

Terms and Conditions Governing the Welcome Offers for Offline Account Opening of the OCBC SME Business Account - 50% Remittance Fee Rebate and FPS Single Outward Transaction Fee Waiver Promotion (July 2026) ("the Promotion"):

1. Eligibility

The Promotion is only applicable to new 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 on or before 31 December 2025 and have successfully opened a Business Integrated Account/Business Account during the Promotion Period (as defined in Clause 2 below) ("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.

2. Promotion Period

The promotion period of the Promotion runs from 1st July 2026 to 31st July 2026, both dates inclusive ("Promotion Period").

3. Eligible Remittance Transactions and Eligible FPS Transactions

Eligible Remittance Transactions refer to outward Telegraphic Transfer ("TT") or Clearing House Automated Transfer System ("CHATS") transactions conducted by the Eligible Customers via OCBC Velocity or the Business Mobile Banking app of the Bank during the corresponding period specified in the 2nd column of the table below.

Opening month of the first Business Integrated Account/Business Account	Eligible Period for the Remittance Transaction Offer
July 2026	01 July 2026 to 31 October 2026

Eligible FPS transactions refer to FPS **single** outward transactions (Including HKD/RMB) conducted by the Eligible Customers via OCBC Velocity or the Business Mobile Banking app of the Bank during the corresponding period specified in the 2nd column of the table below. FPS batch outward transactions are NOT eligible for this fee waiver offer.

Opening month of the first Business Integrated Account/Business Account	Eligible Period for the FPS Single Outward Transaction Fee Waiver
July 2026	01 September 2026 to 30 November 2026

4. 50% Remittance Fee Rebate

4.1 Eligible Customers who successfully conduct at least 2 Eligible Remittance Transactions will be entitled to a 50% rebate on the actual handling fee[^] charged by the Bank for all Eligible Remittance Transactions ("Remittance Fee Rebate"). 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.

4.2 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.

4.3 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 6.1 below.

5. FPS Single Outward Transaction Fee Waiver

5.1 Eligible Customers will be entitled to a handling fee waiver for all Eligible FPS Transactions ("FPS Single Outward Transaction Fee Waiver"). Upon successful verification by the Bank of the Eligible Customer's entitlement to the FPS Single Outward Transaction Fee Waiver, the handling fee for the Eligible FPS Transactions will be waived upfront for the Eligible Customers.

5.2 The fee waiver applies only to the outward FPS transaction handling fee charged by the Bank for the Eligible FPS Transactions. The receiving bank may charge FPS inward fees, if applicable. For enquiry, please contact the receiving bank.

6. Disbursement of the Remittance Fee Rebate:

6.1 Upon fulfilling the requirements set out in clause 4 above, the Remittance Fee Rebate will be credited to the Eligible Customer's HKD Statement Savings or Current Account comprised in the Business Integrated Account/Business Account on or before the corresponding crediting date specified in the second column of the table below, without further notice.

Opening Month of the first Business Integrated Account	Remittance Fee Rebate crediting date
July 2026	On or before 31 December 2026

6.2 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 Business Integrated Account/Business Account at the time the Bank credits the Remittance Fee Rebate.

7. General Terms

7.1 The aforementioned privileges are subject to the terms and conditions in this promotional material and the prevailing regulatory requirements. Eligible Customers must comply with the applicable terms and conditions; otherwise, such Eligible Customers will be conclusively deemed to have unconditionally and irrevocably waived all his/her/its entitlement and right to the aforementioned privileges.

7.2 The aforementioned privileges are not transferable or assignable and cannot be exchanged for any other gifts. In any event, the aforementioned privileges cannot be treated as cash or exchanged for cash.

7.3 In case of any fraud/abuse/reversal or cancellation of any Eligible Remittance Transactions or Eligible FPS Transactions in respect of which the aforementioned privileges were rewarded, the Bank reserve the right to debit the equivalent amount of the

relevant privileges from any of the account of such Eligible Customers maintained at the Bank without prior notice.

- 7.4** For the avoidance of doubt, the Bank reserves its right not to offer any or all of the aforementioned privileges at its sole and absolute discretion without giving any reason therefor.
- 7.5** The Bank has the right to suspend, amend, vary and/or terminate all or any of the aforementioned privileges, the Promotion and/or the terms and conditions herein or any part thereof from time to time and at any time without notice to 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 Promotion and/or the terms and conditions herein or any part thereof (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.
- 7.6** All products and services mentioned above are subject to the terms and conditions of the relevant account opening documentation, offering documentation, and securities trading product documentation and all other terms and conditions applicable to them respectively.
- 7.7** A person who is not a party to these terms and conditions may not enforce any of their terms under the Contract (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
- 7.8** The terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 7.9** In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.