

2022 AGM ARRANGEMENTS (IN FAQ FORMAT)	
A	The OCBC AGM
Q1	Why is the Bank not holding a physical AGM given that Singapore is now in the Transition Phase to COVID-19 Resilience?
A1	Although some of Singapore’s COVID-19 measures had been relaxed since the last AGM in 2021, the spread of the Omicron variant remains a cause for concern. Therefore, out of caution, the Bank will be holding its upcoming AGM scheduled on Friday, 22 April 2022 at 2.00 p.m. (Singapore time) by way of electronic means pursuant to the COVID-19 (Temporary Measures) (Alternative Arrangements for Meetings for Companies, Variable Capital Companies, Business Trusts, Unit Trusts and Debenture Holders) Order 2020. This is to help minimise the risks of COVID-19 transmission. Please click on the hyperlink “Notice of AGM” under “Annual report and AGM” section on our corporate website at https://www.ocbc.com/group/investors/annual-report-and-agm.page for full details.
Q2	Will there be a management presentation scheduled for this AGM?
A2	A short management presentation will be given after all motions are tabled at the AGM.
B	Attendance at the AGM
Q3	Are shareholders able to attend the AGM in person?
A3	No, shareholders will not be able to attend the AGM in person.
Q4	How can I participate in the AGM if I cannot attend in person?
A4	Shareholders may participate in the AGM by: • observing and/or listening to the AGM proceedings via “live” audio-visual webcast or “live” audio-only stream; • submitting questions to the Chairman of the Meeting in advance of, or “live” at, the AGM; and/or • voting at the AGM (i) “live” by the shareholders themselves or their duly appointed proxy(ies) (other than the Chairman of the Meeting) via electronic means or (ii) by appointing the Chairman of the Meeting as proxy to vote on their behalf at the AGM.

	Note: 1. You can pre-register online to access the “live” audio-visual webcast or “live” audio-only stream. Following the Bank’s verification process, authenticated shareholders will be provided with unique user credentials and instructions on how to access the “live” audio-visual webcast and “live” audio-only stream of the AGM proceedings. 2. Shareholders who access via the “live” audio-visual webcast will be able to observe and listen to the AGM proceedings, submit questions via the “live” chat function as well as submit their votes electronically during the AGM. Shareholders who access via the “live” audio-only stream will only be able to listen to the AGM proceedings. 3. For the avoidance of doubt, CPF and SRS investors will not be able to appoint proxy(ies) (other than the Chairman of the Meeting) to vote “live” at the AGM on their behalf.
Q5	How can I ask questions about the Annual Report 2021 if I cannot attend the AGM in person?
A5	Shareholders can submit questions relating to the Annual Report 2021 in advance of the AGM. Please refer to the FAQ below on “Questions from shareholders” for more details. For authenticated shareholders attending the AGM via the “live” audio-visual webcast, please follow the instructions in your Confirmation Email on how to submit questions via the “live” chat function during the AGM.
Q6	How can I vote on the resolutions tabled at the AGM if I cannot attend the AGM in person?
A6	Although shareholders or their appointed proxy(ies) (other than the Chairman of the Meeting) cannot attend the AGM in person, authenticated shareholders or their appointed proxy(ies) attending the AGM via the “live” audio-visual webcast will be provided with the functionality to submit their votes electronically during the AGM. Alternatively, shareholders may appoint the Chairman of the Meeting as proxy to vote on their behalf by submitting a properly executed proxy form prior to the AGM. Please refer to the FAQ below on “Voting on the resolutions tabled for approval at the AGM” for more details.
Q7	What if the Omicron cases subside and COVID-19 measures are lifted before the day of the AGM? Will shareholders be allowed to attend the AGM in person at that point?
A7	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.

