

OCBC PREMIER BANKING

# OCBC Premier Banking Member-Get-Member Referral Program

Sharing your premier experience, along with exciting rewards!

OCBC Premier Banking won:

Bloomberg Businessweek Financial Institutions 2025

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For **now**, and **beyond**

# OCBC Premier Banking
# Member-Get-Member Referral Program

## Sharing your premier experience, along with exciting rewards!

From now until 31 March 2026, upon successful referral of your friends and relatives to join OCBC Premier Banking, you can enjoy the following fabulous cash reward! The more you refer, the more you can earn#!

### Referral Reward for the Referrer#



**HK$1,500**
**(for each successful referral)**

For example, Referrer with 5 successful referrals will be entitled to cash reward of HK$7,500 in total.

# There is **no limit** on the number of referrals and Referral Reward that a Referrer can earn during the promotion period.

**Share now!**

The above promotion is subject to the Terms and Conditions of the OCBC Bank (Hong Kong) Limited OCBC Premier Banking Member-Get-Member Referral Program.

**Premier Banking Hotline: +852 3101 2388**

**ocbc.com.hk/premier**

# OCBC Premier Banking Member-Get-Member Referral Program (the "Referral Program") Referral Form (the "Referral Form")

Please complete all fields in **ENGLISH**. The Referral Form has to be submitted by the Referee to the staff of OCBC Bank (Hong Kong) Limited (the "Bank") upon application of the OCBC Premier Banking services.

## Referrer's Information

Name: (Surname) _____ (Given Name) _____

Contact Number: _____

Referrer's Declaration:

- I confirm that, at my request, the Referee may share my information in this Referral Form with the Bank, and the Bank may contact me about the Referral Program.
- I have read and understood the terms and conditions of the Referral Program and agree to be bound by the same. I hereby declare and confirm that the above information related to me is true and accurate. I also understand and consent that the Bank will use the information provided above solely for the purposes related to the Referral Program.
- I understand that I can request access to or correction of the information I have provided by writing to:
  The Data Protection Officer, OCBC Bank (Hong Kong) Limited, OCBC Centre, 161 Queen's Road Central, Hong Kong
  Email: enquiry_hk@ocbc.com

Referrer's Signature*: _____ (S.V.) Date: _____

(Signature should be the same as the existing record of the Bank for checking and verification purposes)

* If the Referrer is unable to sign this Referral Form, the Bank will contact the Referrer to conduct phone verification as an alternative means to serve the same purpose as the signature for Referrer's verification.

## Referee's Information

Name: (Surname) _____ (Given Name) _____

Contact Number: _____

Referee's Declaration:

- I/We confirm that the Referrer has given his/her consent to me/us to share his/her information in this Referral Form with the Bank. I/We also confirm that the Referrer understands that the Bank may contact him/her about the referral under the Referral Program if needed.
- I/We have read and understood the terms and conditions of the Referral Program and agree to be bound by the same. I/We hereby declare and confirm that the information provided above is true and accurate. I/We also understand and consent that the Bank will use the information provided above solely for the purposes related to the Referral Program.
- I/We understand that I/we can request access to or correction of the information I have provided by writing to:
  The Data Protection Officer, OCBC Bank (Hong Kong) Limited, OCBC Centre, 161 Queen's Road Central, Hong Kong
  Email: enquiry_hk@ocbc.com

Referee's Signature(s): _____ (S.V.) Date: _____

| For Bank Use Only: | |
|---|---|
| Referrer CIF: | Referee CIF: |

**Terms and Conditions of the OCBC Premier Banking Member-Get-Member Referral Program (the "Referral Program")**

**General Terms and Conditions:**

1. The promotion period is from 1 January 2026 to 31 March 2026 (both dates inclusive, hereinafter called the "Promotion Period").
2. "Referrer" must be an existing personal banking customer of OCBC Bank (Hong Kong) Limited (the "Bank") who holds any current, savings, time deposits, securities, investment and/or loan accounts (either individually or jointly with any third party) with the Bank during the Promotion Period.
3. "Referee" refers to a personal customer who has not opened or maintained any OCBC Premier Banking account (either individually or jointly with any third party) with the Bank at any time during the 12 months immediately preceding the date on which he/she joins OCBC Premier Banking.
4. The Referral Reward (as defined in Clause 4 of the Specific Terms and Conditions) cannot be transferred under any circumstances. The Bank reserves the right to replace the Referral Reward with alternate gifts at its sole discretion without prior notice.
5. The Referral Program is not applicable to staff of the Bank.
6. The Referrer and the Referee cannot enjoy this Referral Program in conjunction with any other referral promotion offers of the Bank. The Bank will determine the eligibility of the Referrer and the Referee to participate in this Referral Program and to receive the Referral Reward based on its record. In case of any disputes, the Bank's decision shall be final and conclusive.
7. The Bank reserves the right to change, suspend or discontinue all or any of the offers under the Referral Program and/or amend these Terms and Conditions at any time and reserves the right to make final and conclusive decision in case of any dispute, which decision shall be binding on all customers.
8. In the event of any inconsistencies between the English and Chinese version of these Terms and Conditions, the English version shall prevail.

