

## Core Banking System Upgrade Frequently Asked Questions ("FAQ")

OCBC Bank (Hong Kong) Limited (the "Bank") will implement the core banking system upgrade ("System Upgrade") from **8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday)** ("Period"). During this Period, certain banking services will be suspended. Please refer to the "Notice of Core Banking System Upgrade", which will be sent to customers by post and email. Customers can browse the relevant notices on the Bank's website or in person at any of our branches to learn more about the impact of the core banking system upgrade.

The Bank has prepared a Q&A for customers' reference to assist them in handling enquiries relating to the core banking System Upgrade and to provide more comprehensive information, enabling customers to make proper arrangements and preparations, and to benefit from enhanced banking services following the temporary suspension associated with the implementation of the Bank's new system.

### GENERAL ENQUIRIES

**1. What is the purpose of the Core Banking System Upgrade and why?**

OCBC Bank (Hong Kong) Limited is upgrading its Core Banking System (CBS) to enhance service efficiency, security, and customer experience.

**2. When will the System Upgrade take place?**

The System Upgrade will be carried out from **8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday)**.

Unless otherwise specified, all services will be fully restored after **12 noon HKT on 18 October 2026 (Sunday)**. If the resumption date and time are changed, the Bank will announce it separately on the official website.

**3. What do I need to do before the banking System Upgrade?**

- To avoid inconvenience caused during the Period, we suggest you complete any necessary transactions before **8 p.m. HKT on 16 October 2026 (Friday)**.
- Schedule payments and arrange fund transfers before or after the Period.
- Withdraw sufficient cash in advance if needed.

### SERVICES SUSPENDED DURING SYSTEM UPGRADE

**4. Which products and services will be suspended during the System Upgrade Period?**

Suspended services include:

- Branch services (Only HKD cash withdrawal service available) (Please refer to Cash Centre Arrangements during the System Upgrade.)
- Safe Deposit Box Services
- Self-service Machines (ATMs, Cash deposit machines, Cheque deposit machines, and Passbook update machines)
- All ATM Card and Debit Card Services via ATMs using UnionPay and JETCO networks
  - o Deposits, withdrawals, transfers (inward and outward), payments, balance enquiries;
  - o Retail spending by using debit card; and

- Other registered services (including but not limited to the PPS service, Hong Kong Jockey Club EPS Instant EFT service and the purchase of Hong Kong Jockey Club's cash vouchers, etc.)
- Personal e-Banking Channels (Internet and Mobile banking)
- Business e-Banking Channels (OCBC Velocity and OCBC Business Mobile Banking Service App)
- Direct Connect Channel (Corporate API and Host to Host)
- Telematic Banking Services (Personal and Business)
- Faster Payment System (FPS) (Inward and outward)
- Credit Card Services
  - Cash withdrawal / Cash advance transactions via local OCBC, UnionPay and JETCO network;
  - Online Spending / Card Binding;
  - Physical retail spending by using UnionPay credit card; and
  - SMS Notification Service
- Banking Services Application / Online Document Submission via the Bank's website, Personal Mobile Banking, and OCBC Business Mobile Banking Service App

## CASH CENTRE ARRANGEMENTS DURING SYSTEM UPGRADE

### 5. Can I still withdraw cash during the System Upgrade Period?

Yes. You may visit any of the designated Bank's branches during the stated service hours to conduct HKD cash withdrawal only ONCE per day.

The following table summarises the cash centre arrangements during the System Upgrade Period:

| Operating date and time (HKT)                                                                                                       | Service available                  | Designated Branch                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------|
| <b>17 October 2026 (Saturday)</b><br>9 a.m. to 1 p.m.<br><br>(Normal Business Hours)                                                | Only HKD cash withdrawal available | All branches                                                                   |
| <b>17 October 2026 (Saturday)</b><br>9 a.m. to 8 p.m.<br><br><b>and</b><br><br><b>18 October 2026 (Sunday)</b><br>9 a.m. to 12 noon | Only HKD cash withdrawal available | Johnston Road Branch (131-133 Johnston Road, Wan Chai, Hong Kong)              |
|                                                                                                                                     |                                    | Yau Ma Tei Branch (507 Nathan Road, Yau Ma Tei, Hong Kong)                     |
|                                                                                                                                     |                                    | Tai Wai Branch (32-34 Tai Wai Road, Shatin, Hong Kong)                         |
|                                                                                                                                     |                                    | Yuen Long Branch (Shop 1-3, G/F, 40-54 Castle Peak Road, Yuen Long, Hong Kong) |

### IMPORTANT NOTES

- Cash withdrawal is limited to conduct HKD cash withdrawal only ONCE per day
- Maximum withdrawal amount is HKD 20,000 per day (multiples of HKD100)
- HKD only; foreign currency exchange is not available
- Identity document must be presented

### 6. How many times can I withdraw cash?

You can withdraw cash at any of the designated Bank's branches only ONCE per day. To ensure smooth service, you are encouraged to make prior appointments **on or before 12:00 p.m. HKT on 16 October 2026 (Friday)** through the Customer Service Hotline.

