



Terms and Conditions Governing the - Welcome offer for Serial Entrepreneur Premium Account Opening (the “Promotion”) – 06 February 2026 to June 2026

1. Unless otherwise specified, the promotion period of the Promotion is from 06 February 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion is applicable only to customers of OCBC Bank (Hong Kong) Limited (the “Bank”, including its successors and assigns) who fulfil all the following requirements (“Eligible Customers”):
 - 2.1 The customer must successfully open one or more business accounts with the Bank during the Promotion Period (each an “Eligible Account”); and
 - 2.2 The customer must maintain, including the Eligible Accounts, a minimum of two corporate accounts that are registered under the names of different operating companies with the Bank during the Promotion Period.
3. Subject to these terms and conditions, Eligible Customers can enjoy the offers under the Promotion as specified below (the “Offers”) as follows:

3.1 Account Opening Fee and Company Search Fee Rebate

- 3.1.1 Eligible Customers who deposit an amount equivalent to HKD 10,000 or more into their Eligible Account 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 of the Bank), within 4 calendar months from the date of opening of the Eligible Account, will be entitled to a 100% rebate on the account opening fee and the company search fee for the Eligible Account (“Account Opening Fee And Company Search Fee Rebate”). For the avoidance of doubt, the Bank shall at its sole discretion convert any amount received in a foreign currency into Hong Kong Dollars at the Bank’s prevailing exchange rate without prior notice to the Eligible Customer.
- 3.1.2 Notwithstanding the aforementioned, Eligible Customers must still pay in full account opening fee and company search fee for the Eligible Account 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 3.1.3 below.
- 3.1.3 Upon fulfilling the requirements set out in clause 3.1.1 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 Eligible Account on or before the corresponding crediting date specified in the third column of the table below, without further notice.

Account Opening Month of the Eligible Account	Eligible Fund in Period	Fees Rebate Crediting Date
February 2026	February 2026 to May 2026	On or before 31 August 2026
March 2026	March 2026 to June 2026	
April 2026	April 2026 to July 2026	On or before 30 November 2026
May 2026	May 2026 to August 2026	
June 2026	June 2026 to September 2026	

3.2 First year annual fee waiver for OCBC Business Debit Card



Eligible Customers can enjoy an annual fee waiver for the first year (original price HKD 200) if they also successfully apply for the OCBC Business Debit Card during the Promotion Period.

3.3 Remittance Fee Rebate

3.3.1 Eligible Customers can enjoy a 50% rebate on the actual handling fee[^] charged by the Bank for all Eligible Transactions (as defined in clause 3.3.2 below) 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.

3.3.2 “Eligible Transactions” refer to outward Telegraphic Transfer (“TT”) or Clearing House Automated Transfer System (“CHATS”) transactions conducted by the Eligible Customers using the Eligible Account via OCBC Velocity or the Business Mobile Banking app of the Bank, with value dates falling within 4 calendar months from the date on which the Eligible Account was opened with the Bank.

3.3.3 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 an 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 3.3.4 below.

3.3.4 Upon fulfilling the requirements set out hereinabove, the Remittance Fee Rebate will be credited to the Eligible Customer’s HKD Statement Savings or Current Account comprised in the Eligible Account in accordance with the corresponding Remittance Fee Rebate crediting date as specified in the third column of the table below, without further notice.

Opening Month of the Eligible Account	Eligible Transaction Period	Remittance Fee Rebate crediting date
February 2026	February 2026 to May 2026	On or before 31 August 2026
March 2026	March 2026 to June 2026	
April 2026	April 2026 to July 2026	On or before 30 November 2026
May 2026	May 2026 to August 2026	
June 2026	June 2026 to September 2026	

3.4 FPS Single Outward Transaction Fee Waiver

Eligible Customers will be entitled to a handling fee waiver for all FPS single outward transactions conducted during the corresponding period specified in the second column of the table below. For the avoidance of doubt, FPS batch outward transactions are NOT eligible for this transaction fee waiver.

Account Opening month of the Eligible Account	Eligible Fee Waiver Period
February 2026	1 April 2026 to 31 December 2026
March 2026	1 May 2026 to 31 December 2026



April 2026	1 June 2026 to 31 December 2026
May 2026	1 July 2026 to 31 December 2026
June 2026	1 August 2026 to 31 December 2026

4. Please refer to the latest Bank Service Fee Guide (Business Customer) for details on standard fees & charges.
5. 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.
6. Any Offer is not transferable or exchangeable in part or in kind for any cash, credit, other goods or services or other offers.
7. 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 customer. 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.
8. Any account, service or product of the Bank is subject to the relevant terms and conditions governing such account, service, or product.
9. 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:
 - 9.1 Forfeiture of the Eligible Customer’s entitlement to such Offer(s) and/or eligibility to participate in the Promotion; and/or
 - 9.2 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.
10. 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.
11. 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.
12. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.
13. These terms and conditions are governed by, and shall be construed in accordance with, the laws of Hong Kong Special Administrative Region.
14. 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 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.