



<b>2021 AGM ARRANGEMENTS (IN FAQ FORMAT)</b>	
<b>A</b>	<b>The OCBC AGM</b>
Q1	Why is the Bank not holding a physical AGM given that Singapore is now in Phase 3 of COVID-19 reopening?
A1	<p>In the statement issued by ACRA, MAS and SGX RegCo on 1 October 2020, issuers may continue to conduct their general meetings held on or before 30 June 2021 via electronic means and are encouraged to do so. This will help keep physical interactions and COVID-19 transmission risks to a minimum, which remain important even as safe distancing regulations are gradually and cautiously relaxed.</p> <p>Therefore, the Bank will be holding its upcoming AGM scheduled on Thursday, 29 April 2021 at 2.00 p.m. (Singapore time) only via electronic means to avoid COVID-19 transmissions for the safety of members of the meeting. Please click on the hyperlink “Notice of AGM” under “Annual report and AGM” section on our website at <a href="https://www.ocbc.com/group/investors/annual-report-and-agm.page">https://www.ocbc.com/group/investors/annual-report-and-agm.page</a> for full details.</p>
Q2	Will there be a management presentation scheduled for this AGM?
A2	A short management presentation will be given when the motion to adopt the 2020 financial statements is tabled at the AGM, followed by a presentation of responses to substantial and relevant questions received from shareholders.
<b>B</b>	<b>Attendance at the AGM</b>
Q3	Are shareholders able to attend the AGM in person?
A3	No, shareholders will not be asked to attend the AGM in person.
Q4	How can I participate in the AGM if I cannot attend in person?
A4	Shareholders who have pre-registered for the AGM and authenticated following the Bank’s verification process will be provided with a unique password to access a live audio-visual webcast or a toll-free telephone number for an audio only stream of the AGM proceedings. Please refer to the FAQ on “ <b>Accessing the live AGM proceedings</b> ” below.

Q5	How can I ask questions about the Annual Report 2020 if I cannot attend the AGM in person?
A5	Shareholders can submit questions relating to the Annual Report 2020 to a dedicated email or mailing address in advance of the AGM. Please refer to the FAQ on “ <b>Questions from shareholders</b> ” below for more details.
Q6	What if the safe distancing measures are lifted before the day of the AGM? Will shareholders be allowed to attend the AGM in person at that point?
A6	Unfortunately, the Bank needs to prepare for the AGM logistics based on circumstances prevailing as at the latest practicable time before the issue of its Notice of AGM. Hence, shareholders will not be able to attend in person even if the situation improves by the AGM date.
<b>C</b>	<b>Questions from shareholders</b>
Q7	I have questions on the Annual Report 2020. How can I communicate my questions?
A7	You can email your questions to <a href="mailto:OCBCAGM2021@ocbc.com">OCBCAGM2021@ocbc.com</a> or mail your questions to OCBC Bank, Group Secretariat, 65 Chulia Street, #08-00 OCBC Centre, Singapore 049513. Your questions must reach us before 2.00 p.m. on 26 April 2021. We regret that as the AGM is for matters tabled, only substantial and relevant questions relating to the Annual Report 2020 and the other AGM agenda items set out in the Notice of AGM will be addressed.
Q8	Do I need to identify myself when posing questions (email or by mail) to the Bank?
A8	Yes, please provide <ul style="list-style-type: none"> <li>• your full name as it appears on your CDP/CPF/SRS/Scrip share records,</li> <li>• your address,</li> <li>• number of shares held, and</li> <li>• the manner in which you hold shares in OCBC (e.g. via CDP, CPF, SRS, or scrip based).</li> </ul> <p>We regret that we will not be able to answer your questions if we are unable to verify your shareholder status.</p>
Q9	Is there a cut-off date for sending in questions (via email or mail)?
A9	Yes, all questions must reach us by 2.00 p.m. on 26 April 2021. We regret that we are unable to address questions received after the cut-off time and date.
	As such, shareholders are encouraged to submit questions via email.

