

Exclusive Privileges for OCBC Serial Entrepreneurs



All your businesses, all our support

One-stop business and personal banking services

**For now,
and beyond**

Partnering with you to grasp market opportunities

Serial Entrepreneur Premium Account

Market-first keyman-based assessment approach

We look at your experience, track record, and strategy across all your ventures because your success deserves more than a one-size-fits-all approach.



Hassle-free account opening with no fees[^]

- Enjoy dedicated assistance with HK\$0 account opening in as fast as 1 day to support your business expansion.



Premium transaction offer[^]

- Enjoy a full-year FPS outward transaction fee waiver to fully support your businesses.



Manage all your businesses with ease

- Move faster with OCBC Velocity. Enjoy one login, one dashboard, and instant visibility across all your business accounts so you can focus on growth, not administration.



Receive support for your future plans

- We seek to understand your business journey to provide the right support for your ambitions. You can receive funding support even before your new venture takes flight!



Build a partnership that lasts

- Count on us to be with you every step of the way. Your dedicated relationship manager understands your needs and helps you prepare for every milestone.



Expand across borders with confidence

- From Hong Kong to the regions, get seamless cross-border solutions when you grow beyond home.

Interested in opening a Business Account or discussing your banking needs?
Visit <https://www.ocbc.com.hk/business-banking/smes/serial-entrepreneur>
and leave your details. We will be in touch soon.

Remarks:

[^]Eligible Serial Entrepreneur customers' entitlement to the Business Account Welcome Offers. Please refer to the "Terms and Conditions Governing the Welcome Offer for Serial Entrepreneur Premium Account Opening" for more details.

Exclusive personalised solutions and privileges to enrich your lifestyle

Premier Banking Q2 Welcome Rewards

Applicable to Premier Banking New Customer

The promotion is valid till 30 June 2026. Specific offers are subject to limited quota on first come first served basis

First Year Waiver for Serial Entrepreneur :
By deposit or invest at least HK\$500,000 in new funds. You can also unlock a world of extraordinary privileges.

OCBC Premier Banking New Customer Welcome Rewards up to **HK\$73,000**



“Old Seng Choong”
Exclusive shopping
discount of **25% off**



New-to-product Investment
Transactions Reward
up to **HK\$48,888**
cash reward



Welcome Offers for
New Securities Customers
up to **HK\$13,888**
cash reward



Apply for Designated Life
Insurance Plan and enjoy a
First-year Premium Discount
up to **HK\$10,388**



Premier Banking
exclusive offers on
HKD / RMB / USD
Time Deposit



Premier Banking MGM
Referral Reward
HK\$2,000 per
successful referral

Open an account online, 7X24 anywhere

- ▶ No need to visit a branch
- ▶ Open an account in approximately 8 minutes
- ▶ Quick approval. Enjoy a wide range of banking services in as fast as 2 working days

6 simple steps to open an account swiftly:

1. From the home screen, tap on the “Apply” icon, followed by “Bank Accounts”
2. Select “HK Permanent ID card”
3. Verify your mobile number and email address
4. Verify your identity by capturing your HKID and taking a selfie
5. Fill in personal details
6. Submit application



Download the latest mobile app



App Store



Google Play

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.. Android, Google Play, and the Google Play logo are the registered trademarks of Google Inc.

Expanding your investment horizons

Investment

- ▶ Carefully selected wealth solutions and Unit Trusts that are managed by renowned international asset management companies
- ▶ Market-first **A.I. OSCAR** stock-picker to strengthen decision-making in stock trading
- ▶ Up to 14 currencies available with preferential foreign exchange rates

Insurance

- ▶ Comprehensive range of insurance plans underwritten by **Hong Kong Life Insurance Limited**¹; and via **insurance referral service**² to bring you the best protection
- ▶ **OCBC Bank New-to-Insurance Customers**³ complete the designated missions to enjoy offers - including HK\$200 cash coupon, premium discount, first 12-month waiver of the Premier Banking monthly maintenance fee and exclusive Time Deposit offers
- ▶ **General Insurance** - Apply online to enjoy a 25% premium discount on a single trip plan¹ (enter member code "OCBCPBC")

