

Lock funds in your current, savings and/or time deposit account(s) across up to 15 currencies to protect them from scams.

“Money Safe” is an anti-fraud security feature introduced by the Hong Kong Monetary Authority (HKMA). To protect you from cyber scams, OCBC Money Safe allows you to lock your funds in your current, savings and/or time deposit account(s) that are in excess of what you need for regular or budgeted expenses. In doing so, you continue to enjoy benefits like earning interest on your total account balance. There is no need to set up any new account or move funds between accounts.

Your funds are safe and will only be released after we verify your identity at our branch.

Benefits of Money Safe

Flexibility to increase the locked amount

- increase the locked amount seamlessly via the “OCBC Hong Kong” mobile app or Internet Banking

Greater peace of mind

- funds can only be release in person. This means that, even in the unlikely event where a scammer gains digital access to your account(s), your locked funds will remain safe.

No impact on your account benefits

- even if you lock your funds, they will still sit in your account(s) and count forwards the account balance. This means you will continue to enjoy the account benefits, such as the earning of interest.

How to lock your funds

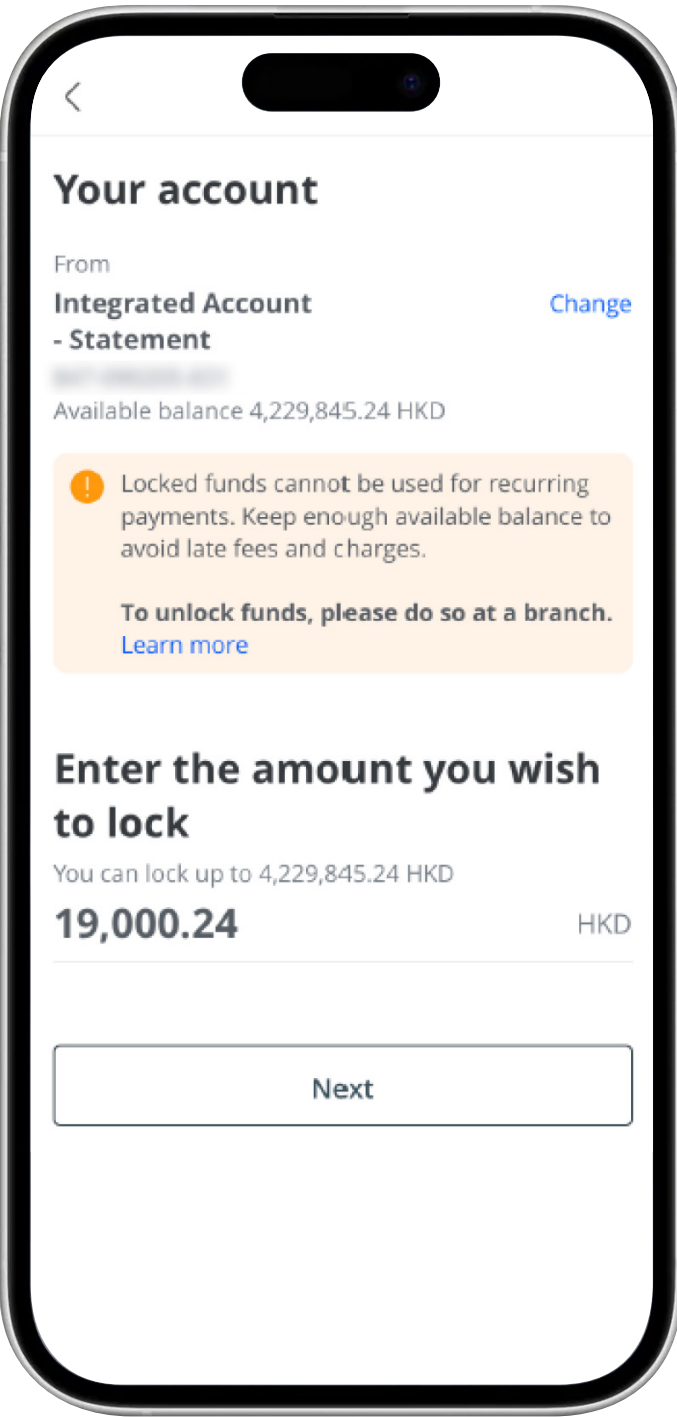
You may lock your funds via OCBC Hong Kong mobile app or online banking from Monday to Saturday, 8:00AM to 8:00PM (except Sundays and public holidays).

Alternatively, you may visit branches from Monday to Friday, 9:00AM to 5:00PM, or Saturday, 9:00AM to 1:00PM (except Sundays and public holidays) to lock your funds.

