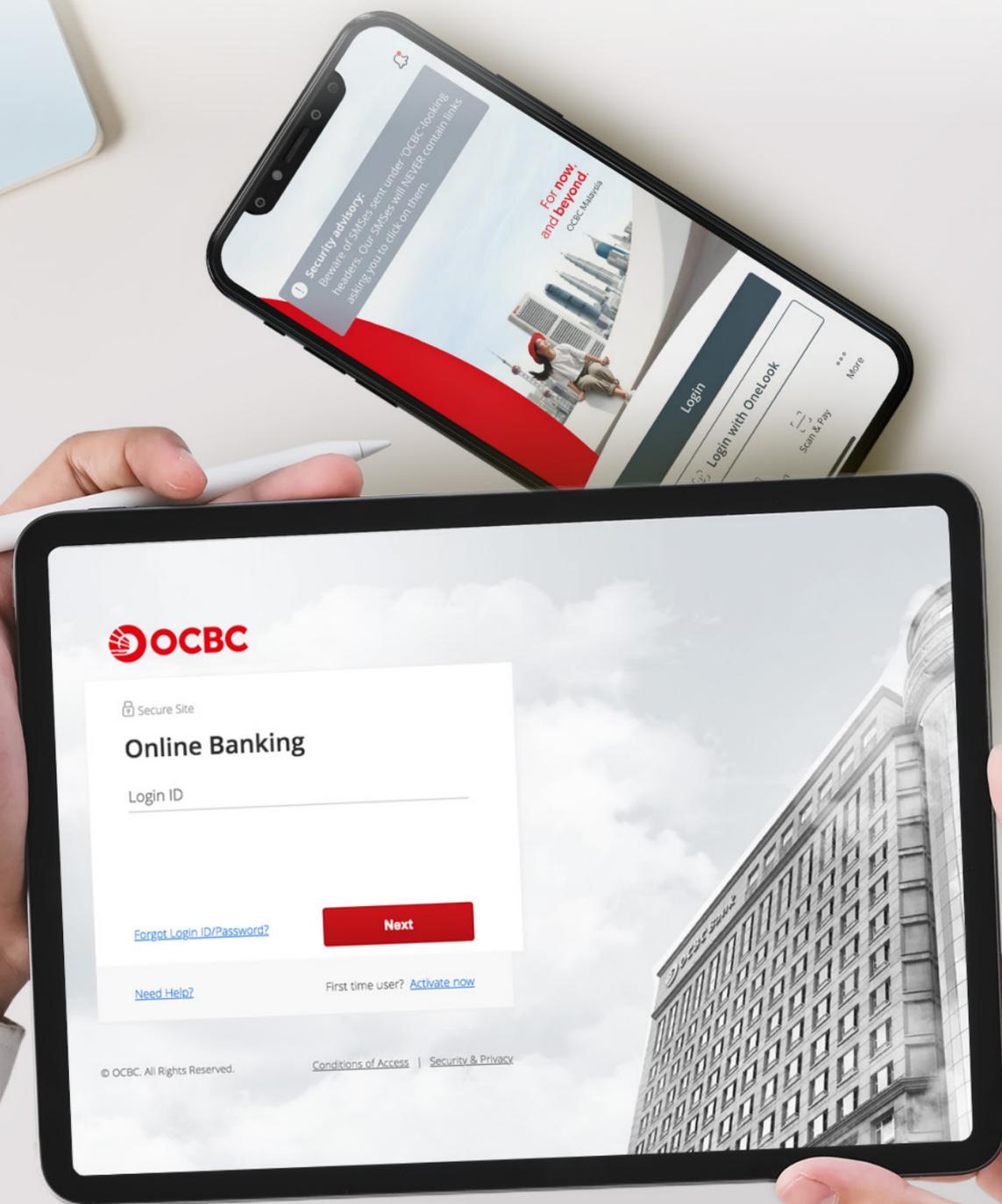


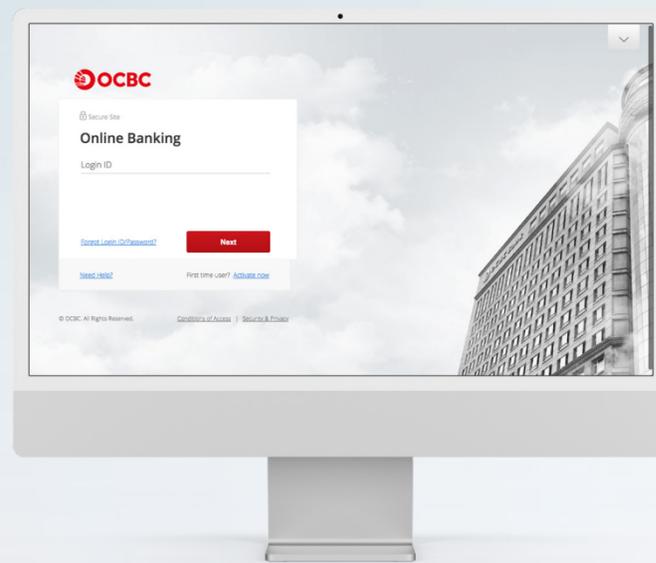


For now,
and beyond



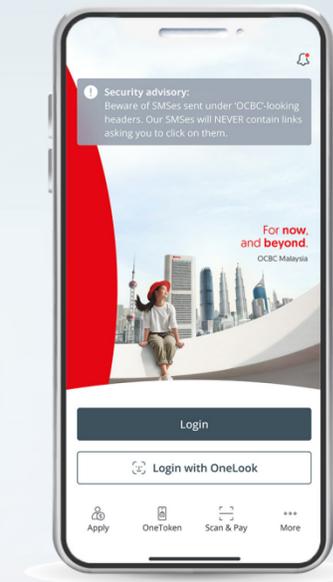
Take a Tour of OCBC Online Banking

Contents



OCBC Internet Banking

- Banking Features
- Account Overview



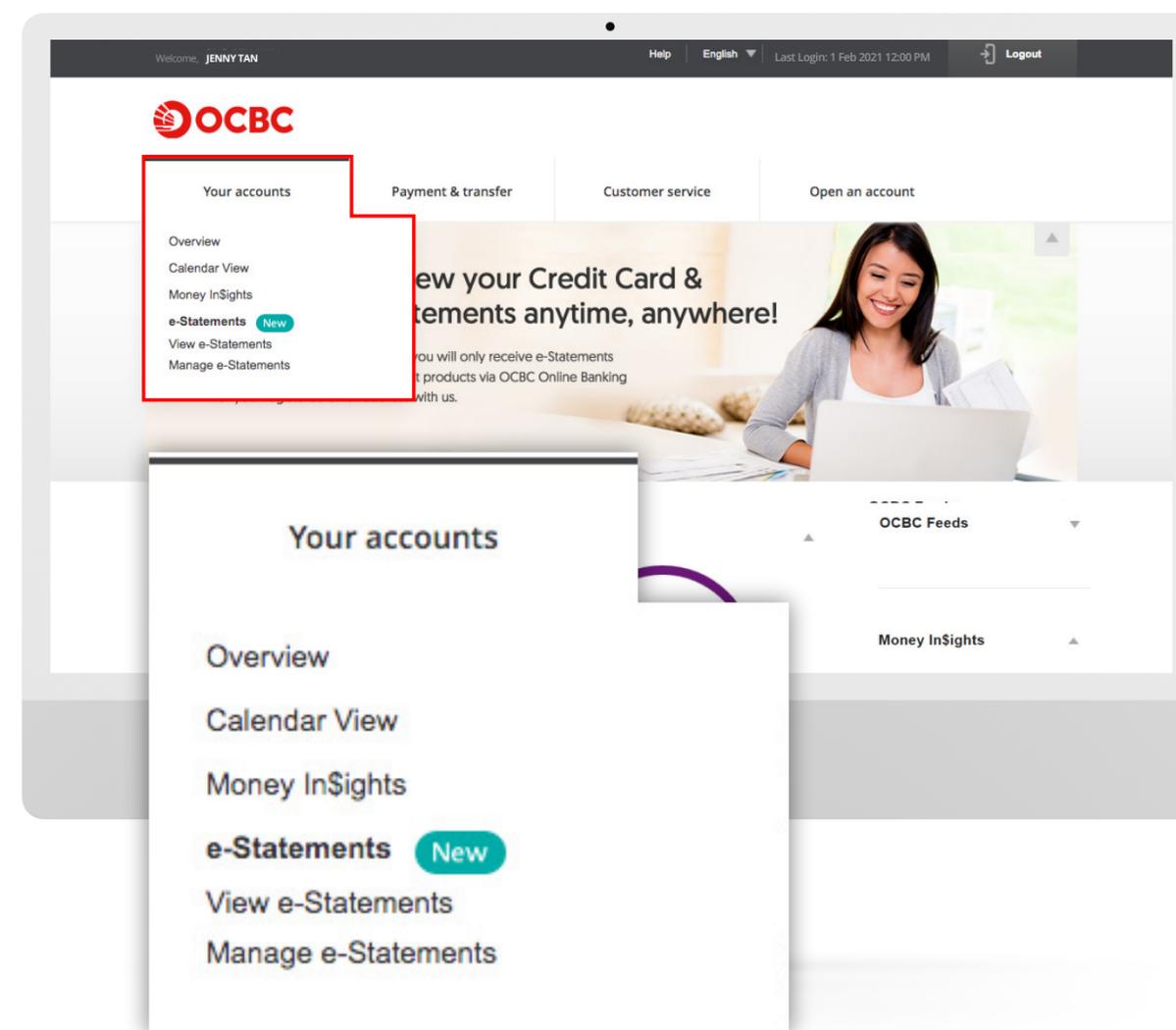
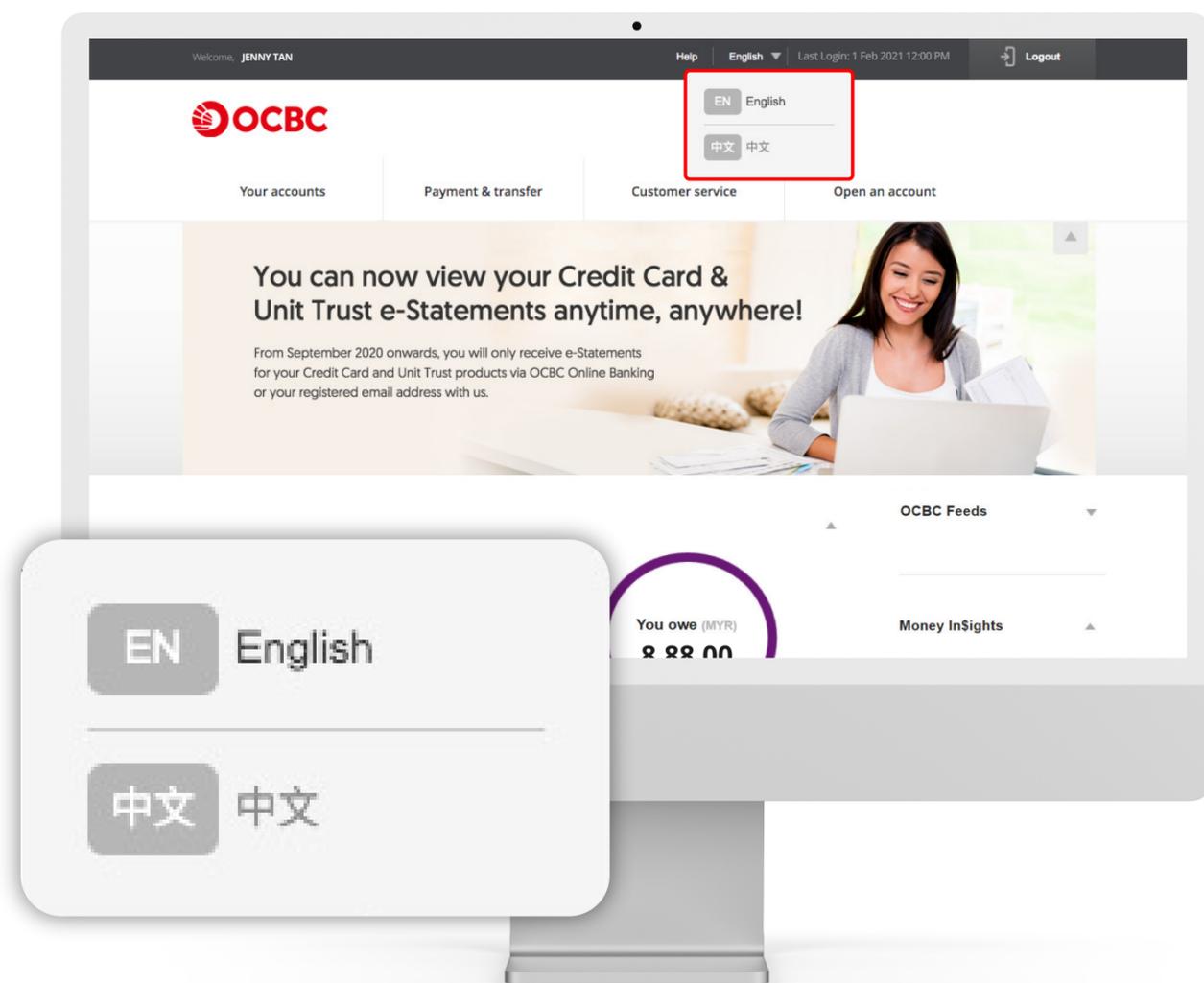
OCBC Malaysia Mobile Banking app

- Features and Account Overview

OCBC Internet Banking Banking Features

Take a tour of OCBC Online Banking's Features:

OCBC Internet Banking



1

Language option *(Internet Banking only)*

- Select your preferred language – **English or Mandarin** – for a seamless online banking experience.

