



Terms and Conditions Governing the Welcome offer for Online Account Opening of the OCBC SME Business Account ("Business Integrated Account") (for the period of January 2026 to March 2026) (the "Promotion")

1. Unless otherwise specified, the promotion period of the Promotion is from 1 January 2026 to 31 March 2026 (both dates inclusive) ("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 on or before 31 December 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 Internet Banking platform of the Bank to open the 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 Business Integrated Account via the Bank's Internet Banking platform 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 Business Integrated Account – Account Opening Fee And Company Search Fee Rebate

- (i) Eligible customers who deposit an amount equivalent of HKD 10,000 or more into their first Business Integrated Account with the Bank via digital means (i.e., Remittance/Clearing House Automated Transfer System ("CHATS")/Faster Payment System ("FPS") / Internal Fund Transfer ("IFT") through online banking or mobile banking) within 4 calendar months from the date the account is opened will be entitled to a 100% rebate on the account opening fee (originally HKD 1,200) and the company search fee (originally HKD 150) ("Account Opening Fee And Company Search Fee Rebate").
- (ii) Notwithstanding the aforementioned, Eligible Customers must still pay in full account opening fee and company search fee in accordance with 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 Account Opening Fee And Company Search Fee Rebate, the Account Opening Fee And Company Search Fee Rebate will be credited to the Eligible Customer's account in accordance with clause 6.1 below.

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

Eligible Customers can enjoy a permanent waiver of the monthly maintenance fee for the first 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 Remittance Fee Rebate

5.4.1 Eligible Customers can enjoy a 50% rebate on the actual handling fee[^] charged by the Bank for all Eligible Transactions (as defined in clause 5.4.2 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.

5.4.2 Eligible Transactions refer to outward Telegraphic Transfer ("TT") or CHATS transactions conducted by the Eligible Customers via OCBC Velocity or the Business Mobile Banking app of the Bank during the corresponding period as specified in the table below.

Opening Month of the first Business Integrated Account	Eligible period for the remittance fee rebate
January 2026	January 2026 to April 2026
February 2026	February 2026 to May 2026
March 2026	March 2026 to June 2026

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 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 Fees Rebate, the Remittance Fee Rebate will be credited to the Eligible Customer's account in accordance with clause 6.2 below.

5.5 FPS Single Outward Transaction Fee Waiver

5.5.1 Eligible Customers will be entitled to a handling fee waiver for all Eligible FPS Transactions (as defined in clause 5.5.2 below) ("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 single outward transactions will be waived upfront for the Eligible Customers.

5.5.2 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.

Opening month of the first Business Integrated Account	Eligible Period for the FPS Single Outward Transaction Fee Waiver
January 2026	1 Mar 2026 to 31 May 2026

February 2026	1 Apr 2026 to 30 Jun 2026
March 2026	1 May 2025 to 31 Jul 2026

5.5.3 The FPS Single Outward Transaction Fee Waiver applies only to the FPS single outward transaction handling fee charged by the Bank for the Eligible FPS Transactions. FPS batch outward transactions are NOT eligible for this transaction fee waiver. The receiving bank may charge FPS inward fees, if applicable. For enquiry, please contact the receiving bank.

6. Fee Rebate Disbursement

6.1 Business Integrated Account - Account Opening Fee and Company Search Fee Rebate

Upon fulfilling the requirements set out in clause 5.1 above, the Account Opening Fee And Company Search Fee Rebate will be credited to the Eligible Customer's HKD Statement Savings or Current Account comprised in the Business Integrated Account on or before the corresponding crediting date specified in the third column of the table below, without further notice.

Opening Month of the first Business Integrated Account	Eligible Fund in Period	Account Opening Fee and Company Search Fee Rebate crediting date
January 2026	January 2026 to April 2026	On or before 30 th Jun 2026
February 2026	February 2026 to May 2026	On or before 31 st Jul 2026
March 2026	March 2026 to June 2026	On or before 31 st Aug 2026

6.2 Remittance Fee Rebate

Upon fulfilling the requirements set out in clause 5.4 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 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
January 2026	On or before 30 th Jun 2026
February 2026	On or before 31 st Jul 2026
March 2026	On or before 31 st Aug 2026

6.3 For the avoidance of doubt, the Bank reserves the right to credit the Account Opening Fee And Company Search Fee Rebate and 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 at the time the Bank credits the fee rebates.

7. Each Eligible Customer can only enjoy each of the above Offers once during the Promotion Period.
8. Please refer to the latest Bank Service Fee Guide (Corporate Customers) for details on standard fees & charges.



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 entitled to Offer above.
10. Any Offer is not transferable or exchangeable in part or in kind for any cash, credit, other goods or services or other offers.
11. 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.
12. 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.
13. Any account, service or product of the Bank is subject to the relevant terms and conditions governing such account, service, or product.
14. 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.
15. 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.
16. 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.
17. The Offers are not applicable to any staff of the Bank.
18. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.
19. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong.
20. 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.