OCBC

For **now**, and **beyond**

Important Update: OCBC Bank Digital Banking Security Enhancement Notice

Dear Customer,

Thank you for choosing the banking services of OCBC Bank (Hong Kong) Limited ("the Bank"). We sincerely inform you of the following important security updates effective from December 2025:

1. **Two-Factor Authentication for Digital Banking Login**
   To safeguard your account security, you will be required to use the Soft Token to log in to the OCBC Hong Kong Mobile App on the device where the Soft Token is activated. If you have not activated the Soft Token, you will not be affected. The Soft Token login service will be extended to internet banking in the first half of 2026 (exact date to be announced later). At that time, customers who have activated the Soft Token will be required to use it to log in to internet banking.

2. **Discontinuation of One-Time SMS Password for High-Risk Transactions**
   To safeguard your account security, all high-risk transactions must be authenticated using either the Security Device (applicable to internet banking) or the Soft Token (applicable to mobile banking). Affected services include: increasing the ATM card daily limit, updating personal details, and changing push notification settings.

3. **Simplification of Two-Factor Authentication Mode for Investment Services in Mobile Banking**
   Due to system updates, mobile banking will no longer support the Security Device. You may continue to use either one-time SMS password or the Soft Token as two-factor authentication to log in to securities services. At the same time, the "Security Mode for Mobile App Investment Trading" service in internet banking will also be discontinued.

Besides, to continue safeguarding your Digital Banking security, please also take note of the following important tips:

- **Blocking the side-loaded app with accessibility permissions:** Access to "OCBC Hong Kong" mobile app will be denied on Android devices if side-loaded app with accessibility permissions enabled are detected.
- **Disable screen capture and recording feature:** Screen capture and recording features on Android devices for "OCBC Hong Kong" mobile app have been disabled. If you would like to save or share the transfer or payment records from mobile app, please press the "Download" or "Share" button on the transaction completion screen.
- **Download apps from trusted sources:** Use official app stores to download apps provided by verified developers, avoiding third-party sources that may contain malware.
- **Be mindful of app permissions:** Carefully review permissions before installing apps. Disable unnecessary or excessive device permissions (e.g. accessibility permissions), especially for apps installed from untrusted sources, avoiding being exploited by scammers to steal your banking login credentials.
- **Install reputable security software:** Use updated anti-virus and anti-spyware software on mobile devices.
- **Regularly update your devices:** Keep operating systems and apps up to date for better security.
- **Be cautious of suspicious messages:** Avoid clicking on suspicious links or downloading unknown apps.
- **Be cautious of Wi-Fi networks:** Avoid unsecured networks when banking online.
- **Avoid storing sensitive information:** Don't save passwords or account numbers on mobile devices.
- **Enable security features:** Use auto-lock, passcode lock, and remote wiping to protect data.
- **Stay vigilant:** Stay informed about malware scams and check for security alerts from your bank.
- **Beware of suspicious messages and websites:** If you receive a website link, app, SMS or email that doesn't appear to be from the Bank, exit immediately. Do not click on links, open attachments or scan QR codes. The Bank will never ask for personal or banking details like User ID, PIN, account number or one-time passwords via SMS or email.

Please find out more security tips under internet banking login page or "More" > "Security Tips" on mobile app.

At OCBC Bank (Hong Kong), your security and privacy are our top priorities. We are committed to providing a safe and secure banking experience. By staying vigilant and implementing these security measures, together we can protect ourselves from malware scams and ensure the safety of your financial information.

If you have any questions, please feel free to contact our Customer Service Hotline at (852) 3199 9188. Thank you for your attention and continued support.

OCBC Bank (Hong Kong) Limited