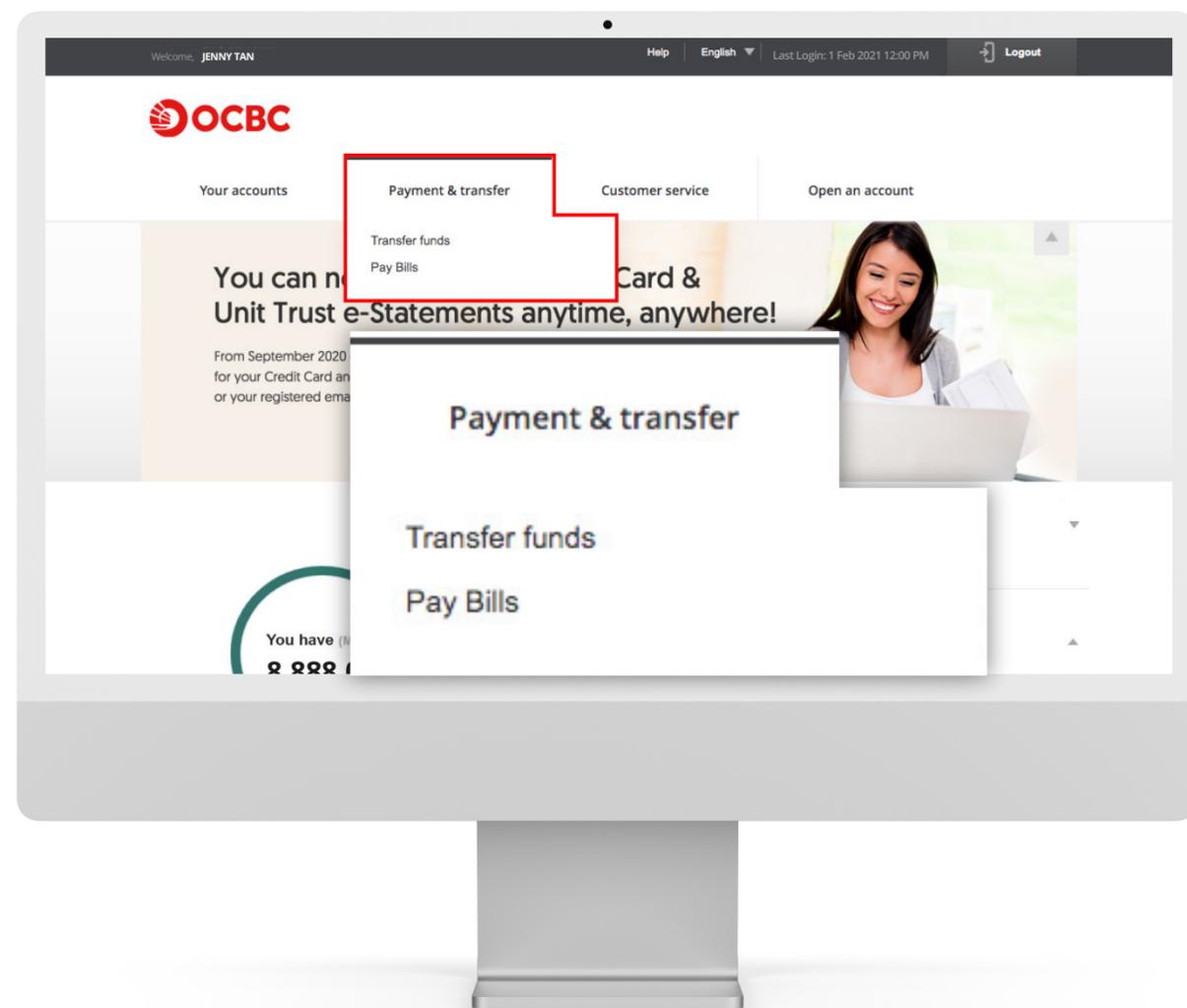
2

Your accounts

- View your account balances and transaction history.
- Track and manage your finances via Money InSights.
- View and manage your e-Statements.

Take a tour of OCBC Online Banking's Features:

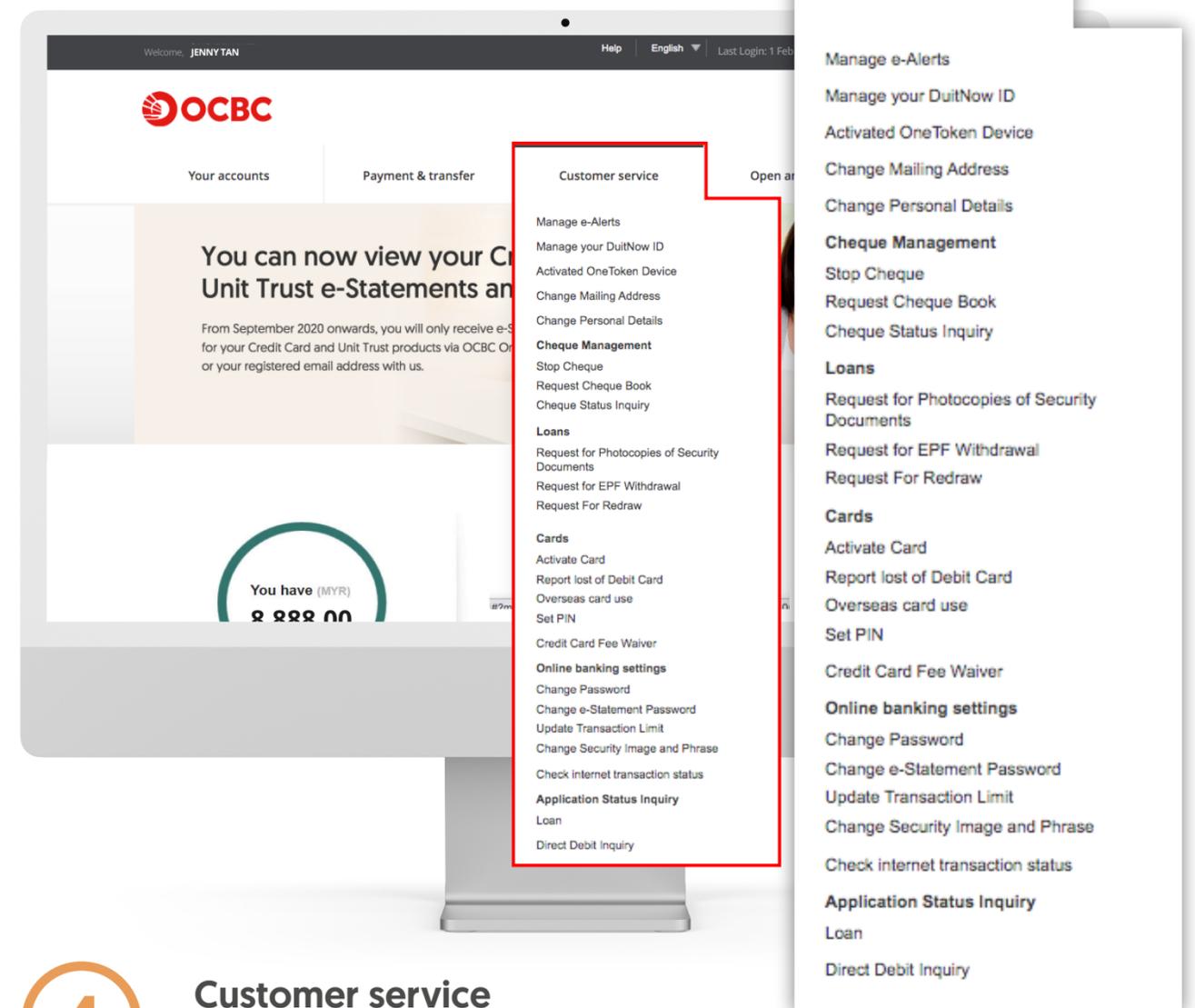
OCBC Internet Banking



3

Payment & transfer

- Transfer funds to anyone at any bank
- Perform bill/credit card/loan payments



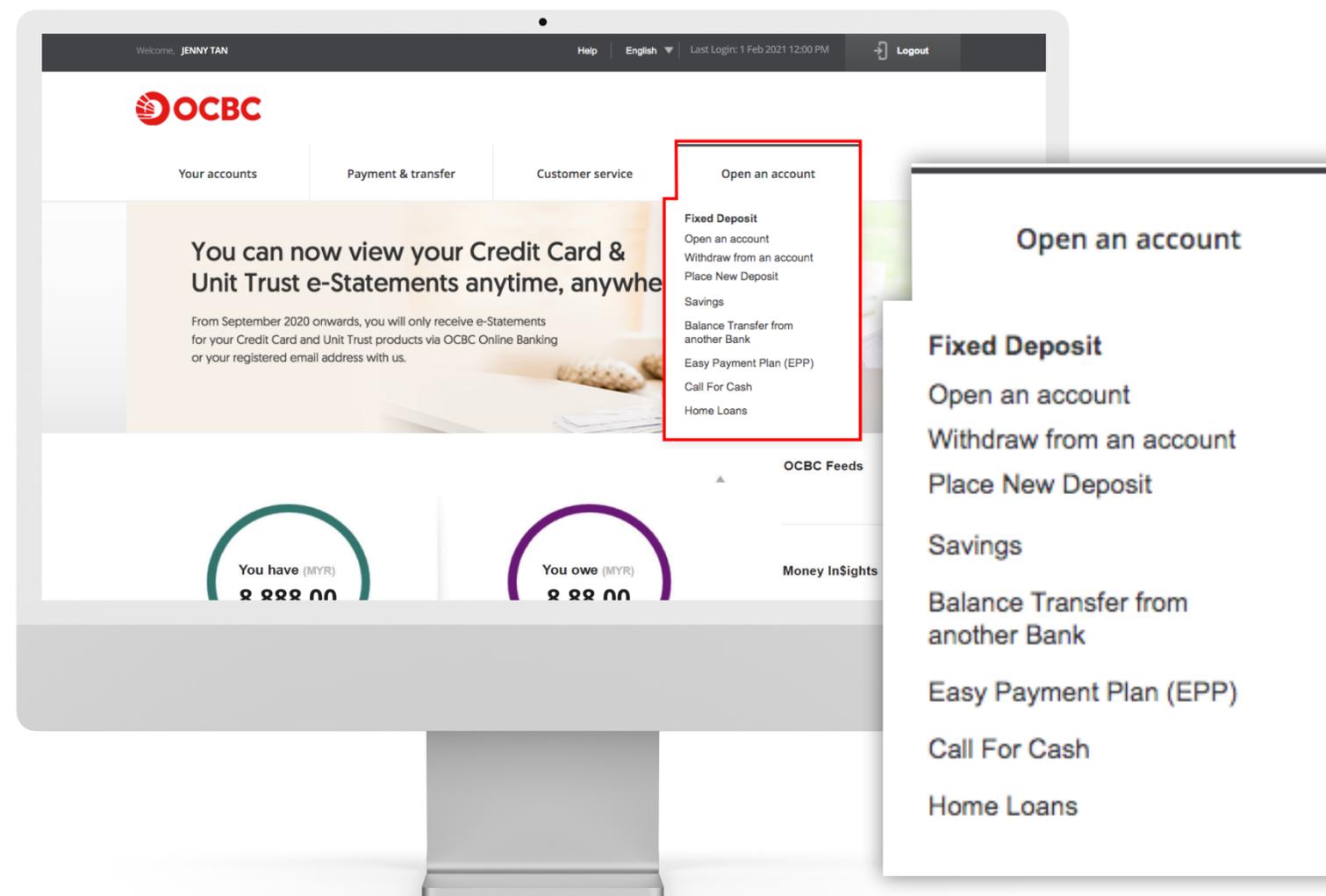
4

Customer service

- Update personal particulars.
- Change your Login Password, e-Statement Password, security image/phrase.
- Card services, including activate card, set PIN, report lost Debit/ATM card, apply for EPP and Balance Transfer.
- Set Transaction Limit and alerts.
- Register/manage DuitNow ID and more.

Take a tour of OCBC Online Banking's Features:

OCBC Internet Banking



5

Open an account

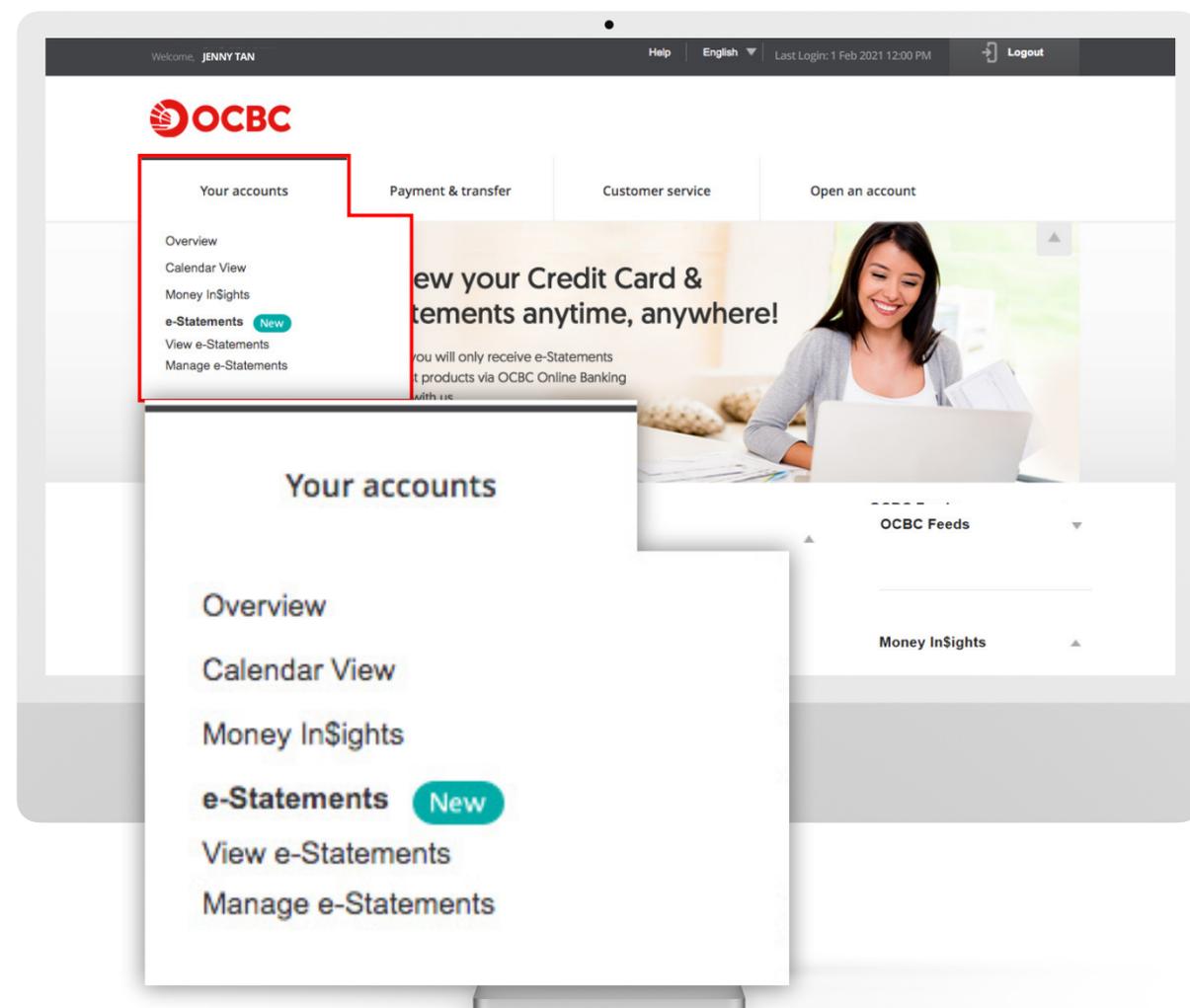
- Open a new Fixed Deposit account, place a new Fixed Deposit, perform Fixed Deposit withdrawal *[applicable for Conventional Fixed Deposit account only]*.
- Open a new Savings account *[for customers with existing Current/Savings account with OCBC only]*.
- Apply for Easy Payment Plan (EPP), Balance Transfer and/or Call for Cash.
- Make a loan enquiry via the "Home Loans" option.