Q10	How do I know if my questions are answered?
A10	<p>Responses to substantial and relevant questions will be presented during the AGM as well as made available in the minutes of the AGM on the Bank's website after the AGM.</p> <p>As there may not be sufficient time to address all such questions during the AGM itself, responses to questions which we are unable to address during the AGM will be published on the Bank's website and on SGXNET prior to the AGM.</p>
Q11	I am an OCBC Bank customer and I have questions relating to my banking relationship with the Bank. I would like to direct these questions to the Board of Directors – can I send these questions to the email address provided earlier?
A11	<p>We regret that only substantial and relevant questions related to the Annual Report 2020 and the other AGM agenda items set out in the AGM Notice will be addressed.</p> <p>Please visit your nearest OCBC Branch for your questions on banking related matters or complete the feedback form at URL: <a href="https://www.ocbc.com/personal-banking/customer-feedback-form">https://www.ocbc.com/personal-banking/customer-feedback-form</a>. You may also wish to call the hotline numbers displayed on the Bank's website.</p>
<b>D</b>	<b>Pre-Registration for the live audio-visual webcast or audio only live stream of AGM proceedings</b>
Q12	When can I start to pre-register for the live AGM proceedings?
A12	You can start your pre-registration from 5 April 2021.
Q13	Is there a closing date for pre-registration?
A13	Yes, please complete your pre-registration before 2.00 p.m. on 26 April 2021. We regret that only shareholders who have pre-registered before the closing date and whose shareholding status have been verified, will be allowed access to the live AGM proceedings.
Q14	Who can pre-register for the live audio-visual webcast or audio-only stream of the AGM proceedings?
A14	Only members of OCBC Bank whose names appear on the Bank's Register of Members/CDP Depository Register/CPF & SRS agent bank's lists as at 26 April 2021 can pre-register for the live AGM proceedings. Registrations that do not meet this requirement will be rejected during the verification stage.

Q15	Can I pre-register my representative for the live AGM proceedings?
A15	No. Only members of OCBC Bank whose names appear on the Bank’s Register of Members/CDP Depository Register/CPF & SRS agent bank’s lists as at 26 April 2021 can pre-register for the live AGM proceedings. Registrations that do not meet this requirement will be rejected during the verification stage.
Q16	How do I pre-register for the live AGM proceedings?
A16	<p>Go to URL: <a href="https://www.ocbc.com/group/investors/annual-report-and-agm.page">https://www.ocbc.com/group/investors/annual-report-and-agm.page</a> and click on the hyperlink “Registration for AGM Proceedings” or follow the steps below:</p> <p>Step 1: Access the URL: <a href="https://online.meetings.vision/ocbc-agm-registration">https://online.meetings.vision/ocbc-agm-registration</a></p> <p>Step 2: Click on the “<u>Register for Audio-Visual</u>” button if you wish to watch and listen to a live video feed of the AGM proceedings; OR Click on the “<u>Register for Audio Only</u>” button if you wish to phone in and only listen to the AGM proceedings.</p> <p>Step 3: Complete the information required on the registration page and click “Preview”.</p> <p>Step 4: Review your input and ensure it is accurate before clicking “Submit”.</p> <p>Step 5: After you click “Submit”, an acknowledgement of your registration will appear on the registration page, followed by an acknowledgement sent to your email address.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. If you do not receive an email acknowledgement after your registration, it means your pre-registration is not successful. Please check your spam/junk email folder or try again.</li> <li>2. Shareholders who hold shares through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore (e.g. nominee companies) are not able to pre-register online. Please contact your respective relevant intermediaries for assistance.</li> <li>3. If we are unable to verify your shareholder status following your pre-registration, you will receive an email notification by 2.00 p.m. on 27 April 2021 informing you of this. Please contact our Share Registrar, M &amp; C Services Private Limited, at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively at +65 6228 0505 or +65 6228 0517 between 9.00 a.m. and 7.00 p.m. on 27 and 28 April 2021 or between 9.00 a.m. and 12.00 p.m. on 29 April 2021 if you have any questions.</li> <li>4. Once you have been verified as a shareholder of OCBC Bank, an email (Confirmation Email) will be sent to you by 12.00 p.m. on 28 April 2021 with your login password and the link to access the live audio visual webcast or toll-free telephone number and conference code to call for the audio-only stream. Shareholders who do not receive the Confirmation Email by</li> </ol>