C	Questions from shareholders
Q8	I have questions on the Annual Report 2021. How can I communicate my questions?
A8	You can submit substantial and relevant questions related to the resolutions to be tabled for approval at the AGM to the Chairman of the Meeting, in advance of the AGM, in the following manner: (a) via pre-registration website at https://smartagm.sg/ocbcagm2022; (b) via email to OCBCAGM2022@ocbc.com; or (c) by post 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 19 April 2022. Alternatively, an authenticated shareholder or its/his/her appointed proxy(ies) attending via the “live” audio-visual webcast can submit questions “live” during the AGM using the “live” chat function available on the webcast platform. We regret that shareholders who are attending the AGM via the “live” audio-only stream will not be able to ask questions during the AGM. Shareholders are advised that the AGM is for matters tabled, hence, only substantial and relevant questions relating to the Annual Report 2021 and the other AGM agenda items set out in the Notice of AGM will be addressed.
Q9	Do I need to identify myself when posing questions (via email or mail) to the Bank?
A9	Yes, please provide: • Your Full Name as it appears on your CDP/CPF/SRS/Scrip-based records; • Your Address; • Number of Shares Held; and • Manner in which you hold shares in OCBC (e.g., via CDP, CPF, SRS, and/or scrip). We regret that we will not be able to answer your questions if we are unable to verify your shareholder status.
Q10	Is there a cut-off date for sending in questions?
A10	Yes, all questions via email, post and pre-registration website must reach us by 2.00 p.m. on 19 April 2022. To avoid the risk of late submission in the event of postal delays, shareholders who are not attending the AGM are encouraged to submit questions via email or through the pre-registration website. Shareholders attending the AGM via the “live” audio-visual webcast will be able to ask questions “live” during the AGM.
Q11	How do I know if my questions are answered?

A11	We will endeavour to address all substantial and relevant questions (which are related to the resolutions to be tabled for approval at the AGM) received from shareholders in advance of the AGM by publishing our responses to such questions on the Bank's website and on the SGX website prior to the AGM. We will also address substantial and relevant questions (which are related to the resolutions to be tabled for approval at the AGM) which have not already been addressed prior to the AGM, as well as those received through the "live" chat function at the AGM itself. Where substantially similar questions are received, we will consolidate such questions and consequently not all questions may be individually addressed.
Q12	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 or raise these questions at the AGM if I am attending the AGM?
A12	We regret that only substantial and relevant questions related to the Annual Report 2021 and the other AGM agenda items set out in the AGM Notice will be addressed. Please visit your nearest OCBC Branch for your questions on banking related matters or complete the feedback form at URL: https://www.ocbc.com/personal-banking/customer-feedback-form. You may also wish to call the hotline numbers displayed on the Bank's website.
D	Pre-Registration for the "live" audio-visual webcast or "live" audio only stream of AGM proceedings
Q13	When can I start to pre-register for the "live" AGM proceedings?
A13	You can start your pre-registration from 9.00 a.m. on 31 March 2022.
Q14	Is there a closing date for pre-registration?
A14	Yes, please complete your pre-registration before 2.00 p.m. on 19 April 2022. 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.
Q15	Who can pre-register for the "live" AGM proceedings?
A15	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 19 April 2022 can pre-register for the "live" AGM proceedings. Registrations that do not meet this requirement will be rejected during the verification stage.
Q16	Can shareholder's appointed proxy(ies) pre-register for the live AGM proceedings?
A16	No, proxy(ies) appointed by shareholders are not able to pre-register for the AGM. If a shareholder wishes to appoint a proxy(ies) to attend the AGM on its/his/her behalf, the shareholder is required to pre-register online and submit a proxy form by 2.00 pm on 19 April 2022. Following the Bank's verification process to

	authenticate the shareholder's status and proxy forms, the appointed proxy(ies) will receive unique user credentials via email with instructions on how to attend the AGM via the "live" audio-visual webcast or "live" audio-only stream as the case may be. Proxy(ies) attending via the "live" audio-visual webcast will be able to observe and listen to the AGM proceedings, submit questions via the 'live' chat function as well as submit their votes electronically during the AGM. Proxy(ies) attending via the "live" audio-only stream will only be able to listen to the AGM proceedings.
Q17	How do I pre-register for the "live" AGM proceedings?
A17	Go to URL: https://www.ocbc.com/group/investors/annual-report-and-agm.page and click on the hyperlink "Registration for AGM proceedings" or follow the steps below: Step 1: Access the URL: https://smartagm.sg/ocbcagm2022 Step 2: Click on the "Register Now" button. Step 3: Fill in the information required on that page and click "Next". Step 4: Review the information to be submitted. If correct, please click "Submit". To edit the information, please click "Edit" or "Back". Step 5: After you click "Submit", an acknowledgement of your registration will appear on the registration page, followed by an automated acknowledgement sent to your email address. Please ensure you have keyed in a valid email address. Note: 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. 2. Shareholders who hold shares through a relevant intermediary (as defined in Section 181 of the Companies Act 1967), other than CPF and SRS investors, (e.g., nominee companies) are not able to pre-register online. Please contact your respective relevant intermediaries for assistance. 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 21 April 2022 informing you of this. Please contact our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com, or alternatively call +65 6536 5355 between 2.00 p.m. and 6.00 p.m. on 21 April 2022 or between 9.00 a.m. and 12.00 p.m. on 22 April 2022 if you have any questions. 4. Once you have been verified as a shareholder of OCBC Bank, an email (Confirmation Email) will be sent to you (if you have pre-registered to attend and vote at the AGM) OR your appointed proxy(ies) (if you have pre-registered for your proxy(ies) and submitted a duly executed proxy form) by

