

20 November 2025

Terms and conditions for OCBC OneLook Service

1. These terms and conditions ("Terms") together with OCBC Online Banking Services Terms and Conditions govern the OCBC OneLook Service by OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad (either of which "OCBC" (as the case may be) and shall include their respective successors and assigns). If there were any conflict, then to the extent of such conflict these Terms shall prevail over the Online Banking Services Terms and Conditions insofar as these Terms govern the OCBC OneLook Service. Unless the context otherwise requires:

"Access Device" as defined in OCBC Online Banking Services Terms and Conditions shall include "Mobile Device" as defined in Clause 2 of these Terms.

"Instructions" as defined in OCBC Online Banking Services Terms and Conditions shall include instructions, communications, commands, directions to OCBC initiated and issued through use of Customer's Login ID and Face ID (as defined below), whether authorised or unauthorised by the Customer.

"Services" or "OCBC's Online Banking Services" as defined in the OCBC Online Banking Service Terms and Conditions shall include OCBC OneLook Service.

"Transaction" or "transaction" (including their respective reference in plural) shall include transaction(s) under OCBC OneLook Service.

2. OCBC OneLook Service mobile banking application may be downloaded and installed for use in iOS with facial recognition feature operating on iOS 11 or newer systems ("Mobile Device"), and with Face ID registered. Face ID is a facial recognition feature designed and owned by Apple Inc. OCBC OneLook Service may not function in Mobile Device containing applications not authorised by Apple Inc.

3. OCBC OneLook Service is only available to an OCBC customer who is a valid user of OCBC's Online Banking Services and has registered for OCBC OneLook Service in the manner as OCBC may from time to time and any time prescribe ("Customer"). The Customer may discontinue OCBC OneLook Service by following the deactivation process as OCBC may from time to time and any time prescribe.

4. On successful registration for OCBC OneLook Service, the Customer's account information is accessible through the Face ID registered for the Mobile Device. It shall be the Customer's sole responsibility to ensure the physical safety of the Mobile Device; access to the Mobile Device, OCBC OneLook Service, and Customer's account information accessed through OneLook Service. OCBC shall have no obligation (but may at its sole discretion) to advise the Customer of any safety precautions.

5. For your access to OCBC OneLook Service, your information including Face ID will be communicated to and processed by OCBC.

6. These Terms shall be governed by and construed in accordance with the laws of Malaysia and the Courts of Malaysia at Kuala Lumpur shall have non-exclusive jurisdiction in relation to any legal action or proceedings arising out of or in connection with these Terms and/or OCBC OneLook Service.