

SECURITY POLICY

At OCBC Securities, we are committed to protecting the security and confidentiality of your personal information so as to provide you with a safe and secure online environment. Our website uses commercially proven security hardware and software products. These security products include routers, firewalls, intrusion detection systems and secure operating system to safeguard your interest.

Industry standard Secure Socket Layer (SSL) communication protocol is the de facto cryptographic standard that we use for securing data communication between the browser and our website. Digital certificate technology is used to ensure transaction privacy, message integrity and server-side authentication. This also serves as an assurance that the website runs legitimately under the care of OCBC Securities.

All connections must pass through at least one router and one firewall to gain access to the server. The firewall checks for the appropriate source address and restricts unauthorised access to the appropriate server.

Additional technical security features include Verisign digital certificates, 128-bit encryption, one-way hashing of all user passwords and automatic logoff after a certain period (currently 4 hours).

OCBC Securities' Internet Trading is regularly reviewed and audited by external and internal auditors to ensure that your interest is safeguarded.

Apart from the security measures put in place by OCBC Securities, you play an equally important role in ensuring your online security and account information is not compromised.

You should adopt the following recommended practices in protecting the security of your system:

- Do not share your user ID or password with anyone.
- Do not display your account information in a manner that is visible to others and your PC should never be left unattended. For your protection, OCBC Securities Internet Trading will automatically terminate your session if there is no activity for a period of time.
- Always use the recommended browser. All browsers and application software should be upgraded to support SSL 128-bit encryption.
- Always check that our website address changes from http:// to https:// and a security icon, usually in the form of a lock or key, appears when authentication and encryption is expected.

Co. Reg. No.: 196600262R

Last Updated 15 June 2009