	2.00 p.m. on 21 April 2022 with unique user credentials and instructions, as well as the link to access the “live” audio-visual webcast and the toll-free telephone number to access the “live” audio-only stream of the AGM proceedings. Shareholders or appointed proxy(ies) who do not receive the Confirmation Email by 2.00 p.m. on 21 April 2022, but have (or have been) pre-registered by the 19 April 2022 deadline and have not been informed of an unsuccessful registration, should contact our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com, or alternatively call +65 6536 5355 between 2.00 p.m. and 6.00 p.m. on 21 April 2022 or between 9.00 a.m. and 12.00 p.m. on 22 April 2022.
Q18	What information do I need to provide for the pre-registration?
A18	You will need to provide the following mandatory information: • Full Name as per CDP/CPF/SRS/Scrip-based records; • Email Address; • Shareholding Type (How your OCBC Bank shares are held); • NRIC or Passport or Company Registration Number; and • Manner of Participation in the AGM i.e. (a) attending and voting “live” (b) appointing Chairman of the Meeting as proxy and not attending, or (c) appointing proxy(ies) other than Chairman of Meeting and not attending. For Joint account holders, please register the names of all account holders. For corporate accounts, you will need to provide the name of your corporate representative and upload a copy of the corporate representative certificate. For proxies (other than Chairman of the Meeting), you will need to provide the following mandatory information: • Proxy Full Name; • Proxy NRIC or Passport Number; • Proxy Email Address; • Proportion of Shareholding (%); and • An uploaded copy of the completed proxy form (if you have yet to submit it by email or post) A shareholder (not being a relevant intermediary) can pre-register up to two proxies.
Q19	Why do I need to provide my full NRIC/Passport number?
A19	This will enable OCBC Bank to more accurately verify your shareholder status.
Q20	When will I receive my unique user credential for the “live” audio-visual webcast or “live” audio-only stream?
A20	Authenticated shareholders OR their appointed proxy(ies) will receive a Confirmation Email by 2.00 p.m. on 21 April 2022 containing unique user credentials and instructions, as well as the link to access the “live” audio-visual

	webcast and the toll-free telephone number to access the “live” audio-only stream of the AGM proceedings. Authenticated shareholders OR their appointed proxy who have not received a Confirmation Email by 2.00 p.m. on 21 April 2022 but have (or have been) pre-registered by the 19 April 2022 deadline and have not been informed of an unsuccessful registration, should contact our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com, or alternatively call +65 6536 5355 between 2.00 p.m. and 6.00 p.m. on 21 April 2022 or between 9.00 a.m. and 12.00 p.m. on 22 April 2022.
Q21	What happens if OCBC Bank cannot verify my shareholder status?
A21	You will receive an email by 2.00 p.m. on 21 April 2022 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 Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com, or alternatively call +65 6536 5355 between 2.00 p.m. and 6.00 p.m. on 21 April 2022 or between 9.00 a.m. and 12.00 p.m. on 22 April 2022 if you have any questions.
Q22	If I hold OCBC Bank shares via a securities sub-account in a depository agent (e.g., a nominee company), can I pre-register for the “live” AGM proceedings?
A22	Unless you are a CPF or SRS investor, we regret that you will not be able to pre-register for the “live” AGM proceedings. 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.
Q23	I am a relevant intermediary as defined in Section 181 of the Companies Act 1967. How do I register my beneficial shareholders for the “live” AGM proceedings?
A23	Please contact our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com , or alternatively call +65 6536 5355 for assistance.
E	Accessing the “live” AGM proceedings
Q24	I have received the Confirmation Email. What should I do next?
A24	Please access the audio-visual link shown in your Confirmation Email and key in your unique user credential when prompted. The AGM commences at 2.00 p.m. sharp on 22 April 2022. Shareholders or appointed proxy(ies) may commence logging in from 1.30 p.m. on 22 April 2022. Shareholders or appointed proxy(ies) encountering technical problems logging in may call the technical support number in your Confirmation Email. Please have ready your name, NRIC number and user credential. Shareholders or appointed proxy(ies) who access via the “live” audio-visual webcast will be able to observe and listen to the AGM proceedings, submit

