

SAFEGUARDING YOUR INTERNET TRADING ACCESS

At OCBC Securities, we have implemented measures to safeguard your account(s) information. However, to ensure that your online security and account(s) information is not compromised, we recommend that you adopt the following OCBC Securities Internet Trading security precautions and practices:

1. Install anti-virus, anti-spyware and firewall software in your personal computers, particularly when it is linked via broadband connections, digital subscriber lines or cable modems.
2. update the anti-virus and firewall products with security patches or newer versions on a regular basis;
3. You should remove file and printer sharing in your PC, especially if you have Internet access via cable modems, broadband connections or similar set-ups.
4. You should make regular backup of critical data.
5. You should consider the use of encryption technology to protect highly sensitive data.
6. Log off the online session and turn off the computer when not in use
7. It is important to log out of each Internet Trading session, even if it is for a short while. This will prevent any transactions from being performed without your authorisation.
8. You are encouraged to delete junk or chain emails.
9. Do not open email attachments from strangers.
10. Do not disclose personal, financial or credit card information on little-known or suspect websites.
11. Do not use a computer or device which cannot be trusted
12. Do not use public or internet café computers to access online banking or perform financial transactions.
13. Before entering your User ID and Password, you should always ensure that the website you are visiting belongs to OCBC Securities. This can be verified by the URL displayed in your browser as well as the Securities' name in its digital certificate. This precaution will ensure that you are not revealing your OCBC Securities Internet Trading user ID and Password to a website other than iOCBC.
14. To ensure that you enjoy the highest level of security possible, all browsers and application software should be upgraded to support SSL 128-bit encryption or a higher encryption standard with the most updated security features available.
15. You are encouraged not to save your User ID or Password by using the "Auto Complete" function of your browser. This function stores and lists possible matches from entries that you have typed previously.
16. We strongly advise against conducting your Internet Trading transactions on shared or public PC. This will increase your risk exposure to malicious programs or viruses.

17. You should clear your browser's cache and history after each session so that your account information is removed.
18. It is important to protect yourself against any forms of online theft of your User ID and Password. Each valid Access of User ID and Password identifies you uniquely as one of our valued customers. Only authorised users are allowed to log in to our secure website(s). Important tips on how you can safeguard and protect your password:
 - Change your Password regularly.
 - Do not use the same digit more than twice or recycle your Password.
 - Dispose of your Password after memorising it.
 - Change your Password immediately if you suspect it has been exposed to others or the moment you suspect any unauthorised access.
 - Once your User ID or Password become invalid or cease to have effect, you should inform us
 - immediately by calling our Contact Centre Hotline for their respective services.
19. You should check your account and transaction history regularly to ensure that all details are updated and that there are no unauthorised transactions on your account(s).
20. If you notice any unusual/unauthorised transactions, please change your User ID/ Password and notify us immediately. It is important that you inform us immediately by calling our Contact Centre at 1-800-338-8688.
21. Your usage of OCBC Securities Internet Trading is subject at all times to the Terms and Conditions found on our web-site. You should therefore read carefully and adhere to the recommended security practices. OCBC Securities is not responsible for any loss or damage in connection to the use of OCBC Securities Internet Trading services unless such loss is attributable to our negligence or willful default.
22. As a user OCBC Securities Internet Trading, you have the right to:-
 - suspend your Internet Trading Access immediately should you suspect any unusual activity and/or
 - unauthorised access;
 - terminate this service;
 - request for a new set of OCBC Securities Internet Trading Password; and
 - obtain information from OCBC Securities regarding your online transactions.

Note

The above information on security precautions and good practices is not intended to be exhaustive nor static.

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