

Important Notice: Notice of Core Banking System Upgrade

Dear Valued Customer,

Thank you for your continued support of OCBC Bank (Hong Kong) Limited (the “Bank”).

To enhance service quality and efficiency of the banking services, the Bank will implement a 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”).

The Bank sincerely apologises for any inconvenience it may cause, as there will be a suspension of certain critical banking services (including ATMs and Online Banking which will be unavailable during this Period). For details regarding the services that will be suspended and the special arrangements during the Period, please refer to the details below. You may also check the latest announcements by visiting the Bank’s official website.

For any urgent assistance during the Period, please contact our Customer Service Hotline at [852] 3199 9188 [for Personal Banking customers], [852] 2815 9919 [for Business Banking customers].

Please stay vigilant against phishing. The Bank will never ask for your sensitive personal information (including login passwords or OTPs) via embedded links in emails or SMS.

OCBC Bank (Hong Kong) Limited
September 2026

1. Service Suspension during the System Upgrade

Impacted Services	Suspension Date and Time (HKT)	Resumption Date and Time (HKT)
All Branch Services	On 17 October 2026 (Saturday), only HKD cash withdrawal service will be available from 9 a.m. to 1 p.m. The four designated branches listed below will continue to provide HKD cash withdrawal service until 8 p.m. on 17 October (Saturday) and from 9 a.m. to 12 noon on 18 October (Sunday). [See note 3]	20 October 2026 (Tuesday) 9 a.m.
Safe Deposit Box Services	17 October 2026 (Saturday) 9 a.m.	20 October 2026 (Tuesday) 9 a.m.
Self-service Machines: - Automatic Teller Machines (ATM) - Cash Deposit Machines - Cheque Deposit Machines - Passbook Update Machines	16 October 2026 (Friday) 8 p.m.	18 October 2026 (Sunday) 12 noon
All ATM Card / Debit Card Services via ATMs using UnionPay and JETCO networks: - Deposits - Withdrawals - Transfers (Inward & Outward) - Payments - Balance enquiries - Retail spending by using Debit Card - 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 Banking - Mobile Banking		
Business e-Banking Channels: - OCBC Velocity - OCBC Business Mobile Banking Service App		
Direct Connect Channels - Corporate API - Host to Host		
Personal and Business Telematic Banking Services		
Faster Payment System (FPS) (Inward & 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 - SMS Notification Service	16 October 2026 (Friday) 8 p.m.	18 October 2026 (Sunday) 12 noon
Banking Services Application / Online Document Submission via: - the Bank’s Website - Personal Mobile Banking - OCBC Business Mobile Banking Service App		

2. Preparation Required before System Upgrade

Services	Arrangements (HKT)
Scheduled Transactions	Personal Internet Banking You will not be able to select 17 October 2026 (Saturday) as the execution date for Nominated Account Transfers, Fund Transfers and ePayment transactions. To avoid payment delays, please consider scheduling your transfers for another day. If you have a pre-set transaction scheduled on that date, please consider rescheduling it to another day.
	Business e-Banking and Direct Connect Channels Scheduled Payments If you have a pre-set transaction scheduled on 17 October 2026 (Saturday) or 18 October 2026 (Sunday), please consider rescheduling it to another day. FPS Transactions Outward 24/7 FPS transfer services will be unavailable from 8 p.m. on 16 October 2026 (Friday) to 12 noon on 18 October 2026 (Sunday).
Loan Repayments <i>(For instalments with a repayment due date of 17 October 2026 (Saturday))</i>	Direct Debit Repayment via OCBC Bank Account Your repayment instruction will be processed on 18 October 2026 (Sunday) . Please ensure sufficient funds are available in your OCBC Bank Account by 8 p.m. on 16 October 2026 (Friday) .
	Direct Debit Repayment via an Account Maintained with Another Bank Your repayment schedule will remain unchanged and the debit instruction will be processed on 20 October 2026 (Tuesday) . Please ensure sufficient funds are available in your designated bank account by 12 a.m. on 20 October 2026 (Tuesday) .
Credit Card Repayments	Repayment via FPS Scheduled and instant FPS transfers to OCBC Credit Card Accounts will be unavailable from 8 p.m. on 16 October 2026 (Friday) to 12 noon on 18 October 2026 (Sunday) . To avoid any impact on your repayment processing, please submit instant payment instructions before 8 p.m. on 16 October 2026 (Friday) and avoid scheduling FPS payments during the service unavailability period. Please ensure sufficient funds are available in your linked bank account.
	Repayment via PPS and JET Payment Scheduled and instant PPS / JET Payment transactions to OCBC Credit Card Accounts with a payment date between 8 p.m. on 16 October 2026 (Friday) and 12 noon on 18 October 2026 (Sunday) will be processed on 20 October 2026 (Tuesday) . Please review your payment arrangements and ensure sufficient funds are available in your PPS or JET Payment linked bank account by 12 a.m. on 20 October 2026 (Tuesday) .
MPF Contributions	MPF contributions to BCT Group via Instant Transfer or Scheduled Transfer Services will be unavailable from 8 p.m. on 16 October 2026 (Friday) to 12 noon on 18 October 2026 (Sunday) . To avoid any impact on the processing of MPF contributions and any potential surcharges arising from late contributions, please review your payment arrangements and submit your transfer instruction before 8 p.m. on 16 October 2026 (Friday) . Please ensure sufficient funds are available in your designated payment account so that the contribution can be processed successfully.