	questions via the “live” chat function as well as submit their votes electronically during the AGM. Shareholders or appointed proxy(ies) who access via the “live” audio-only stream will only be able to listen to the AGM proceedings.
Q25	Can I watch the “live” audio-visual webcast from my mobile phone?
A25	Yes, you can watch the “live” audio-visual webcast from any device as long as: • Your browser is HTML5-compatible (e.g., Microsoft Edge, Chrome, Firefox or Safari); • You have a stable mobile, WiFi or LAN connection; • 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; and • Your device is not a company-issued device that is protected by a corporate firewall which has blocked the webcast.
Q26	Can I ask questions “live” at the AGM?
A26	Yes. For the convenience of shareholders, “live” Q&A will be made available at the AGM through a “live” chat function on the webcast platform if you are attending the AGM via the “live” audio-visual webcast.
Q27	How do I submit the questions “live” at the AGM?
A27	Authenticated shareholders will need to type in and submit the questions through the “live” chat function on the webcast platform using their devices. Instructions on how to ask questions through the “live” chat function will also be provided in the Confirmation Email sent to authenticated shareholders or their appointed proxy(ies) attending the “live” audio-visual webcast. Shareholders are advised that where substantially similar questions are received, the Bank will consolidate such questions and consequently not all questions will be individually addressed.
Q28	What happens if the questions asked “live” are not addressed during the AGM itself?
A28	We will, during the AGM itself, address as many substantial and relevant questions (which are related to the resolutions to be tabled for approval at the AGM) which have not already been addressed prior to the AGM, as well as those received “live” at the AGM itself, as we can. In the event that we are not able to address all of the substantial and relevant questions which are received “live” during the AGM (and which have not already been addressed prior to the AGM) due to time or other constraints, we will publish our responses to such questions on the Bank’s website and on the SGX website as soon as possible after the AGM.
Q29	Can I see the “live” questions raised by other shareholders during the webcast?
A29	No, you will not be able to see the questions raised by other shareholders but you will be able to see the questions submitted by you. The “live” chat will be managed

	by a moderator to ensure that only substantial and relevant questions are being raised to the Chairman of the Meeting for response.
Q30	Can I ask questions “live” at the AGM if I am listening to the “live” audio-only stream of the AGM proceedings?
A30	No, you will not be able to ask questions “live” at the AGM via the “live” audio-only stream of the AGM proceedings.
F	Voting on the resolutions tabled for approval at the AGM
Q31	Since I am not able to attend the AGM, how can I exercise my votes?
A31	For the convenience of shareholders, authenticated shareholders attending the AGM proceedings via the “live” audio-visual webcast will be able to submit votes electronically during the AGM. Shareholders (whether individuals or corporates) who could not attend the AGM but wish to vote on the resolutions to be tabled for approval at the AGM can either: (i) pre-register online and submit a completed proxy form by 2.00 pm on 19 April 2022 to appoint a proxy(ies) to attend and vote at the AGM via electronic means on their behalf; or (ii) submit a proxy form appointing Chairman of the Meeting to vote on their behalf. The Chairman’s votes cast according to the shareholder’s instructions will be processed and captured before the AGM. Where shareholders have not provided instructions on how to vote in the proxy form, the Chairman will have the discretion to cast the votes as he deems fit.
Q32	Where can I find the proxy form?
A32	Please access the URL: https://www.ocbc.com/group/investors/annual-report-and-agm.page and click on the hyperlink “Proxy Form” under the caption “2022 AGM”. You can download, complete the proxy form online and insert your e-signature or alternatively, download and print the proxy form and affix your signature under hand. Please refer to the next FAQ below on how to submit your completed proxy form.
Q33	How do I submit my completed proxy form?
A33	Shareholders who wish to appoint proxy(ies) (other than the Chairman of the Meeting) to vote “live” via electronic means on their behalf must, in addition to completing and submitting an instrument appointment a proxy(ies), pre-register themselves and their appointed proxy(ies) at the pre-registration website at the URL: https://smartagm.sg/ocbcagm2022. You may submit your proxy form in any of the following manner:

