

Core Banking System Upgrade

(System Upgrade Currently in Progress)

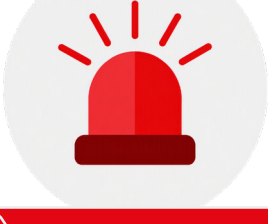
We are upgrading our core banking system to further enhance the quality and efficiency of our services. The upgrade will be carried out from **8 p.m. on 16 October 2026 (Friday) to 12 noon on 18 October 2026 (Sunday)**. The upgraded system will provide enhanced customer notifications, an improved and consistent advice layout, and expanded product and service offerings for you.

Scheduled Service Suspension (Macau Time)



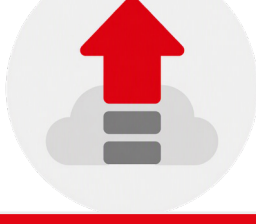
8:00 p.m. on 16 October 2026 (Friday)
to
12:00 noon on 18 October 2026 (Sunday)

During the system upgrade, certain banking services, including ATM and Internet Banking services, will be temporarily suspended or affected. Please refer to the details below and make the necessary arrangements in advance. We apologise for any inconvenience caused and thank you for your understanding.



1 Preparation

Before 8 p.m. on
16 October 2026
(Friday)



2 Upgrade in progress

8 p.m. on
16 October 2026
(Friday)
to
12 noon on
18 October 2026
(Sunday)



3 Finished

12 noon on
18 October 2026
(Sunday) onward

Plan ahead for the system upgrade

To minimise disruption to your banking activities during the system upgrade, please complete the following transactions and requests in advance.

Scheduled Transactions



Business e-Banking Channel

• 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

(For instalments with a repayment due date of 17 October 2026 (Saturday))



Direct Debit Repayment via OCBC Bank Account

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)**.



Direct Debit Repayment via 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)**.

Impacted offline services

Impacted Services	Suspension Date and Time (Macau Time)	Resumption Date and Time (Macau Time)
Self-services Machines: - Automatic Tell Machines (ATM) - Cash Deposit Machines	16 October 2026, 8 p.m. (Friday)	18 October 2026, 12 p.m. (Sunday)
Bank ATM Card (includes debit card): - Deposits - Withdrawals - Transfers - Payments - Balance enquiries - Debit Card Spending, including retail shop, online, autopay transactions, etc.		
Personal e-Banking Channels: - Internet Banking - Mobile Banking		
Business e-Banking Channels: Internet Banking – OCBC Velocity		
Easy Transfer		
Credit Card Services: - Cash Withdrawal transactions - Cash Advance transactions via local ATM and Jetco network - Online Spending / Card Binding - Physical retail spending by using UnionPay credit card - SMS Notification Service		

Customer service support

You are advised to make the necessary arrangements in advance. We apologise for any inconvenience caused. For any enquiries, please visit any of our branches or contact our customer service general hotline at [853] 2833 5678 during business hours. For enquiries related to credit card services, please call [853] 2832 3641 during business hours. For eBanking and ATM related services enquiries, please call [853] 2832 2222.

FAQS

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

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

2. Will there be any changes to my existing accounts after the System Upgrade?

No, all the existing account numbers will remain unchanged.

3. When will the system upgrade take place?

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

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

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

Suspended services include:

- Self-services Machines (ATMs and Cash Deposit Machines)
- Bank ATM Card (includes debit card):
 - Deposits, Withdrawals, Transfers, Payments, Balance enquiries;
 - Debit Card Spending, including retail shop, online, autopay transactions, etc.
- Personal e-Banking Channels (Internet Banking and Mobile Banking)
- Business e-Banking Channels (Internet Banking – OCBC Velocity)
- Easy Transfer
- Credit Card Services:
 - Cash Withdrawal transactions
 - Cash Advance transactions via local ATM and Jetco network

5. 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. on 16 October 2026 (Friday)**.
- Schedule payments and arrange fund transfers before or after the Period.
- Withdraw sufficient cash in advance if needed.

Security Alert:

To prevent fraudsters from impersonating out bank and stealing customer information, and to safeguard your funds and personal data, we have removed all hyperlinks and QR codes from our SMS and email communications. Please stay vigilant to avoid the data leakage.