MEDIA RELEASE

OCBC Hong Kong rolls out Money Safe, a New Anti-Fraud and Scam Security Feature

Hong Kong, 20 October 2025 — OCBC Bank (Hong Kong) Limited ("OCBC Hong Kong") announced the launch of Money Safe at the end of last month, a new security feature designed to protect customers from fraud and scams by enabling them to lock funds in their existing bank accounts. This initiative aligns with the Hong Kong Monetary Authority's ("HKMA") ongoing efforts to enhance anti-fraud measures across the banking sector.

With Money Safe, customers can lock funds in their OCBC Hong Kong accounts to prevent unauthorised digital transfers and transactions across up to 15 currencies. Locked funds cannot be used or moved digitally for the following purposes:

- Local and overseas transfers, even between a customer's own accounts
- New or existing payment arrangements e.g., standing instructions or future-dated transfers
- Bill or credit card or loan payments
- Time deposit placements or investments
- Insurance purchases or payments
- Loan or tax repayments
- ATM withdrawals or transfers

Customers can continue to transact normally with any remaining unlocked balances in their accounts. If these remaining balances are insufficient, they must unlock their funds before carrying out their transactions. Unlocking funds can only be done securely at OCBC Hong Kong branches, ensuring an additional layer of protection against digital fraud.

Ms Josephine Lee, Head of Consumer Financial Services of OCBC Hong Kong, said, "OCBC Hong Kong has been collaborating with the HKMA, the Hong Kong Police Force and the banking industry to strengthen measures against fraud and scams. Our enhanced detection systems protect customers from increasingly sophisticated scams. OCBC Hong Kong Money Safe, gives our customers the power to fight back — by locking away their money and keeping it safe, accessible not only through our branches but also via our mobile app and internet banking platform. We are dedicated to continuously investing in advanced fraud prevention technologies and public education to stay ahead of evolving scam threats."

OCBC Hong Kong is actively committed to community education as well as fraud prevention. As one of the member banks of the Anti-Fraud Education Taskforce established by The Hong Kong Association of Banks, OCBC Hong Kong hosted an anti-fraud seminar on 2 October 2025 in partnership with the Hong Kong Police Force and Hong Kong Family Welfare Society. The seminar specifically targeted elderly participants, providing them with practical knowledge and tools to recognise and avoid scams. This event underscores OCBC Hong Kong's strong dedication to safeguarding all segments of the community against financial fraud.

For more information about Money Safe and fraud prevention, please visit https://www.ocbc.com.hk/cmh/files/Money%20safe_25_EN.pdf or contact us at (852) 3199 9188.

Photos

Ms. Josephine Lee, Head of Consumer Financial Services of OCBC Hong Kong (center), Ms. Sam Chan, Head of Brand and Communications (left), and Ms. Elka Kwok, Head of Financial Crime Compliance (right) distributed gift bags to the elderly.

The OCBC Hong Kong team, representatives from the Kowloon West Regional Crime Prevention Office & Kowloon City Public Relations, representatives from the Hong Kong Family Welfare Society, and the elderly gathered for a group photo.

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About OCBC

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC is the second largest financial services group in Southeast Asia by assets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals. Its insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the leading asset management companies in Southeast Asia. Its brokerage subsidiary, OCBC Securities, is one of the leading securities firms in Singapore.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has close to 400 branches and representative offices in 19 countries and regions.

For more information, please visit www.ocbc.com.hk to learn more about OCBC Hong Kong.

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