3. Cash Withdrawal Service during System Upgrade Period

During the System Upgrade Period, our Automatic Teller Machines (ATM) services will be temporarily suspended. To minimise any inconvenience this may cause, the Bank has arranged Hong Kong Dollar cash withdrawal service for our customers at all branches from **9 a.m. HKT to 1 p.m. on 17 October 2026 (Saturday)**.

In addition, the following Bank branches will extend their service hours and continue to provide cash withdrawal service until **8 p.m. HKT on 17 October 2026 (Saturday) and from 9 a.m. HKT to 12 noon on 18 October 2026 (Sunday)**.

Designated branch	Address
Johnston Road Branch	131-133 Johnston Road, Wan Chai
Yau Ma Tei Branch	507 Nathan Road, Yau Ma Tei, Hong Kong
Tai Wai Branch	32-34 Tai Wai Road, Shatin
Yuen Long Branch	Shop 1-3, G/F, 40-54 Castle Peak Road, Yuen Long

Each customer may visit any of the designated Bank’s branches to conduct Hong Kong Dollar cash withdrawal once per day at most during the stated service hours. The amount of the withdrawal must be in a multiple of HKD100 and the maximum withdrawal limit is HKD20,000 (provided that the relevant account must be in normal status and have sufficient account balance). Cash withdrawals must be made by the account holder(s) or the Authorized Signatory(ies) in accordance with the signing arrangement in the Bank’s records and upon presence of identification documents. The Bank’s branches will only provide Hong Kong Dollar cash withdrawal service, while other banking services will not be available. To ensure smooth service, customers are encouraged to make prior appointments on or before 12 noon HKT on 16 October 2026 (Friday) through the Customer Service Hotline at [852] 3199 9188 [for Personal Banking customers], [852] 2815 9919 [for Business Banking customers].

4. Customer Service Support

You are advised to make the necessary financial arrangements in advance including but not limited to fund transfers, cash deposits, and withdrawals, to avoid any adverse effects. Should you have any enquiries, please visit any of our branches during business hours or contact our Customer Service Hotline:

- Personal Banking Customers: [852] 3199 9188
- Business Banking Customers: [852] 2815 9919
- 24-hour Credit/Debit or ATM Card Report Lost and Fraudulent Transaction Hotline: [852] 3199 9000

The Bank apologises for any inconvenience that may be caused and thanks you for your understanding and continued support.

In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

For details about the System Upgrade and frequently asked questions (“FAQ”), please [click here](#).

Please do not reply this email.

According to the Personal Data (Privacy) Ordinance, you may choose not to receive promotion materials from OCBC Bank (Hong Kong) Limited. If you no longer wish to receive any promotional materials or any commercial electronic messages from OCBC Bank (Hong Kong) Limited in future, please email to pmd_hk@ocbc.com or mail to the Data Protection Officer of OCBC Bank (Hong Kong) Limited, 161 Queen’s Road Central, Hong Kong.

Security Reminder:

OCBC Bank (Hong Kong) Limited maintains strict security standards and procedures to prevent unauthorised access to information about its customers. OCBC Bank (Hong Kong) Limited will never contact its customers by email or otherwise and ask customers to validate personal information such as user ID, account number or password information, and will not send out emails with embedded links to other websites for transactions. If you receive such a request, you should contact OCBC Bank (Hong Kong) Limited at [852] 3199 9188.

This message and any attachments are confidential to the ordinary user of the email address to which it was addressed and may also be privileged. If you are not the addressee or you have received this message in error, please contact pmd_hk@ocbc.com immediately and delete it from your system and please do not copy, forward, disclose or use any part of it. Internet communications cannot be guaranteed to be timely, secure, error or virus-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. OCBC Bank (Hong Kong) Limited does not accept liability for any errors or omissions arising from internet transmission.

