

Terms and Conditions Governing the – OCBC SME Business Account New-to-Bank lucky draw (the “Lucky Draw”) – 1 September 2026 to 31 January 2027

1. Unless otherwise specified, the promotion period of the Lucky Draw runs from 1 September 2026 to 31 January 2027 (both dates inclusive) (“Promotion Period”).

2. The Lucky Draw is applicable only to corporate customers of OCBC Bank (Hong Kong) Limited (the “Bank”, including its successors and assigns) who successfully open an Eligible Account (as defined below) with the Bank during the Promotion Period (“Eligible Customers”).

Eligible Account refers to any SME Business Account maintained with the Bank, including a Business Integrated Account, Business Account or Foreign Business Account.

3. Eligible Customers exclude:

(a) customers who have closed any account maintained with the Bank during the period from 1 September 2025 to 31 August 2026 (both dates inclusive); or

(b) customers whose account(s) have been terminated by the Bank at any time.

4. Subject to these terms and conditions, Eligible Customers who successfully complete any of the designated actions below (each a “Designated Action”) during the Promotion Period shall be entitled to the corresponding number of Lucky Draw entries specified in the table below. Each Eligible Account may accumulate a maximum of 25 Lucky Draw entries during the Promotion Period.

For example, if an Eligible Customer opens an Eligible Account through Online Business Account Opening platform, submits a loan application via Online Loan Application (OLA) platform, and complete a Risk Profiling Questionnaire (RPQ) during the Promotion Period, this particular Eligible Account will be entitled to 13 Lucky Draw entries for completing item ‘i’, ‘ii’, ‘vii’, ‘viii’ and ‘x’ below.

Category		Designated Actions	Lucky Draw Chance(s) from each designated action upon completion												
Account Opening	i	Open an Eligible Account during the Promotion Period	1												
	ii	Open an Eligible Account via Online Business Account Opening (“OBAO”) platform during the Promotion Period	1												
	iii	The beneficial owner of the company holding the Eligible Account maintains, including the Eligible Account, a minimum of two SME Business Account that are registered under the names of different operating companies with the Bank during the Promotion Period.	1												
Interbank Account Data Sharing (IADS)	iv	Provide IADS consent during the Promotion Period.	1												
Deposit	v	Maintain the monthly average balance of the Eligible Account at HK\$100,000 or above within 2 calendar months from the date of opening of the Eligible Account	1												
		<table><tr><th>Successful account opening date</th><th>Period of monthly average balance calculation</th></tr><tr><td>2026/9/1 – 2026/9/30</td><td>2026/10/1 – 2026/11/30</td></tr><tr><td>2026/10/1 – 2026/10/31</td><td>2026/11/1 – 2026/12/31</td></tr><tr><td>2026/11/1 – 2026/11/30</td><td>2026/12/1 – 2027/1/31</td></tr><tr><td>2026/12/1 – 2026/12/31</td><td>2027/1/1 – 2027/2/28</td></tr><tr><td>2027/1/1 – 2027/1/31</td><td>2027/2/1 – 2027/3/31</td></tr></table>		Successful account opening date	Period of monthly average balance calculation	2026/9/1 – 2026/9/30	2026/10/1 – 2026/11/30	2026/10/1 – 2026/10/31	2026/11/1 – 2026/12/31	2026/11/1 – 2026/11/30	2026/12/1 – 2027/1/31	2026/12/1 – 2026/12/31	2027/1/1 – 2027/2/28	2027/1/1 – 2027/1/31	2027/2/1 – 2027/3/31
		Successful account opening date		Period of monthly average balance calculation											
		2026/9/1 – 2026/9/30		2026/10/1 – 2026/11/30											
		2026/10/1 – 2026/10/31		2026/11/1 – 2026/12/31											
		2026/11/1 – 2026/11/30		2026/12/1 – 2027/1/31											
		2026/12/1 – 2026/12/31		2027/1/1 – 2027/2/28											
2027/1/1 – 2027/1/31	2027/2/1 – 2027/3/31														
FX	vi	Complete spot FX transactions via the remittance service or OCBC FX Online Service on Velocity with a total accumulated amount over HKD 10,000 (or equivalent) during the Promotion Period.	1												