	1. By post - For shareholders who wish to post the proxy form, please print, complete, and post the signed proxy form using the self-addressed envelope attached to the proxy form. 2. By email - Email the completed scanned or downloaded copy to our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd. at OCBCAGM2022@boardroomlimited.com. 3. Upload via pre-registration website: Upload the completed scanned or downloaded copy of the proxy form via the pre-registration website. Completed proxy forms sent by post or email must be submitted by 2.00 p.m. on 19 April 2022. We regret that incomplete or incorrectly completed proxy forms will be rejected. To avoid the risk of late submission in the event of postal delays, shareholders are strongly encouraged to send completed proxy forms via email or via the pre-registration website.
Q34	Can I pre-register two proxies in the alternative to attend the AGM on my behalf?
A34	Yes. Where a shareholder (not being a relevant intermediary) appoints two proxies in the alternative, the same unique user credentials will be given to both proxies. In the event that both proxies access the “live” audio-visual webcast of the AGM proceedings, only the votes cast during the “live” voting by the proxy who first accessed the “live” audio-visual webcast will be counted.
Q35	Can I pre-register two proxies jointly to attend the AGM on my behalf?
A35	Yes. Where a shareholder (not being a relevant intermediary) appoints two proxies jointly, each in respect of a specified proportion of his/her/its shareholding, different unique user credentials will be given to both proxies. Both proxies will be able to access the “live” audio-visual webcast or “live” audio-only stream of the AGM proceedings, but will only be able to vote via the “live” audio-visual webcast of the AGM proceedings in respect of the specified proportion of shareholding to which that proxy has been appointed.
A36	I have submitted a proxy form but now wish to attend, speak and vote at the AGM myself. Can I withdraw my proxy form?
A36	Yes. Completion and return of the instrument to appoint a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. You may withdraw the instrument of proxy by sending an email to our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd. at OCBCAGM2022@boardroomlimited.com to withdraw and request for your own unique user credentials to access the “live” AGM proceedings. When sending in the notice of withdrawal, you would also need to provide the following details: • Your Full Name; • Your NRIC / Passport / Company Registration Number; • Your Address; and • Manner in which you hold shares in OCBC (e.g., via CDP and/or scrip).

	The email must be received by our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., by 2.00 p.m. on 19 April 2022.
A37	I have submitted a proxy form and pre-registered my proxy(ies) for the AGM. Can I pre-register for the AGM for myself in order to attend the AGM proceedings?
A37	Yes. Completion and return of the instrument to appoint a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. In order for you to attend the AGM, you must first pre-register your attendance at the pre-registration website and tick the box “I/we will be attending and I/we will be voting live”. Following verification of your status as a shareholder, the Confirmation Email will be sent to you by 2.00pm on 21 April 2022. However, please note that if you pre-register your attendance without withdrawing your instrument of proxy(ies), you will automatically revoke the appointment of proxy(ies) once you log on to access the “live” audio-visual webcast of the AGM proceedings.
Q38	In view of the COVID-19 situation, is there flexibility in accepting proxy forms that are submitted late?
A38	We regret that proxy forms received after 2.00 p.m. on 19 April 2022 will be rejected.
Q39	My shares are held through a relevant intermediary as defined in Section 181 of the Companies Act 1967. How do I exercise my votes?
A39	Please approach your relevant intermediary as soon as possible to inform them of your voting instructions. If you are a CPF or SRS investor, please refer to Q41.
Q40	I am a relevant intermediary as defined in Section 181 of the Companies Act 1967. How can I help my beneficial shareholders exercise their votes?
A40	A shareholder who is a relevant intermediary is entitled to appoint more than two proxies to attend and vote at the Annual General Meeting, but each proxy must be appointed to exercise the rights attached to a different share or shares held by such shareholder. Please contact our Polling Agent, Boardroom Corporate & Advisory Services Pte. Ltd., at OCBCAGM2022@boardroomlimited.com , or alternatively call +65 6536 5355 for assistance.
Q41	My shares are held through a CPF/SRS agent bank. How can I exercise my votes?
A41	CPF/SRS investors who wish to exercise their votes may: • pre-register to attend and vote at the AGM via the “live” audio-visual webcast; or

	• appoint the Chairman of the Meeting as proxy to vote on their behalf at the AGM, in which case they should approach their respective CPF Agent Banks or SRS Operators by 5.00 p.m. on 11 April 2022 to submit their votes.
Q42	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?
A42	CPF/SRS agent bank may advise the CPF/SRS investors to pre-register for the AGM and attend and vote via the “live” audio-visual webcast. If the CPF/SRS investors are unable to attend the AGM, the CPF/SRS agent bank may assist to submit a proxy form appointing the Chairman of the Meeting to vote on behalf of the CPF/SRS investor.
Q43	How do I or my proxy(ies) submit my vote “live” at the AGM?
A43	The step-by-step instructions will be provided in the Confirmation Email.