**7. What currency is available for the cash withdrawal in Cash Centre?**

Only Hong Kong Dollars (HKD).

**8. Can individuals who are not account holders withdraw funds?**

For individual and joint accounts, withdrawals by account holder(s) and authorized person(s) will be accepted.

**9. Who is authorized to make withdrawals from corporate accounts?**

For corporate accounts, only withdrawals by authorized person(s) will be accepted.

**10. Is the cash withdrawal limit HKD 20,000 per person or per account? For a joint account, can two account holders withdraw a total of HKD 40,000?**

If you hold both a single-name account and a joint account, you may withdraw up to HKD 20,000 from each account, for a total of HKD 40,000 per day.

For joint accounts, the withdrawal limit is HKD 20,000 per account per day. Once one joint account holder has withdrawn HKD 20,000 from the joint account, the other joint account holder cannot make an additional withdrawal from the same account on the same day.

**11. I have recently submitted a request to update my signature specimen. Will this affect my cash withdrawal at a Cash Centre during the System Upgrade Period? (Personal Banking Customers)**

If you have recently submitted a request to update your signature specimen, your existing signature specimen will remain valid until the updated signature specimen has been reflected in the Bank's system.

If you anticipate a need for cash withdrawals during the Period, you are advised to make any necessary cash withdrawals to avoid any inconvenience arising from the signature update process.

**12. I have recently submitted a request to update my company's authorised signatory arrangement. Will this affect my cash withdrawal at a Cash Centre during the System Upgrade Period? (Business Banking Customers)**

Changes to a company's authorised signatory arrangement are subject to the Bank's processing and verification procedures. Please allow up to six (6) working days for the updated signatory arrangement to be reflected in the Bank's records.

During the Period, if the Bank is unable to verify the authorised signatory arrangement, cash withdrawal requests at the Cash Centre may not be processed.

If your company anticipates a need for cash withdrawals during the Period, you are advised to make any necessary cash withdrawal arrangements to avoid any inconvenience arising from the signature update process.

**13. Is currency exchange available at the designated branches during the System Upgrade Period?**

No. All designated branches exclusively provide cash withdrawal services in Hong Kong Dollars and do not facilitate currency exchange.

**14. Will safe deposit box services be available during the System Upgrade Period?**

No. If you wish to utilize the safe deposit box service, we recommend that you make the necessary arrangements for the services required **on or before 16 October 2026 (Friday)**.

## **ATM AND CARD SERVICES**

**15. Can I use ATM or EPS services during the System Upgrade Period?**

No. All ATM and EPS services provided by OCBC, and related services will be unavailable from **8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday)**.

**16. How can I report the loss of my credit/debit or ATM card or fraudulent transactions during the System Upgrade Period?**

For a lost or stolen card, please call our 24-hour Credit/Debit or ATM Card Report Lost Hotline at (852) 3199 9000 to report the loss of your card or any fraudulent transactions.

**17. Will my credit card services be affected during the System Upgrade Period?**

Physical card spending by using Visa and Mastercard credit card remains unchanged except the following credit card services will be affected during the Period:

- Cash withdrawal / Cash advance transactions via local OCBC, UnionPay and JETCO network;
- Online Spending / Card Binding;
- Physical retail spending by using UnionPay credit card; and
- SMS Notification Service

## **CREDIT CARD PAYMENTS**

**18. Will different credit card payment channels (such as PPS and online banking) be affected during the System Upgrade Period? If yes, which channels will be impacted?**

The following credit card payment channels will be affected during the System Upgrade Period:

- PPS
- Autopay
- Phone Payment Service
- Personal eBanking
- JET Payment
- ATM Transfer
- Drop-in Box

We recommend that you make the necessary arrangements for the services required **on or before 8 p.m. HKT on 16 October 2026 (Friday)**.

**19. I currently pay my OCBC Credit Card account via FPS. Will my payment be affected?**

From 8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday), you will not be able to make payments to your OCBC Credit Card account via FPS instant transfer or scheduled transfer.

You are advised to review your payment arrangements and avoid any impact on payment processing. If you need to make a credit card payment for the above period, please submit your instant payment instruction before 8 p.m. HKT on 16 October 2026 (Sunday). If you would like to set scheduled payment, please avoid the above service unavailable period. Please also ensure that sufficient funds are available in the relevant payment account.

**20. I currently pay my OCBC Credit Card account via PPS/ JET Payment. Will my payment be affected?**

Payment instructions submitted via PPS/ JET Payment from 8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday) will be processed on 20 October 2026 (Tuesday).