OCBC Internet Banking

Account overview

Take a tour of Account Overview:

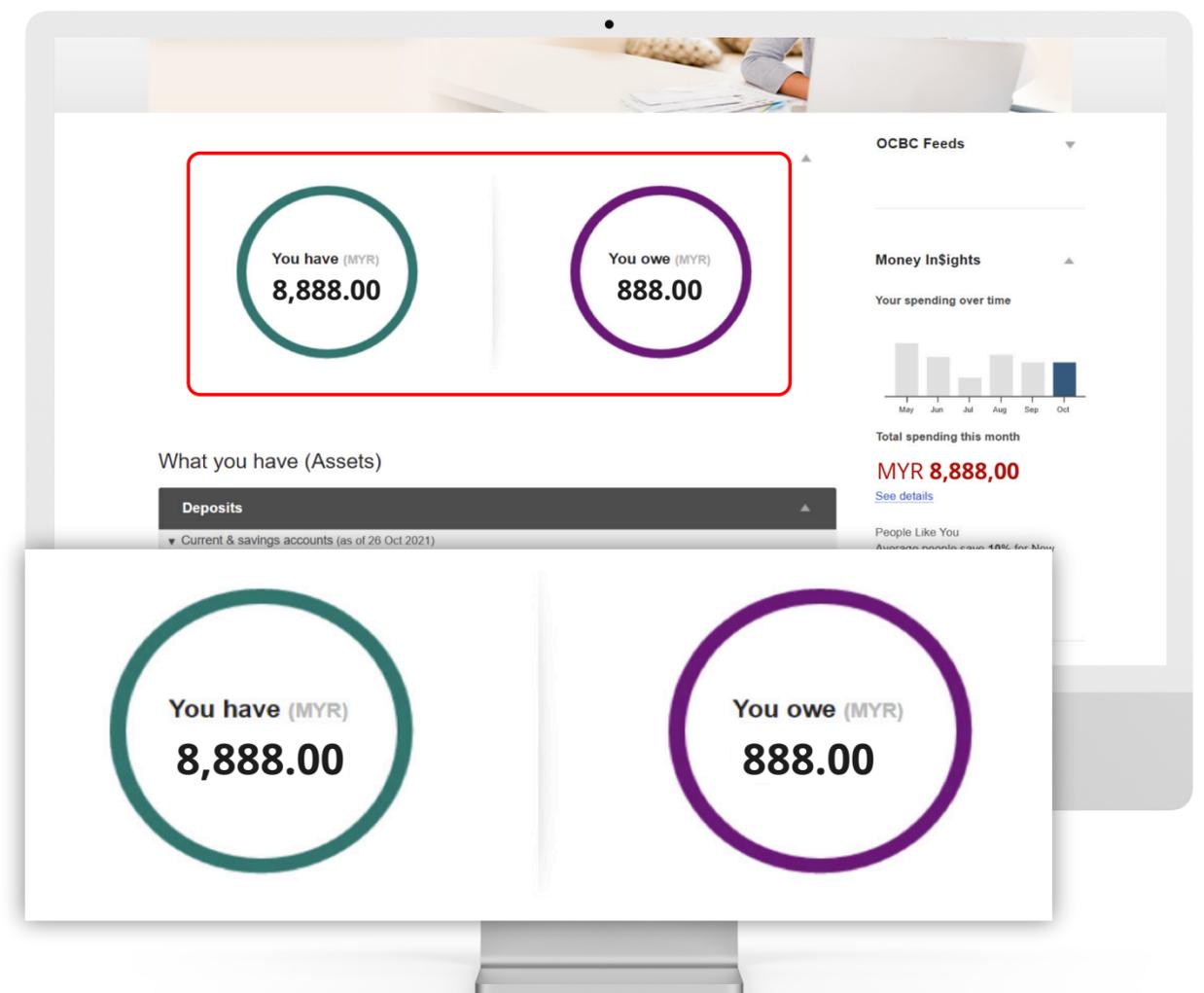
OCBC Internet Banking



1

Go to "Your accounts"

- Select "**Overview**" to view account balances/details and transaction history
- Select "**Money In\$ights**" to view, track and manage monthly finances
- Select "**View e-Statements**" to view/retrieve monthly e-Statements
- Select "**Manage e-Statements**" to subscribe/change the e-Statement options



2

You have

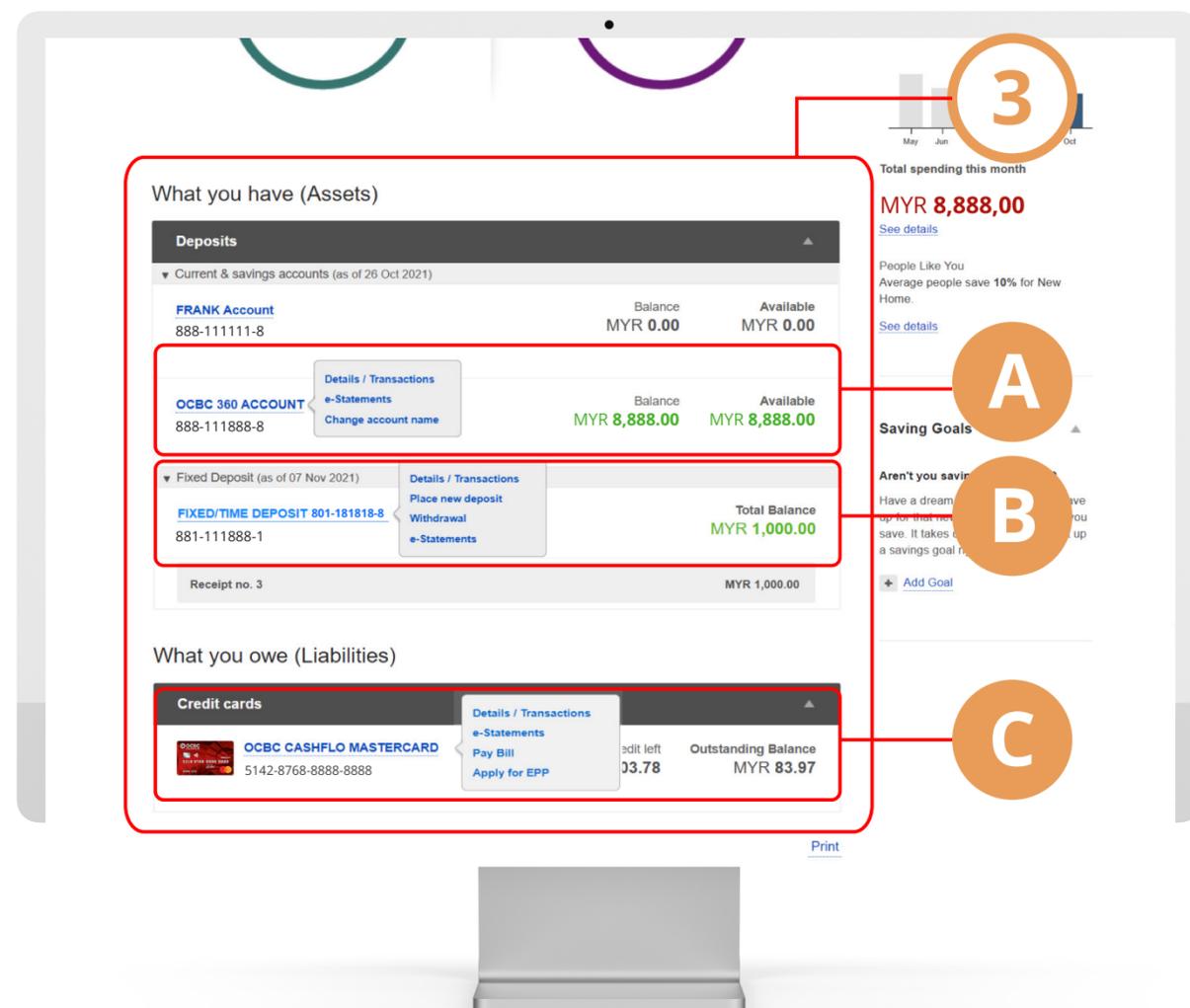
- The total account balance that you have.

