MEDIA RELEASE

OCBC Hong Kong Launches Serial Entrepreneur Programme to Empower SMEs Innovate and Grow, Achieving 10% Financing Growth in Four Months

Hong Kong, 19 December 2025 – OCBC Bank (Hong Kong) Limited ("OCBC Bank Hong Kong") officially launched its Serial Entrepreneur programme, following the establishment of a dedicated department in July 2025. In just four months, the initiative has delivered a 10% increase in financing contributions and supported over 100 entrepreneurs. The programme accelerates access to capital, streamlines account management for business groups, and even provides funding before new ventures are incorporated—empowering SMEs to innovate, expand across borders, and reinforcing Hong Kong's position as a regional hub for growth and resilience.

Serial entrepreneurs are a key growth driver in Southeast Asia, with one in three new companies founded by entrepreneurs with existing businesses. Within OCBC's SME portfolio, one in three businesses are owned by serial entrepreneurs. One in five entrepreneurs start a second company within just one year, and the majority expand their ventures within three years creating a significant economic impact.

First introduced regionally in 2019, the Serial Entrepreneur programme accelerates credit approvals and provides tailored, group-focused financial solutions. Combined with OCBC Hong Kong's strategic location, the programme supports the government's vision to "Bring In and Go Global."

Ms Elaine Heng, Head of Global Commercial Banking of OCBC, said, "The idea behind this programme is built on a simple yet powerful principle: we back founders — not just the businesses. Our approach recognises the founder's proven track record and visionary potential, enabling fast-tracked credit approvals. This founder-first approach reflects OCBC's broader purpose of enabling people and communities to realise their aspirations. The launch marks an important milestone in strengthening our Hong Kong–Singapore twin-hub strategy—a strategic corridor that connects North Asia, the Greater Bay Area and ASEAN—empowering founders to scale their ventures with confidence and regional reach."

Ms Ruby Yiu, Head of Emerging Business of OCBC Hong Kong, added, "Since the soft launch of the Serial Entrepreneur programme in July, our newly established team of specialists has provided tailored solutions that have helped the growth of over 100 serial entrepreneurs' businesses both locally and regionally. This strong momentum reflects market demand. OCBC Hong Kong is committed to helping Mainland China and Hong Kong enterprises expand globally. By combining innovative financing solutions with our keyman-centric approach, serial entrepreneurs can even secure funding support before their new ventures are established."

The Serial Entrepreneur Programme launch event brought together over 100 participants and featured a panel discussion titled "Pioneering the Future: The Serial Entrepreneur Journey" with our customers.

Dr Szeto Wing-fu Ricky, an industry leader, shared valuable insights on innovation and resilience, inspiring the next generation of founders. Meanwhile, Mr Sonny Yeung, Founder & CEO of HTH International Trading Limited and Scrooge Warehouse and Logistics Limited, along with Mr Jason Or, Founder & CEO of SmartAge Intelligence Limited and UniverCreation Limited, highlighted the programme’s convenience in supporting serial entrepreneurs through streamlined account opening and digital banking. Sonny praised the seamless support for managing multiple businesses, while Jason expressed his confidence in OCBC’s commitment to investing in his vision for growth. Both emphasised OCBC’s role as a trusted partner for serial entrepreneurs.

Photos

From left to right: OCBC Global Commercial Banking Head of Middle Market and Services, Ms Anna Chang, Head of Emerging Business International, Ms Christie Chu, Head of Global Commercial Banking, Ms Elaine Heng, alongside OCBC Hong Kong Chief Executive Officer, Mr Wang Ke, Head of Emerging Business, Ms Ruby Yiu and Head of Serial Entrepreneur, Mr Joseph Yuen at the launch of OCBC Hong Kong’s Serial Entrepreneur Programme.

Ms Elaine Heng, Head of Global Commercial Banking of OCBC highlighted the programme's founder-first approach reflects OCBC's broader purpose of enabling people and communities to realise their aspirations.

Ms Ruby Yiu, Head of Emerging Business of OCBC Hong Kong highlighted the pilot launch of the programme had received positive market feedback since July 2025 and achieved 10% financing growth in four months.

From left to right: Panel discussion "Pioneering the Future: The Serial Entrepreneur Journey" joined by Mr Joseph Yuen, Head of Serial Entrepreneur of OCBC Hong Kong, Mr Jason Or, Founder & CEO of SmartAge Intelligence Limited and UniverCreation Limited, Dr Ricky Szeto, CEO & Executive Director of Hung Fook Tong Group Holdings Limited and Mr Sonny Yeung, Founder & CEO of HTH International Trading Limited and Scrooge Warehouse and Logistics Limited.

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About OCBC

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC is the second largest financial services group in Southeast Asia by assets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals. Its insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the leading asset management companies in Southeast Asia. Its brokerage subsidiary, OCBC Securities, is one of the leading securities firms in Singapore.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has close to 400 branches and representative offices in 19 countries and regions.

For more information, please visit www.ocbc.com.hk to learn more about OCBC Hong Kong.

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