Loan Application	vii	Submit any new completed credit facility application (including "SME Financing Guarantee Scheme") during the Promotion Period*.	5
	viii	Submit a new completed loan application via the Online Loan Application (OLA) platform of the Bank during the Promotion Period*. (Only Applicable to "SME Financing Guarantee Scheme")	1
	ix	Submit a new completed loan application using data with invoices submitted through ezTRADE as supporting facilities and provide consent for GS1 Hong Kong (Hong Kong Article Numbering Association) to share trade data with the Bank*.	3
Wealth	x	Complete Risk Profiling Questionnaire (RPQ) during the Promotion Period (no product purchase required).	5
Insurance	xi	Conduct Financial Needs Analysis (FNA) during the Promotion Period (no product purchase required).	5

*A completed application for loan / credit facility is defined as an application where the Bank has received all information and documents required to conduct a credit assessment for the requested credit facility(ies). Such information and/or documents may include, but not limited to, the Business Registration Certificate / Certificate of Incorporation, Hong Kong identity card(s) / passport and the latest 3 months residential address proof(s) of director(s) or key shareholder(s), business bank statements from the latest 6 months, the latest audited financial statements and the latest facility letter(s) from other bank(s), where applicable.

5. The number of Lucky Draw entries to which an Eligible Customer is entitled shall be determined by the Bank based on its record. In the event of any discrepancy between the records maintained by the Bank and those maintained by an Eligible Customer, the Bank's record shall be final, conclusive and binding.

6. The Bank reserves the right to determine the eligibility of any Eligible Customer to participate in the Lucky Draw and/or receive the Prize (as defined below), and its decision shall be final, conclusive and binding.

7. The Lucky Draw will be held on 23 April 2027 and one winner will be drawn randomly by a computerised drawing system by the Bank (“Winner”). The Winner will be entitled to receive one Tesla **Model 3 Performance All-Wheel Drive in Ultra Red** (including Motor Vehicles First Registration Tax) (“Prize”).

7.1 The colour, features, specifications and other equipment of the Prize (including, but not limited to, wheels and interior) are not available for selection.

7.2 The Collecting Representative (as defined below) of the Winner shall participate in any photo-taking and/or video recording session required by the Bank in connection with the collection of the Prize, at such date, time and location as designated by the Bank. The Winner shall execute all necessary documents and provide all required consents, authorisations and permissions to enable the Bank to use, reproduce and publish the Winner’s name and any image, photograph and/or recording of the Collecting Representative taken or made during such sessions for the Bank’s social media posts, announcements, marketing and promotional purposes.

For the purposes of these terms and conditions, “Collecting Representative” means the individual duly authorised by the Winner to collect and redeem the Prize on its behalf.

7.3 The Collecting Representative must present a valid identification document and such other documents or information as may be required by the supplier for verification purposes at the time of Prize collection. For the avoidance of doubt, the supplier will not provide any alternative arrangements for Prize collection.

7.4 The Bank reserves the right to replace the Prize with other gifts of equivalent value without prior notice.

7.5 The Bank is not the supplier of the Prize and assumes no responsibility or liability in relation to the Prize. The supplier of the Prize shall be solely responsible for all matters relating to the Prize, including, without limitation, the quality, availability, delivery and performance of any product(s) and/or service(s) comprising or relating to the Prize. Any disputes or complaints relating to the Prize shall be resolved directly between the Winner and the supplier. Redemption and use of the Prize may be subject to the terms and conditions stipulated by the supplier.

7.6 The Bank and the supplier shall not be liable for any incidental costs or expenses incurred by the Winner in connection with the Prize, including but not limited to insurance premiums, Fees of Vehicle and Driving Licensing Services

levied by the Government of the Hong Kong Special Administrative Region, registration fees, and any other personal expenses.

7.7 The Prize is non-transferable, cannot be redeemed for cash or exchanged for any other gifts. No replacement will be arranged in case of loss or damage of the Prize.

8. Prize Collection Details:

8.1 The Bank will notify the Winner by email and/or SMS sent to the email address and/or mobile number last registered with the Bank on or before 30 April 2027 (“Notification”). The Collecting Representative must attend the designated office of the Bank at the date and time specified in the Notification and present the following documents for verification:

8.1.1 A valid identification document of the Collecting Representative ;

8.1.2 A copy of a valid Business Registration Certificate of the Winner.

8.1.3 A duly executed authorization letter from the Winner, in a form acceptable to the Bank, authorizing the Collecting Representative to collect the Prize on the Winner’s behalf.