You owe

- The total outstanding balance that you have spent/yet to settle.

Take a tour of Account Overview:

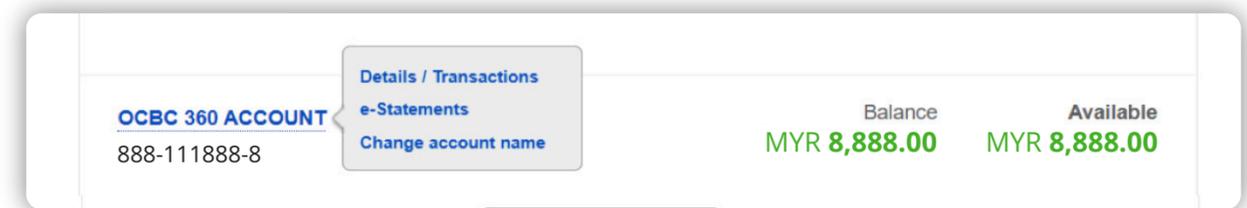
OCBC Internet Banking



3

Discover "What you have" and "What you owe" in greater detail.

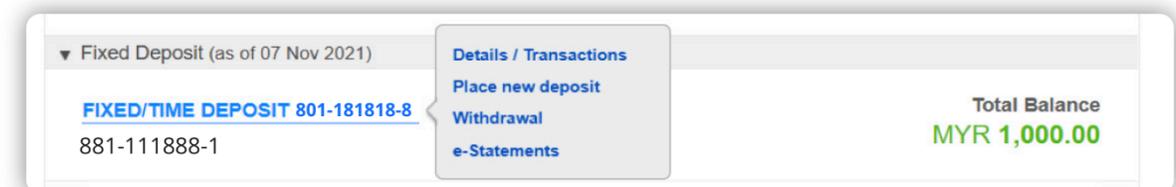
Access, view and manage what "You have", e.g. your Current/Savings and Fixed Deposit accounts and what "You owe", e.g. Credit Card expenses.



A

Point to the account that you wish to view and click on the options in the pop-up box.

- Select "Details / Transactions" to view account details and transaction history
- Select "e-Statements" to view/manage e-Statements
- Select "Change account name" to set a nickname for the account.



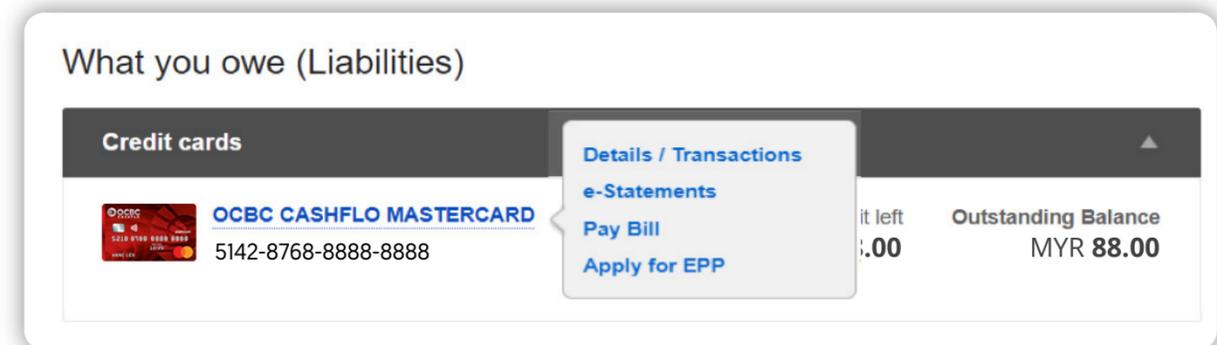
B

Point to the Fixed Deposit account that you wish to view and click on the options in the pop-up box.

- Select "Details / Transactions" to view account details and transaction history.
- Select "Place new deposit" for new Fixed Deposit placement.
- Select "Withdrawal" to perform Fixed Deposit Withdrawal.
- Select "e-Statements" to view/manage e-Statements.

Take a tour of Account Overview:

OCBC Internet Banking



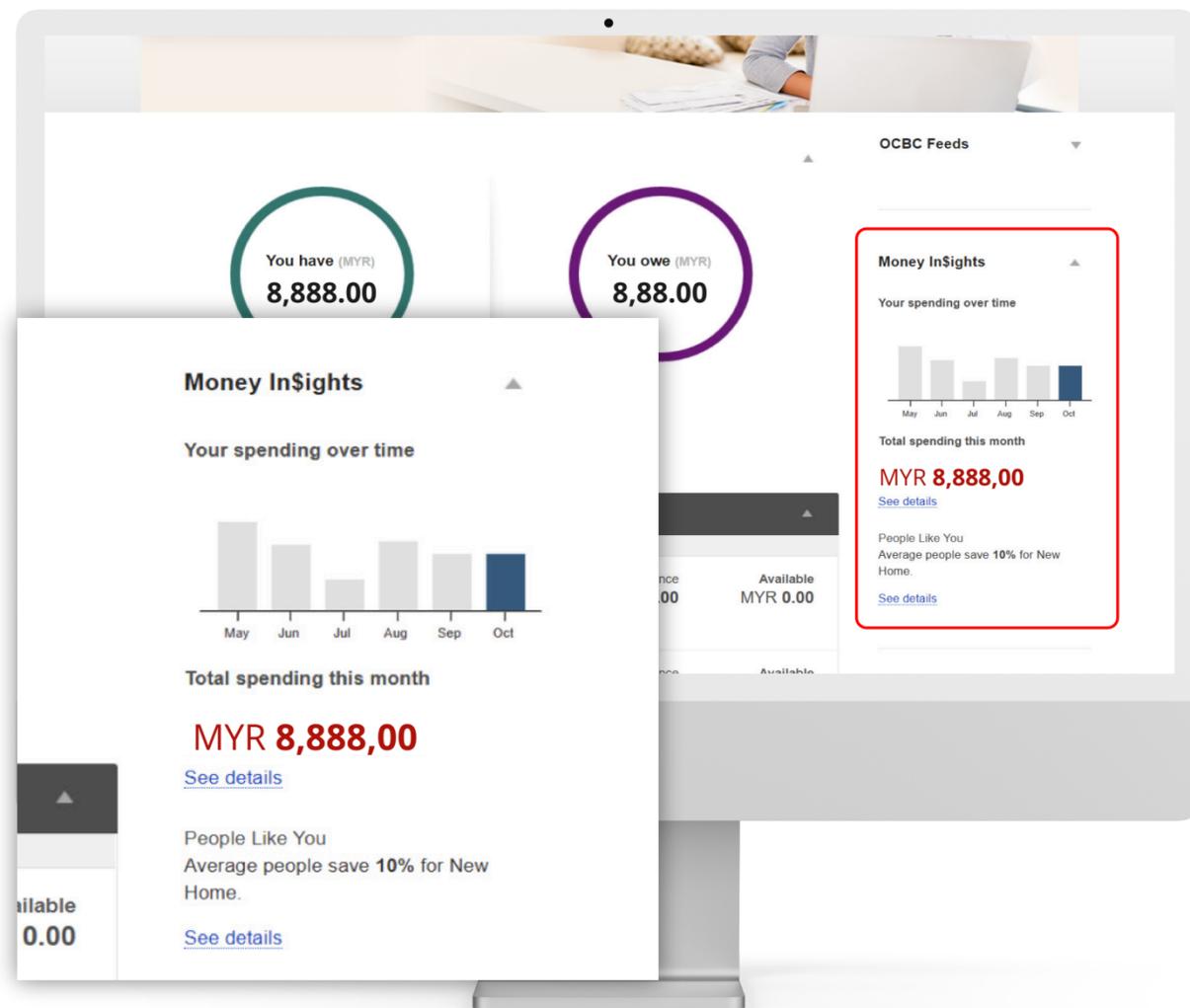
C

Point to the credit card account that you wish to view and click on the options in the pop-up box.