**Specific Terms and Conditions:**

1. For the Referrer to qualify for the Referral Reward (as defined in Clause 4 below), the following requirements must be satisfied:
   (i) the "OCBC Premier Banking Member-Get-Member Referral Program Referral Form" (the "Referral Form") must be filled in and signed by both the Referrer* and the Referee and submitted to the Bank in accordance with Clause 10 below during the Promotion Period; and
   (ii) the requirements specified in the table below must be fulfilled by the Referee.

**Requirements of the Referee**

- Successfully joining OCBC Premier Banking during the Promotion Period and maintaining the OCBC Premier Banking customer status continuously until the Bank credits or delivers the relevant reward(s); and
- deposit New Funds of HK$1,000,000 (or its equivalent) or above to the Bank by the relevant date as set out in the 2nd column of the Table below; and
- maintain the average daily Total Relationship Balance of each calendar month at the level after they bring in the New Funds until the date as specified in the 3rd column of the Table below.

| Month of Joining OCBC Premier Banking | Relevant date to deposit New Funds | Maintain the average daily Total Relationship Balance after deposit of New Funds |
|---|---|---|
| January 2026 | On or before 31 January 2026 | Until 30 April 2026 |
| February 2026 | On or before 28 February 2026 | Until 31 May 2026 |
| March 2026 | On or before 31 March 2026 | Until 30 June 2026 |

* If the Referrer is unable to sign the Referral Form, the Bank will contact the Referrer to conduct phone verification as an alternative means to serve the same purpose as the signature for Referrer's verification.

2. Unless otherwise indicated, the Total Relationship Balance is the aggregate of a customer's account(s) maintained with the Bank under the name of the same account holder(s) which includes: (a) all currencies and gold (include 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; and (b) the market value or closing price (as determined by the Bank at its absolute discretion) of securities and all investment holdings of investment account(s). The Bank will calculate the average daily Total Relationship Balance of the account(s) on a monthly basis. For details, please contact our staff or refer to the Bank Service Fees Guide of the Bank.
3. "New Funds" means the net increase in value when comparing the Referees' average daily Total Relationship Balance held with the Bank in the first 4 calendar months from the date of joining OCBC Premier Banking ("Joining Date") with the average daily Total Relationship Balance in the 3 calendar months prior to the Joining Date. New Funds do not include funds transferred from any existing accounts held with the Bank.
4. Subject to the General and Specific Terms and Conditions, upon each referral and the Referee having fulfilled the relevant requirements ("Successful Referral"), the Referrer shall be entitled to **HK$1,500** cash rewards ("Referral Reward") for each Successful Referral.
5. Unless otherwise indicated, there is no limit on the number of referrals and Referral Reward that a Referrer can earn during the Promotion Period.
6. The Referral Reward will be credited to the eligible Referrer's HKD deposit account with the Bank on or before 31 August 2026.
7. In order to enjoy the relevant Referral Reward, the Referrer is required to maintain a valid HKD deposit account with the Bank from the date of signing the Referral Form until the Bank credits or delivers the relevant Referral Reward.
8. If the eligible Referrer holds more than one HKD deposit accounts with the Bank at the time of the Bank's crediting of the Referral Reward, the Bank may credit the Referral Reward to any one of the HKD deposit accounts held by the eligible Referrer at its sole and absolute discretion without giving any reason therefor. In the case of joint account(s), only the primary account holder of the joint account is entitled to the relevant Referral Reward.
9. A Referrer can only enjoy the relevant Referral Reward once in respect of the same Referee.
10. Referee must submit the Referral Form to the staff of the Bank at the time of application of OCBC Premier Banking services.
11. Each Referee can only be referred by one Referrer.
12. Referrers cannot refer themselves as Referees.
13. A Referrer and a Referee cannot refer each other in this Referral Program.