8.1.4 The Notification issued by the Bank.

For the avoidance of doubt, the Bank reserves the right to require the Winner to provide such additional documents or information as the Bank may reasonably require for verification purposes.

8.2 Upon successful identity verification by the Bank, the Bank will issue a Prize redemption letter to the Winner setting out the date, time and location for collection of the Prize from the supplier (“Prize Redemption Letter”). The Winner must collect the Prize in accordance with the arrangements specified in the Prize Redemption Letter.

8.3 In the event the Winner cannot be contacted by the Bank using the contract details last registered with the Bank within 30 days from the date of the Notification, is determined by the Bank to be disqualified or otherwise ineligible to receive the Prize; and/or the Collecting Representative fails to attend the designated office of the Bank at the date and time specified in the Notification for identity verification, fails to collect the Prize in accordance with the redemption arrangements specified in the Prize Redemption Letter the Prize shall be forfeited

automatically without notice, and the Bank reserves the right to randomly draw an alternative winner.

8.4 The relevant Eligible Account must remain valid and in good credit standing at the time of Prize collection, and the Winner must comply with all applicable terms and conditions; otherwise, the Winner will be conclusively deemed to have unconditionally and irrevocably waived its entitlement to the Prize.

9. 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 eligible for the Lucky Draw.

10. 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 privileges, the Lucky Draw and/or these terms and conditions or any part thereof from time to time and at any time without notice or consent of any customer. The Bank’s decision and interpretation on all matters and/or disputes concerning or arising from any of the aforementioned privileges, the Lucky Draw 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.

11. Any account, service or product of the Bank is subject to the relevant terms and conditions governing such account, service, or product.

12. Any non-compliance with these terms and conditions and/or fraud and/or abuse of the promotion and/or the Lucky Draw by an Eligible Customer (as determined by the Bank at its sole and absolute discretion) will result in:

12.1 Forfeiture of the Eligible Customer’s eligibility to participate in the Lucky Draw and/or receive the Prize; and/or

12.2 Cancellation of all or part of the Eligible Customer’s account(s) with the Bank.

12.3 Where a Prize has been awarded to or redeemed by an Eligible Customer who is subsequently found to be ineligible or to have engaged in fraud, abuse or misconduct, the Bank reserves the right to require the return of the Prize and/or recover from the Eligible Customer the full retail value of the Prize.

12.4 Without prejudice to any other rights or remedies available to the Bank, the Bank further reserves the right to debit or recover from any account maintained by the

Eligible Customer with the Bank an amount equivalent to the value of the Prize awarded or redeemed as a result of such fraud, abuse or misconduct, without prior notice, and/or to take legal action to recover any outstanding amount.

13. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Lucky Draw, these terms and conditions shall prevail.

14. The Bank reserves the final right to determine on all account opening, credit facility application and banking facilities-related 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.

15. These terms and conditions shall be governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.

16. Unless otherwise specified, a person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) to enforce any of these terms and conditions.

17. Staff from the Bank and their immediate family members are not eligible to participate in the Lucky Draw.

18. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Risk Disclosure and Important Notes

- This Lucky Draw is intended for selected company customer 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.

- The Eligible Customer should not make any product-related decision solely based on this Promotion. Investment involves risks, including the substantial loss of the principal amount invested. The prices of securities and investment products may move up or down, sometimes dramatically, and may even become valueless. Past performance is not indicative to future performance
- Customers should not make any insurance application decision solely based on the information provided in relation to the Promotion.
- Before making any insurance application decision, customers should study, read attentively and carefully consider, understand and familiarize themselves with all the relevant insurance product's offering documents including policies, proposals and information (including but not limited to the coverage, exclusions, risk, important statements, content, terms and conditions set out therein) to understand the products features and associated risks.
- The decision to apply for any insurance product rests solely with the customer; customers should also carefully assess if the relevant insurance product is suitable for them having regard to their own financial position, objectives, needs, experience and other relevant circumstances.
- If necessary, customers should obtain independent professional advice before making any insurance application decision.
- OCBC Bank (Hong Kong) Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life Insurance Limited ("Hong Kong Life"), and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Appointed Licensed Insurance Agency and the customer out of the selling process or processing of the related transaction, Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer directly.

To borrow or not to borrow? Borrow only if you can repay!