- Select **"Details / Transactions"** to view account details and transaction history.
- Select **"e-Statements"** to view/manage e-Statements.
- Select **"Pay Bill"** for credit card payment.
- Select **"Apply for EPP"** to apply for Easy Payment Plan.

Take a tour of Account Overview:

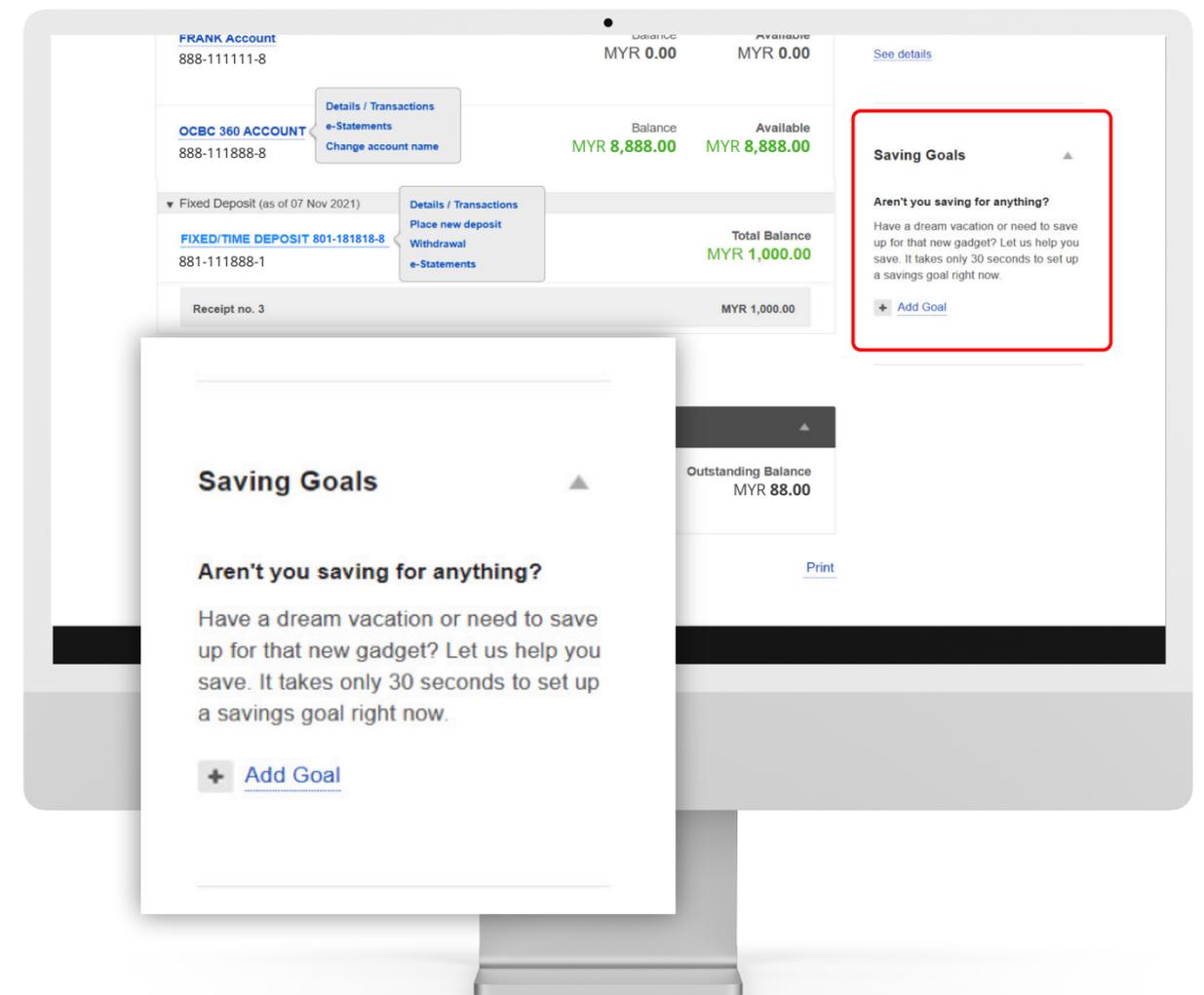
OCBC Internet Banking



4

Money In\$ights

Get a summary of your monthly spending, view/track your monthly finances and set your budget with **Money In\$ights**. You can also compare yourself with others in the same demographic as you with the **People Like You** function.



5

Saving Goals

Set up and save up for your Savings Goals with ease. Add and manage new goals by clicking the **“Add Goal”** button.

OCBC Malaysia Mobile Banking app

Banking Features and Account Overview

Take a tour of OCBC Online Banking's Features:

