

Welcome Offers for the Offline OCBC SME Business Account Opening: 50% Remittance Fee Rebate Promotion

Illustration of “Eligible Transactions” under the Promotion

Eligible Transactions refer to outward TT or CHATS transactions conducted by the Eligible Customer via OCBC Velocity or Business Mobile Banking app of the Bank, with value dates within 4 calendar months since the first deposit account was opened with the Bank.

Below tables illustrates what kind of transactions are eligible for the Promotion.

Tabel 1

	Eligible Remittance Channel		
	OCBC Velocity	OCBC HK/Macau Business Mobile Banking app	Branch
Reward Eligibility	✓	✓	✗
Handling Fee	50% rebate	50% rebate	0% rebate

Table 2

If the first deposit account is opened on 1 October 2025.

	Eligible Transaction					
	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
Transaction Period						
Transaction Count	2	4	0	5	1	5
Reward Eligibility	✓	✓	✓	✓	✗	✗
Handling Fee	50% rebate	50% rebate	0% rebate	50% rebate	0% rebate	0% rebate

For the Promotion details, please refer to the below [Terms and Conditions](#). You may also contact your relationship manager or our business service centre at (852) 2815 9919.

Terms and Conditions Governing the Welcome Offers for Offline Account Opening of the OCBC SME Business Account (for the period of October 2025 to December 2025) (the "Promotion") :**1. Eligibility:**

The Promotion is only applicable to selected corporate customers of OCBC Bank (Hong Kong) Limited ("Bank") who have received this promotional material from the Bank via SMS or email and fulfil all of the following requirements ("Eligible Customers"):

- a) are new to the bank customers, without holding any deposit accounts with the Bank on or before 30 September 2025; and
- b) successfully open their first deposit account with the Bank during the period between 1 October 2025 and 31 December 2025 (both date inclusive).

*If the same contact detail is registered in the Bank's record for multiple entities, please contact our business service centre at (852) 2815 9919 for confirming the eligible entity(ies) for the Promotion. For the avoidance of doubt, the Bank reserves the right to determine the eligibility of any customer at its sole and absolute discretion.

2. Eligible Transactions

Eligible transactions refer to outward Telegraphic Transfer ("TT") or Clearing House Automated Transfer System ("CHATS") transactions conducted by the Eligible Customer via OCBC Velocity or the Business Mobile Banking app of the Bank, with value dates within 4 calendar months since the first deposit account was opened with the Bank.

3. Reward:**3.1 Remittance Fee Rebate**

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

3.2 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 4.1 below.

3.3 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.

4. Disbursement of Reward:

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

Month of opening the first deposit account	Remittance Fee Rebate crediting date
October 2025	On or before 31 Mar 2026
November 2025	On or before 30 Apr 2026
December 2025	On or before 31 May 2026

- 4.2 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 Integrated Account at the time of the Bank's crediting of the Remittance Fee Rebate.

5. General Terms:

- 5.1 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.
- 5.2 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.
- 5.3 In case of any fraud/abuse/reversal or cancellation of any Eligible 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.
- 5.4 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.
- 5.5 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.
- 5.6 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.
- 5.7 The terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 5.8 In case of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.