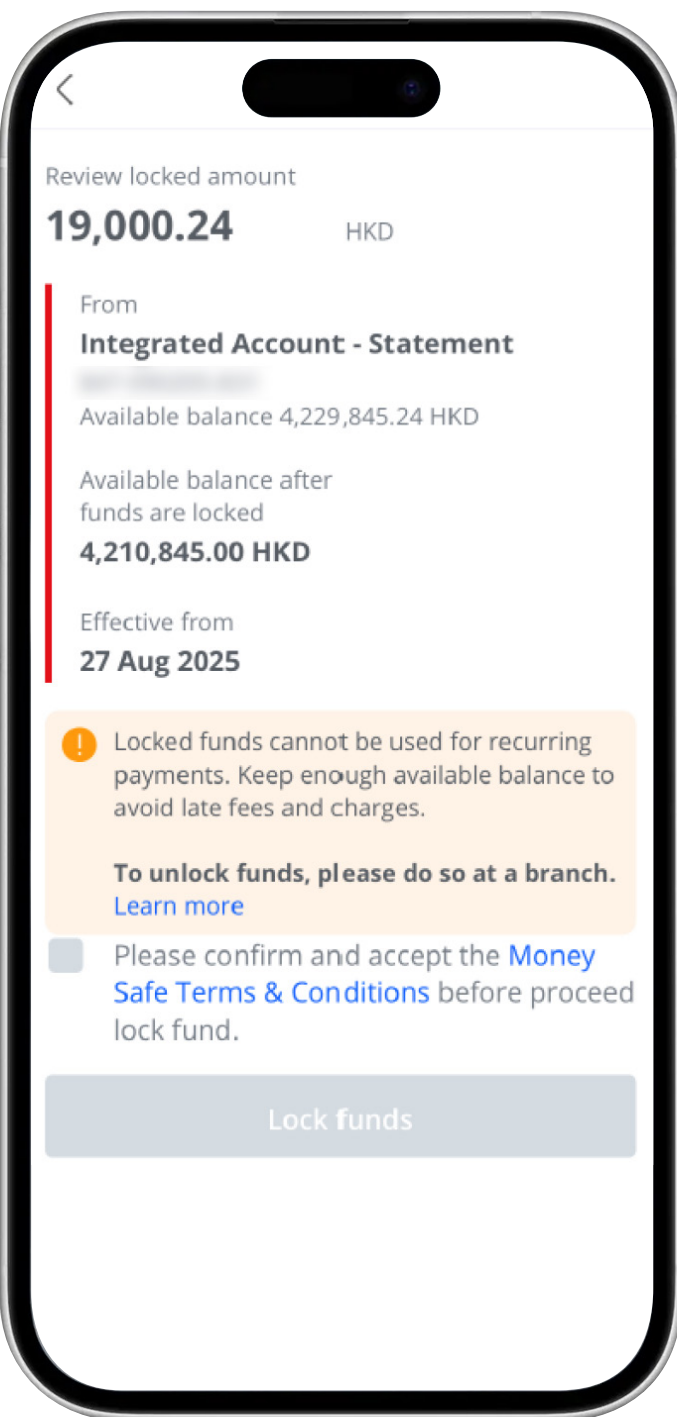
Your funds will be safely held until you are ready to unlock them.

A sample of locking funds from current / saving accounts on mobile app:

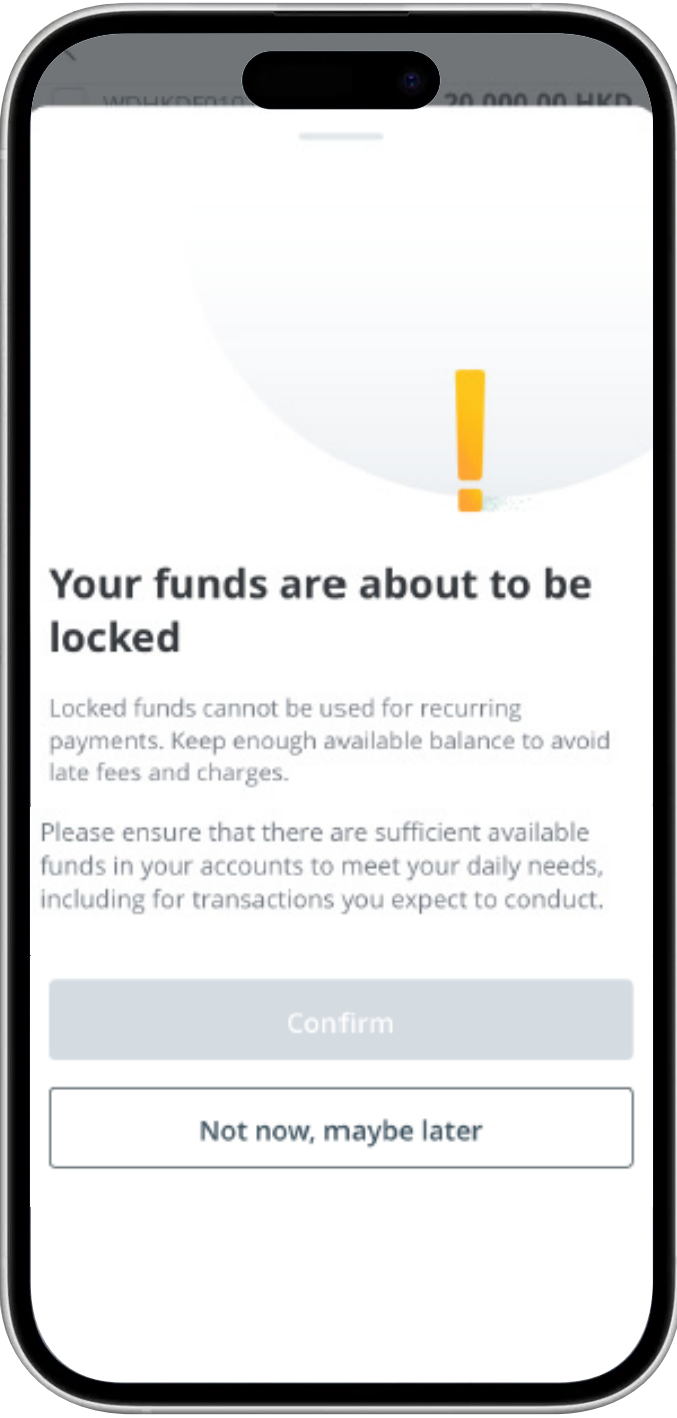
- 1 Select “Account” and enter “Amount”, click ”Next”



- 2 Review and accept “T&Cs”, then click “Lock funds”



- 3 “Confirm” to lock funds



- 4 Funds successfully locked

