

Terms and Conditions for Account Opening Application via of OCBC Bank (Hong Kong) Limited Mobile Banking

1. The application for opening an [Integrated Account](#) via Mobile Banking ("Mobile Banking") of OCBC Bank (Hong Kong) Limited (the "Bank") is subject to these Terms and Conditions and [Terms and Conditions for All Accounts and Related Services](#). In the event of conflict or inconsistency between these Terms and Conditions herein and those contained in Terms and Conditions for all Accounts and Related Services, these Terms and Conditions shall prevail to the extent of such conflict or inconsistency.
2. You will be eligible for applying for an Integrated Account in your sole name with the Bank via Mobile Banking ("the Application") if you fulfill all of the following requirements:
 - i) you must be of age 18 or above;
 - ii) you must hold a Hong Kong Permanent Identity Card or any other identification document(s) as may be specified by the Bank from time to time;
 - iii) you have not opened or maintained any deposit account with the Bank immediately preceding the date of submission of the Application; and
 - iv) you are not a citizen or resident of the United States (U.S.) or other U.S. Person for U.S. tax purposes.
3. If you are an existing customer of the Bank fulfilling the requirements as set out in Clause 2 above, you acknowledge and agree that by making the Application, your personal information (including any information submitted to the Bank as per the Self-Certification Form for the purpose of automatic exchange of financial account information) maintained in the Bank's record will be updated based on your information provided in the Application when your Integrated Account is successfully opened, save and except that the residential and mailing address(es) of your existing credit card(s) maintained with the Bank (if any) would remain unchanged.
4. Upon opening of the Integrated Account, you shall perform the following in respect of your Integrated Account:-
 - (1) Apply for Internet Banking and Mobile Banking, which are part of eBanking services provided by the Bank, unless you are an existing registered user of Internet Banking and Mobile Banking of the Bank; and
 - (2) Transfer funds into your Integrated Account by any of the following means:
 - i) Deposit cash in person over-the-counter at any branches of the Bank;
 - ii) Deposit any cheque issued in your sole name;
 - iii) Transfer a deposit via CHATS or Faster Payment Services (FPS) from an account in your sole name maintained with any other banks in Hong Kong. Deposits transferred via any Stored Value Facilities under your sole name will not be accepted by the Bank;

Provided always that the Bank has the sole and absolute discretion to restrict or limit the operation of or any of the services made available under the Integrated Account or any account comprised in the Integrated Account subject to the successful completion of the actions as specified in Clause 4(1) and (2).
5. eStatement of your Integrated Account will be made available to you from time to time in the Internet Banking. If you wish to receive printed statement(s) for your Integrated Account, you may apply via the Internet Banking or visit any branches of the Bank.
6. You acknowledge that your ATM Card will be sent to your registered mailing address after your Integrated Account is successfully opened. The PIN of your ATM Card will be sent to your registered mailing address separately.
7. You acknowledge that notwithstanding the successful opening of the Integrated Account, the current account(s) comprised in your Integrated Account will not be activated unless you provide a specimen of your handwritten signature at any branches of the bank and apply for a cheque book for the respective current account(s) via any branches of the Bank.
8. If you maintain an Integrated Account and subscribe for of OCBC Bank (Hong Kong) Limited Premier Banking service, you will be charged for a monthly account maintenance fee if the average daily total relationship balance of your of OCBC Bank (Hong Kong) Limited Premier Banking account falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)), which may be debited from any of your bank account(s) maintained with the Bank, in accordance with and subject to the Terms and Conditions for all Accounts and Related Services. The calculation of the average daily total relationship balance is based on the aggregate of all your account(s) solely or jointly owned with the Bank. The monthly account maintenance fee of of OCBC Bank (Hong Kong) Limited Premier Banking account is HK\$200 and is for reference only. For details, please refer to the Bank Service Fee Guide of the Bank (as may be revised from time to time at the Bank's sole and absolute discretion).
9. The Bank has the right to suspend, amend, vary and / or terminate these 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 these Terms and Conditions herein or any part thereof shall be final, conclusive and binding on all customers.

10. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.