	<p>12.00 p.m. on 28 April 2021, but have registered by the 26 April 2021 deadline and have not been informed of an unsuccessful registration should contact our Share Registrar, M &amp; C Services Private Limited, at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively call +65 62280505 or +65 62280517 between 12.00 p.m. and 7.00 p.m. on 28 April 2021 or between 9.00 a.m. and 12.00 p.m. on 29 April 2021.</p>
Q17	What information do I need to provide for the pre-registration?
A17	<p>You will need to provide the following mandatory information:</p> <ul style="list-style-type: none"> <li>• Name as per CDP/CPF/SRS/Scrip-based records</li> <li>• Email Address</li> <li>• Shareholding type (How your OCBC Bank shares are held)</li> <li>• NRIC or Passport Number</li> </ul> <p>For Joint account holders, please register both names. However, only one NRIC/Passport number and email address is required.</p>
Q18	Why do I need to provide my full NRIC/Passport number?
A18	This will enable OCBC Bank to more accurately verify your shareholder status.
Q19	When will I receive the login credentials for the live audio-visual webcast or audio only live stream?
A19	<p>Authenticated shareholders will receive a Confirmation Email by 12.00 p.m. on 28 April 2021. The email will contain:</p> <ul style="list-style-type: none"> <li>• Log-in password and a URL link to view the live webcast (for those who opted for audio-visual at pre-registration)</li> <li>• A toll-free telephone number and conference code to access the audio only stream (for those who opted for live audio-only stream at pre-registration)</li> </ul> <p>Shareholders who have not received a Confirmation Email by 12.00 p.m. on 28 April 2021 but have registered by the 26 April 2021 deadline and have not been informed of an unsuccessful registration should contact our Share Registrar, M &amp; C Services Private Limited at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively call +65 62280505 or +65 62280517 between 12.00 p.m. and 7.00 p.m. on 28 April 2021 or between 9.00 a.m. and 12.00 p.m. on 29 April 2021.</p>
Q20	What happens if OCBC Bank cannot verify my shareholder status?
A20	<p>You will receive an email by 2.00 p.m. on 27 April 2021 notifying you that we are unable to verify your shareholder status, and therefore, you will not be able to access the live AGM proceedings. Please contact our Share Registrar: M &amp; C Services Private Limited at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>, or alternatively at Tel: +65 62280505 or Tel: +65 62280517 between 9.00 a.m. and 7.00 p.m. on 27 and 28 April 2021 or between 9.00 a.m. and 12.00 p.m. on 29 April 2021 if you have any questions.</p>

Q21	If I hold OCBC Bank shares via a securities sub-account in a depository agent (e.g. a nominee company), can I register for the live AGM proceedings?
A21	<p>We regret that you will not be able to register for the AGM's live audio-visual webcast or audio-only stream.</p> <p>Please contact the relevant intermediary through which you hold such shares as soon as possible in order to make the necessary arrangements for access to the live AGM proceedings.</p>
Q22	I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I register my beneficial shareholders for the live AGM proceedings?
A22	<p>Please email <a href="mailto:AGM2021_GS@ocbc.com">AGM2021_GS@ocbc.com</a> immediately for a copy of the Excel template for completion. Upon receipt of this Excel template, please input your list of beneficial shareholders' details into the respective fields and return the completed template to <a href="mailto:AGM2021_GS@ocbc.com">AGM2021_GS@ocbc.com</a> latest by 2.00 p.m. on 26 April 2021.</p> <p>A confirmation email containing the log-in password and URL link to view the live audio-visual webcast or toll-free telephone number and conference code to call for the audio-only stream (depending on the preferred option) will be emailed to each beneficial shareholder by 12.00 p.m. on 28 April 2021.</p>
<b>E</b>	<b>Accessing the live AGM proceedings</b>
Q23	I have received the confirmation email. What should I do next?
A23	<p>The AGM commences at 2.00 p.m. sharp on 29 April 2021.</p> <p><u>Audio-visual option</u></p> <ul style="list-style-type: none"> <li>• For shareholders who have opted for the audio-visual live webcast, you may access the URL link indicated in your confirmation email from 1.50 p.m. onwards.</li> <li>• Key in your personal log-in password when prompted.</li> <li>• The AGM will commence at 2.00 p.m.</li> </ul> <p><u>Audio Only Option</u></p> <ul style="list-style-type: none"> <li>• Call the toll-free telephone number indicated on your confirmation email and the conference code when prompted to do so.</li> <li>• Specify your name clearly when prompted.</li> <li>• The telephone line will be open from 1.50 p.m. onwards. You will be put on hold until the AGM commences at 2.00 p.m.</li> </ul>