You are advised to review your payment arrangements and ensure that sufficient funds are available in the bank account linked to PPS or JET Payment on 20 October 2026 (Tuesday) to facilitate successful payment processing.

## **CHEQUES, TRANSFERS AND INCOMING PAYMENTS**

**21. Am I able to deposit a cheque during system downtime, and which deposit channels remain available?**

All cheque deposit channels (including Teller counter, ATM Cheque Deposit, Drop Box) are not available. The Bank's self-service machines will be resumed at **12 noon HKT on 18 October 2026 (Sunday)**. You are advised to make prior arrangements for the services you need.

**22. Will the System Upgrade affect the receipt of payments?**

There is no impact on CHATS as they are processed during Monday to Friday (excluding Saturdays and public holidays).

For telegraphic transfers (TTs), if the value date falls on 16 October 2026 (Friday), it will be processed on 20 October 2026 (Tuesday) instead of 17 October 2026 (Saturday). While for TTs received on 17 October 2026 (Saturday), the existing arrangement will remain unchanged, and it will process on the next business day.

**23. If I deposit a cheque on 16 October 2026 (Friday), when will the funds be credited to my account?**

If you deposit a cheque on **16 October 2026 (Friday)** before the applicable cut-off time and the cheque is not returned or rejected, the funds will be credited to your account **after 3 p.m. HKT on the next business day, i.e. 20 October 2026 (Tuesday)**.

Please note that the cut-off time for cheque deposits made through the Bank's ATM deposit machines is 3 p.m. HKT, Monday to Friday (excluding Saturdays and public holidays). Any cheque deposited after the cut-off time will be processed on the next business day.

**24. Can I still receive FPS payments from other banks during System Upgrade Period?**

Yes. Other banks can still send FPS payments to you during the System Upgrade Period. However, FPS payments received during this Period will not be credited to your account immediately. They will be processed and credited after the System Upgrade is completed. You will receive a notification once the funds have been successfully credited to your account.

**25. Will there be any impact on future value transactions scheduled during the System Upgrade Period?**

No. Standing instructions are processed during business hours from Monday to Friday (excluding Saturdays and public holidays). Payment will be processed on the next business day, if the standing instruction falls on a weekend or public holiday. If you have already scheduled a transaction to be executed on **17 October 2026 (Saturday)**, the Bank will notify you to amend the scheduled transaction. Please ensure that sufficient funds are maintained in your relevant account.

In addition, forward date instructions with value date on the Period via Personal Internet Banking, Business e-Banking Channels and Direct Connect Channels are not allowed. If you have a pre-set transaction scheduled on that date, please consider rescheduling it to another day.

## **AUTOPAY AND ACCOUNT SETTINGS**

### **26. How will the System Upgrade affect my existing automatic transfers or direct debit settings? Will there be any difference if my debit account is maintained with OCBC or another bank?**

The System Upgrade will not affect any existing automatic transfers or direct debit already set up in your account.

### **27. Will the System Upgrade affect my existing direct debit arrangement for OCBC loan repayment?**

- For direct debit repayment via OCBC Bank Account with due date on **17 October 2026 (Saturday)**, the payment deduction will be deferred to **18 October 2026 (Sunday)** accordingly. Please ensure that sufficient funds are available in your OCBC Bank Account by **8 p.m. HKT on 16 October 2026**.
- For direct debit repayment via a bank account maintained with another bank with due date on **17 October 2026 (Saturday)**, the payment deduction schedule remains unchanged and will be processed on **20 October 2026 (Tuesday)**. Please ensure that sufficient funds are available in your bank account by **12 a.m. HKT on 20 October 2026 (Tuesday)**.

### **28. Will there be any impact on MPF contribution payments to BCT Group?**

MPF contribution payments to the BCT Group via Instant Transfer or Scheduled Transfer will be unavailable from **8 p.m. HKT on 16 October 2026 (Friday) to 12 noon HKT on 18 October 2026 (Sunday)**. To avoid any delay in the processing of MPF contributions and any potential surcharges arising from late contributions, please review your payment arrangements and submit your transfer instructions before 8 p.m. HKT on 16 October 2026 (Friday). Please ensure that sufficient funds are available in your designated payment account so that the contribution can be processed successfully.

### **29. Will there be any changes to my existing accounts after the System Upgrade?**

No, all the existing account numbers will remain unchanged.

### **30. Will the System Upgrade affect my existing online banking or mobile banking settings?**

No, all the existing online banking or mobile banking settings will remain unchanged.

Note: For scenarios not specifically addressed above, the Bank will follow its existing policies and procedures.

#### **Remark:**

1. In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.
2. Should you have any questions, please refer to the Bank's official website to view the notices of the System Upgrade. You may also call the Bank's Customer Service Hotline at (852)

3199 9188 (for Personal Banking customers), (852) 2815 9919 (for Business Banking customers), or visit any of our branches during business hours.

**OCBC Bank (Hong Kong) Limited**

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