Overseas Mortgage

- ▶ **One-stop local processing** with currency switch option⁴ for key zones of Overseas and Greater Bay Area [GBA] residential property mortgage loan
 - ▶ **Australia:** Sydney, Melbourne, Perth, Brisbane
 - ▶ **United Kingdom:** London
 - ▶ **GBA:** Zhuhai, Shenzhen, Guangzhou, Foshan

Personal Loan

- ▶ Tax loan preferential Annualized Percentage Rate as low as 1.38% and 3-Month Interest-Free Skip Payment⁵
- ▶ Receive result as fast as 15 minutes after submitting application through OCBC Bank Mobile App

Premier VOYAGE Card

Meticulously crafted lightweight metal card

Promotion period valid till 30 June 2026

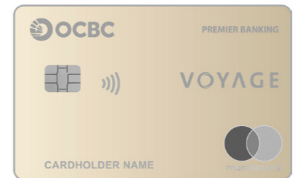
Welcome Offer HK\$600 Cash Rebate⁶

Opening up a world of exclusivity - Enjoy distinguished travel privileges by fulfilling the Total Relationship Balance requirement of HK\$1,000,000 in your Premier Banking account



Enjoy preferential rate for mileage redemption⁶

- ▶ Earn 1 VOYAGE Mile per every HK\$4 equivalent spent in foreign currency;
- ▶ Earn 1 VOYAGE Mile per every HK\$6 in local spending; and
- ▶ Redeem flights on ANY AIRLINE, anytime, with no blackout dates with your VOYAGE Miles⁷



Enjoy all-rounded travel support when you need us⁶

- ▶ 24/7 personal concierge service assisting your travel planning and lifestyle needs
- ▶ Prestige travel experience with 4 shareable complimentary airport lounge visits every calendar year and discounted airport or terminal transfer service
- ▶ Up to US\$1 million in travel protection insurance coverage

Join Regional Premier

Ramping up your footprint to ASEAN

Welcome Reward: Complimentary Health Screening⁸



Serving you wherever you are - Your dedicated Premier Banking Relationship Manager will assist you in applying overseas account with our regional markets, ease and free⁸



Regional Access and Preferential Services

- ▶ Seamless assistant for account opening in Singapore and Hong Kong in one application with dedicated support locally⁸
- ▶ Transaction fee-free cash withdrawal at OCBC ATMs in Singapore, Malaysia, Indonesia and Macau⁹ and
- ▶ Over 400 branches and 60 Premier Centres across Asia

Remarks:

1. OCBC Bank (Hong Kong) Limited (The "Bank") is a registered insurance agent under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) and serves as a distribution insurance agent for Hong Kong Life Insurance Limited.
2. The Bank can refer clients to OCBC Insurance Broker (Hong Kong) Limited through its insurance referral service, which will assess and analyze the clients' needs to provide suitable solutions.
3. Terms and conditions apply. Please refer to OCBC Bank "New-to-Insurance Customer" Offer Relevant Terms & Conditions.
4. Currency switching only applies to overseas property financing solutions (not applicable to Greater Bay Area residential property financing) and is not available to foreign applicants who do not have a Hong Kong or Macau Identity Card. The loan currency must also be drawn in the currency of the country in which the mortgaged property is situated for these applicants.
5. "3-Month Interest-Free Skip-Payment" offer is only applicable to approved loan amount of HK\$800,000 or above and a repayment tenor of 12 months under the Tax Loan program. Terms and conditions apply.
6. For Premier VOYAGE card application and offer details, please visit <https://www.ocbc.com.hk/premier-banking/our-solutions/cards/premier-voyage-card.page>.
7. Subject to flight availability.
8. Terms and conditions apply. The overseas account application assistance is subject to the specific country's regulatory policies and regulation. The application will be handled, processed and approved by the relevant OCBC entity. Please revisit respective regional OCBC Premier Banking websites to learn more about their Total Relationship Balance requirements.
9. For OCBC ATM cards issued by OCBC Bank (Hong Kong), the transaction fees for withdrawals made at OCBC ATMs in Singapore, Malaysia, Indonesia and Macau will be waived.

To borrow or not to borrow? Borrow only if you can repay! Investment and foreign exchange involve risk.