



Terms and Conditions Governing the Welcome Offers for Online Account Opening of the OCBC SME Business Account (for the period of April 2025 to June 2025) (the “Promotion”) :

1. The Promotion period of the Promotion is from 1 April 2025 to 30 June 2025 (both dates inclusive), unless early terminated or extended (“Promotion Period”).
2. The Promotion is only applicable to new local SME customers of OCBC Bank (Hong Kong) Limited (the “Bank”, which expression shall include its successors and assigns) who have not maintained any business account or credit facility with the Bank at any time immediately preceding 31 March 2025 (“Eligible Customers”). The Bank reserves the right to determine the eligibility of any Eligible Customers to participate in the Promotion and/or to receive the offer(s) under the Promotion at its sole and absolute discretion, which shall be binding on all customers.
3. Eligible Customer must be a local company with all ultimate beneficial owners being Hong Kong Permanent Residents in order to enjoy the offers under the Promotion.
4. Eligible Customers must exclusively use the Online platform of the Bank to open the OCBC SME Business Account (“Business Integrated Account”) in order to enjoy the offers under the Promotion.
5. Subject to these terms and conditions, Eligible Customers who successfully submit the account opening application for the Bank’s Business Integrated Account online and open the Business Integrated Account during the Promotion Period will be entitled to the offers under the Promotion as follows (the “Offers”):

5.1. Waiver of account opening fee and company search fee for the Business Integrated Account

Eligible Customers can enjoy waiver of account opening fee (original price HKD1,200) and company search fee (original price HKD150) for the Business Integrated Account.

5.2. Permanent waiver of the Monthly Maintenance Fee for the Business Integrated Account

Eligible Customers can enjoy permanent waiver of monthly maintenance fee for the Business Integrated Account.

5.3. First year annual fee waiver for OCBC Business Debit Card

Eligible Customers can enjoy an annual fee waiver for the first year (original price HKD200) if they also successfully apply for the OCBC Business Debit Card during the Promotion Period.

5.4. 50% Remittance Fee Rebate

Eligible Customers can enjoy a 50% rebate on the actual handling fee charged by the Bank for all Eligible Transactions (as defined in clause 5.4.1 below) (“Remittance Fee Rebate”) if they successfully conduct at least 2 Eligible Transactions. For the avoidance of doubt, charges including correspondence bank charge, extra charge for instruction containing Chinese character(s), clearing bank charge, etc shall be excluded from calculating the rebate amount.

* Refer to the handling charge in HKD, in accordance with the latest Business Customer Bank Service Fees Guide.

5.4.1. Eligible transactions refer to outward Telegraphic Transfer (“TT”) or Clearing House Automated Transfer System (“CHATS”) transactions conducted by the Eligible Customer via OCBC Velocity or the Business Mobile Banking app of the Bank, with value dates within 6 calendar months since the first Business Integrated Account was opened with the Bank.

5.4.2. Notwithstanding the aforementioned, Eligible Customers must still pay in full all transaction fees for each outward TT and outward CHATS transactions in accordance with the Business Account Terms and Conditions, Hong Kong Local Addendum & Hong Kong Product Addendum, the Bank's Service Fees brochure and all applicable terms and conditions (as revised from time to time at the Bank's sole and absolute discretion). Upon successful verification by the Bank of the Eligible Customer's entitlement to the Remittance Fee Rebate, the Remittance Fee Rebate will be credited to the Eligible Customer's account in accordance with clause 5.4.4 below.

5.4.3. The amount of Remittance Fee Rebate entitled by the Eligible Customers shall be determined by the Bank based on the record held by Bank. If there is any discrepancy between the record of transaction held by an Eligible Customer and that held by the Bank, the Bank's record shall be conclusive and binding on the Eligible Customer. The Bank reserves the right to determine the eligibility of any Eligible Customer and its entitlement to the Remittance Fee Rebate at its sole and absolute discretion.

5.4.4. Upon fulfilling the requirements set out hereinabove, the Remittance Fee Rebate will be credited to the Eligible Customer's HKD Statement Savings or Current Account comprised in the Integrated Account in accordance with the corresponding Remittance Fee Rebate crediting date as specified in the second column of the table below, without further notice.

Month of opening the first deposit account	Remittance Fee Rebate crediting date
April 2025	On or before 31 Dec 2025
May 2025	On or before 31 Jan 2026
June 2025	On or before 28 Feb 2026

5.4.5. For the avoidance of doubt, the Bank reserves the right to credit the Remittance Fee Rebate to any Hong Kong dollar account held by the Eligible Customer at its sole and absolute discretion without giving any reason therefor if the Eligible Customer does not maintain any HKD Statement Savings or Current Account comprised in the Integrated Account at the time of the Bank's crediting of the Remittance Fee Rebate.

- 6.** Each Eligible Customer can only enjoy each of the Offers once during the Promotion Period.
- 7.** Please refer to the latest Bank Service Fee Guide (Corporate Customers) for details on standard fees & charges.
- 8.** Any "licensed money service operator" as defined in the Anti-Money Laundering and Counter Terrorist Financing Ordinance (Chapter 615 of the Laws of Hong Kong) is not entitled to Offer above.
- 9.** Any Offer is not transferable or exchangeable in part or in kind for any cash, credit, other goods or services or other offers.
- 10.** The Bank reserves the right to replace any of the Offers with alternative items without prior notice or liability to any person and at the Bank's sole and absolute discretion.
- 11.** The Bank reserves the right, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to suspend, amend, vary, terminate and/or extend all or any of the aforementioned Offers, the Promotion and/or these terms and conditions or any part thereof from time to time and at any time without notice or consent of any customers. The Bank's decision and interpretation on all matters and/or disputes concerning or arising from any of the aforementioned Offers, the Promotion and/or these terms and conditions or any



part thereof (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.

12. Any account, service or product of the Bank is subject to the relevant terms and conditions governing such account, service, or product.
13. Any non-compliance with these terms and conditions and/or fraud and/or abuse of any of the Offers and/or the Promotion by an Eligible Customer (as determined by the Bank at its sole and absolute discretion) will result in:
 - (a) forfeiture of the Eligible Customer's entitlement to such Offer(s) and/or eligibility to participate in the Promotion; and/or
 - (b) cancellation of all or part of the Eligible Customer's account(s) with the Bank. The Bank reserves the right at any time, at its sole and absolute discretion and without any liability on the part of the Bank to any person, to deduct the equivalent value of any offer and/or rebate awarded inappropriately to an Eligible Customer directly from the Eligible Customer's bank account(s) with the Bank without prior notice and/or take legal action in such instances to recover any outstanding amounts.
14. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
15. The Bank reserves the final right to determine on all account opening matters, and the Bank shall not be required to give any reason for its decision and interpretation, which shall be final, conclusive and binding on all customers.
16. The Offers are not applicable to any staff of the Bank.
17. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.
18. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
19. Unless expressly provided to the contrary in these terms and conditions, a person who is not a party to these terms and conditions shall not be entitled to enforce any provision of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.

Risk Disclosure and Important Notes

This Promotion is intended for selected company customers of OCBC Bank (Hong Kong) Limited, and it does not constitute an offer or a recommendation to enter any transaction. The promotional materials have not been reviewed by any regulatory authority in Hong Kong. Foreign exchange transactions involve risk. Changes in exchange rates can be unpredictable, sudden, and large. Any investment decision is yours and before making any investment decision, you should assess your own financial situation, investment experience, investment objectives, willingness, and ability to bear risks, and understand the nature and risks of any transactions. If in doubt, you should seek advice from independent professional advisers.