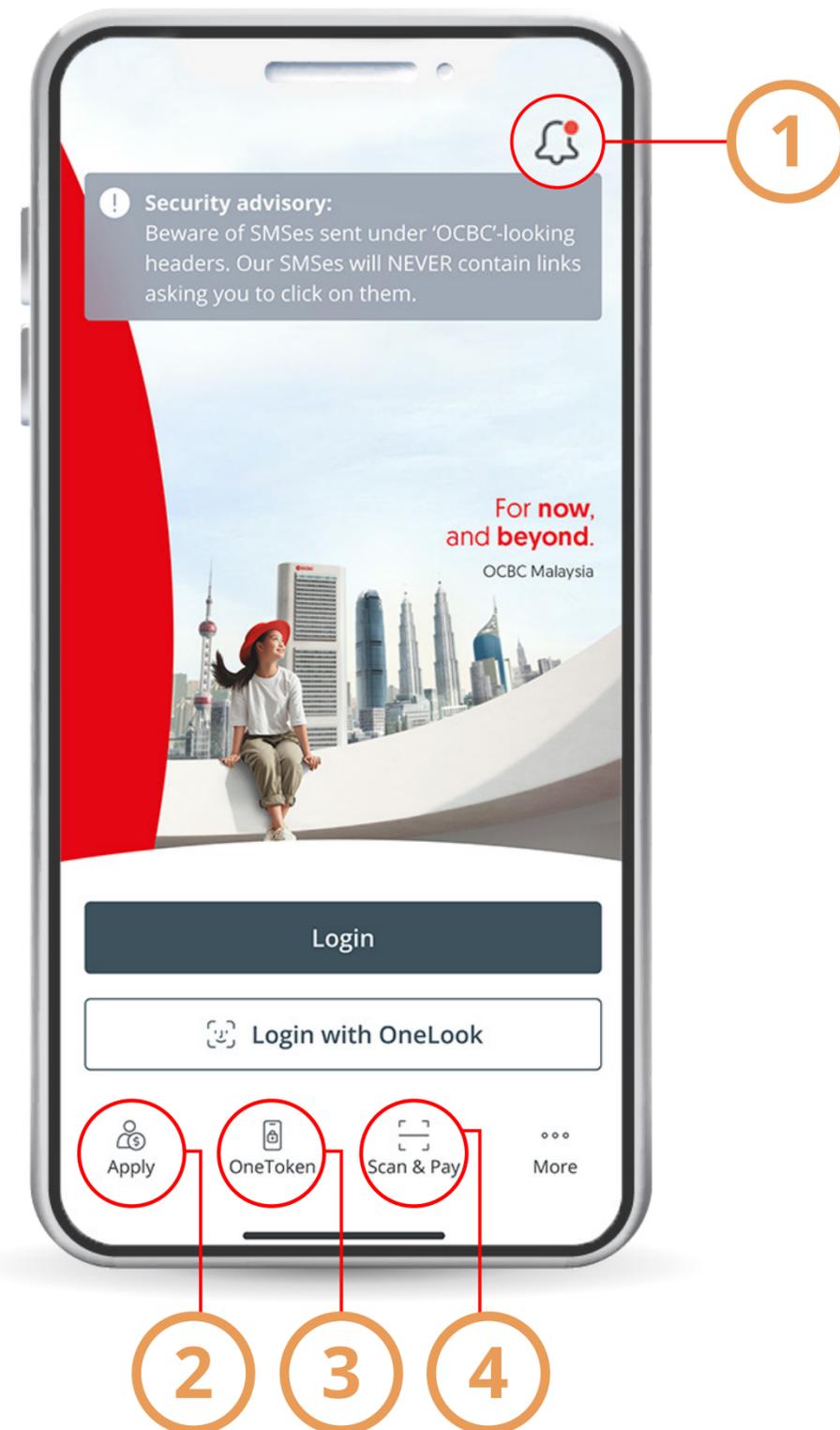
OCBC Malaysia Mobile Banking app

- 1 Push Notification**
 - Activate Push Notification.
 - Receive/view transaction notifications and marketing messages/updates.

- 2 Apply**
 - Sign up for your Flex account.

- 3 OneToken**
 - Generate OTP for financial transactions.

- 4 Scan & Pay**
 - Activate DuitNow QR.
 - Perform DuitNow QR transactions.

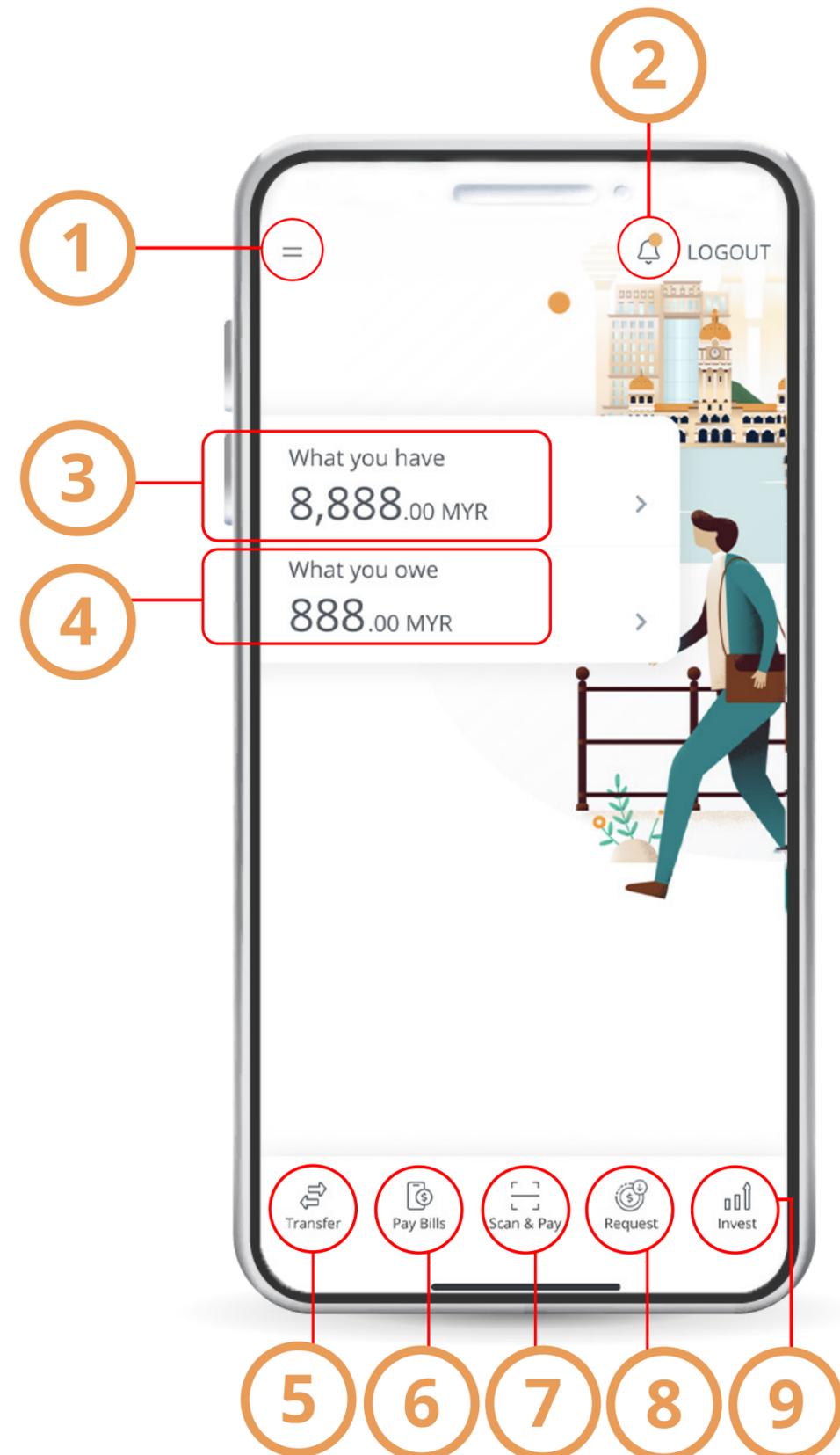


Get a dashboard view of Mobile Account Overview:

OCBC Malaysia Mobile Banking app

- 1 Menu**
 - Access the menu to perform financial transactions, which include fund transfers, bill payment and more.
- 2 Push Notification**
 - Activate Push Notification.
 - Receive/view transaction notifications and marketing messages/updates.
- 3 What you have**
 - View account balances and transaction history of Current/Savings/Fixed Deposit accounts.
- 4 What you owe**
 - View credit card account details and your transaction history.
 - Manage your credit card – activate/set PIN for cards.
 - Make credit card payment.

- 5 Transfer**
 - Perform fund transfers to recipient's DuitNow ID.
- 6 Pay Bills**
 - Perform bill/credit card/loan payment.
- 7 Scan & Pay**
 - Activate DuitNow QR.
 - Perform DuitNow QR transactions.
- 8 Request**
 - Request for fund via DuitNow Request
- 9 Invest**
 - Invest in unit trust



Take a tour of OCBC Online Banking's Features:

OCBC Malaysia Mobile Banking app *(Menu)*

- 1 View accounts**
 - Dashboard/Account Overview – to view account details and transaction history.
- 2 Transfer**
 - Transfer funds to anyone at any bank, either to a DuitNow ID, OCBC account, or account from another bank.
- 3 Pay**
 - Perform bill/credit card/loan payment. *(Note: To perform bill payment, users must add bills/billers as favourite via Internet Banking first).*
- 4 e-Statement**
 - View/retrieve your e-Statement.
 - Manage your e-Statement – to subscribe or change mode of viewing.
 - Change your e-Statement password.

- 5 Track and Manage**
 - View/track monthly finances via Money InSights.
 - View/compare the way you manage and spend money with others like you (i.e. similar criteria).
- 6 Apply**
 - Place a new Fixed Deposit.
 - Apply for Balance Transfer.
- 7 Card Services**
 - Activate and set PIN for cards.
- 8 Cheque services**
 - Stop a cheque.
 - Verify your cheque status.
 - Request for a cheque book.
- 9 Settings**
 - Manage your OneToken.
 - Deactivate your OCBC OneTouch/OneLook.
 - Manage DuitNow ID.
 - Manage DuitNow QR.