Q24	Can I watch the live audio-visual webcast from my mobile phone?
A24	Yes, you can watch the live audio-visual webcast from any device as long as <ul style="list-style-type: none"> <li>Your browser is HTML5-compatible (e.g. Microsoft Edge, Chrome, Firefox)</li> <li>You have a stable mobile, WIFI or LAN connection</li> <li>You have a connection speed of at least 1.8mbps to watch the webcast in 480p or a connection speed of at least 2.5mbps to watch the webcast in 720p.</li> </ul>
Q25	Can I ask questions during the live audio-visual webcast or through the audio only stream?
A25	Both the live audio-visual webcast and audio only stream allow you to view/listen to the AGM proceedings respectively. There is no online interaction.
Q26	Do I need to pre-register to watch/listen to the AGM proceedings?
A26	Yes. Please refer to the FAQ on “ <b>Pre-registration for the live AGM proceedings</b> ” above for details. You may also access the URL: <a href="https://www.ocbc.com/group/investors/annual-report-and-agm.page">https://www.ocbc.com/group/investors/annual-report-and-agm.page</a> and click on the hyperlink “Registration for AGM Proceedings” to perform your pre-registration immediately.
<b>F</b>	<b>Voting on the resolutions tabled for approval at the AGM</b>
Q27	Since I am not able to attend the AGM, how can I exercise my votes?
A27	Shareholders who watch/listen to the live AGM proceedings will not be able to vote online. Shareholders (whether individual or corporate) who wish to vote on the resolutions to be tabled for approval at the AGM must complete the proxy form to appoint the Chairman of the Meeting as their proxy to vote on their behalf.  Where shareholders (whether individual or corporate) appoint the Chairman of the Meeting as their proxy, they <b>must give specific instructions as to voting, or abstentions from voting</b> , in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.
Q28	Where can I find the proxy form?
A28	Please access the URL: <a href="https://www.ocbc.com/group/investors/annual-report-and-agm.page">https://www.ocbc.com/group/investors/annual-report-and-agm.page</a> and click on the hyperlink “Proxy Form” under the caption “2021 AGM”.  You can download, edit the proxy form online and insert your e-signature or alternatively, download and print the proxy form and affix your signature under hand.
Q29	Can I email or post my completed proxy form?
A29	You may do so either way.

	<p>For shareholders who wish to post the proxy form, please print the proxy form and post the completed proxy form using the self-addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M &amp; C Services Private Limited at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p> <p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 26 April 2021. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>Shareholders are strongly encouraged to send completed proxy forms via email.</p>
Q30	In view of the COVID-19 situation, is there flexibility in accepting proxy forms that are submitted late?
A30	We regret that proxy forms received after 2.00 p.m. on 26 April 2021 will be rejected.
Q31	My shares are held through a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How do I exercise my votes?
A31	Please approach your relevant intermediary as soon as possible to inform them of your voting instructions.
Q32	I am a relevant intermediary as defined in Section 181 of the Companies Act, Chapter 50 of Singapore. How can I help my beneficial shareholders exercise their votes?
A32	<p>Please <u>collate all the votes</u> from your beneficial shareholders and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the beneficial shareholders' instructions.</p> <p>Ensure you complete the proxy form indicating your beneficial shareholders' <b>specific instructions as to voting, or abstentions from voting</b>, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.</p> <p>Please print the proxy form and post the completed proxy form using the self-addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M &amp; C Services Private Limited at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p> <p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 26 April 2021. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>We strongly encourage that you send completed proxy forms via email.</p>



Q33	My shares are held through a CPF/SRS agent bank. How can I exercise my votes?
A33	Please approach your agent bank before <b>5.00 p.m. on 19 April 2021</b> and liaise with them regarding the exercise of your votes.
Q34	I am a CPF/SRS agent bank and I have been approached by CPF/SRS investors who wish to exercise their votes on their OCBC shares. What do I need to do?
A34	<p>Please <u>collate all the votes</u> from your CPF/SRS investors and complete the proxy form appointing the Chairman of the Meeting as proxy to vote in accordance with the CPF/SRS investors' instructions.</p> <p>Ensure you complete the proxy form indicating your CPF/SRS investors' <b>specific instructions as to voting, or abstentions from voting</b>, in respect of a resolution in the proxy form, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.</p> <p>Please print the proxy form and post the completed proxy form using the self-addressed envelope attached to the proxy form.</p> <p>Alternatively, please email the completed scanned or downloaded copy to our Share Registrar, M &amp; C Services Private Limited at <a href="mailto:GPC@mncsingapore.com">GPC@mncsingapore.com</a>.</p> <p>Completed proxy forms sent by post or email must reach our Share Registrar by 2.00 p.m. on 26 April 2021. We regret that incomplete or incorrectly completed proxy forms will be rejected.</p> <p>We strongly encourage that you send completed proxy forms via email.</p>