

Execute an Eligible Share Transaction to get a chance to win a Gold-Plated Horse Ornament



From now until 31 March 2026, Eligible Customer who successfully execute an Eligible Share Transaction during the promotion period will be entitled to a lucky draw chance to win a Gold-Plated Horse Ornament. There will be 10 winners.

Securities Service Brokerage Fee as low as 0.125%

Securities Services (HK Stocks) Brokerage Fee	General	OCBC Premier Banking
Trade-related services (HK Stocks)		
Manual Trading Service Trading amount per order - Below HK\$ / RMB 500,000 - HK\$ / RMB 500,000 or above	0.25% on transaction amount 0.25% on transaction amount [Minimum: HK\$100 / RMB 100]	0.2% on transaction amount 0.18% on transaction amount
eTrading Service Trading amount per order - Below HK\$/RMB 500,000 - HK\$ / RMB 500,000 or above	0.25% on transaction amount 0.25% on transaction amount [Minimum: HK\$75 / RMB 75]	0.15% on transaction amount 0.125% on transaction amount

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For details, please refer to the specific and general terms and conditions of the above offers. Investment involves risk. Terms and conditions apply.

華僑銀行(香港)有限公司
OCBC Bank (Hong Kong) Limited

Specific Terms & Conditions:

- "Eligible Customer" means: any customer who has opened and maintained (whether in his/her/its sole name or jointly with any third party) any investment account with OCBC Bank (Hong Kong) Limited ("Bank").
- Transaction Lucky Draw Privilege
 - Eligible Customer who successfully execute an Eligible Share Transaction (as defined in clause 2(b) of the Specific Terms and Conditions below) via his/her/its investment account with the Bank during the Promotion Period (as defined in clause 1 of the General Terms and Conditions below) will get a Lucky Draw chance to win a Gold-Plated Horse Ornament.
 - "Eligible Share Transaction" means any buy or sell transaction of shares that are listed on The Stock Exchange of Hong Kong Limited for which preferential share brokerage fee is equal to or above the Minimum Share Brokerage Fee as set out in the table below.

Trading Channels	Minimum Share Brokerage Fee
<ul style="list-style-type: none"> Interactive Voice Response Phone System Internet Banking Mobile Banking 	HK\$75 / CNY75*
<ul style="list-style-type: none"> Call Centre 	HKD100 / RMB100*

* Applicable to Renminbi-denominated share transactions

For the avoidance of doubt, the Eligible Share Transaction shall not include any trading of A-shares listed on Shanghai Stock Exchange through Shanghai-Hong Kong Stock Connect or on Shenzhen Stock Exchange through Shenzhen-Hong Kong Stock Connect, any share transaction(s) under any initial public offerings and any share transaction(s) made under the Stock Monthly Investment Plan.

- Each Eligible Customer can be entitled to one Lucky Draw chance only. A total of 10 winners ("Winners") will be randomly drawn by the Bank's computer system on or before 17 April 2026, and each Winner will be entitled to one Gold-Plated Horse Ornament ("Transaction Lucky Draw Reward").
- A reward notification letter will be sent to the correspondence address of the Winners within 6 weeks after the end of the Promotion Period (as defined in clause 1 of the General Terms and Conditions below). The relevant investment account and HKD settlement account must remain valid and in force at the time of delivery of the reward notification letter and redemption of the Transaction Lucky Draw Reward, and the Winner must comply with the applicable terms and conditions; otherwise, such Winner will be conclusively deemed to have unconditionally and irrevocably waived all his/her/its entitlement and right to the Transaction Lucky Draw Reward.
- The Winners are required to redeem the Transaction Lucky Draw Reward according to the instructions stated in the reward notification letter. The Bank will not re-issue the reward notification letter if the same is stolen, lost or expired and shall assume no responsibility in respect thereof.
- The Transaction Lucky Draw Reward is not replaceable in the event of any loss or damage.
- The Bank reserves the right to replace the Transaction Lucky Draw Reward with any alternative gift without prior notice to or consent of any customer.
- The Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Customer as a result of his/her/its participation in the Lucky Draw.

General Terms and Conditions:

- The promotion period of the Lucky Draw starts from 16 February 2026 to 31 March 2026, both days inclusive ("Promotion Period").
- The aforementioned privileges are not applicable to any staff of the Bank.
- The aforementioned privileges are subject to all terms and conditions in this promotional material and prevailing regulatory requirements. Customers cannot enjoy any of the aforementioned privileges in conjunction with any other promotion offers of the Bank. 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.
- For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of the joint account for the aforementioned privileges. The Bank is entitled to deliver the aforementioned privileges to any one of the account holders of that joint account as the Bank may deem fit in its sole and absolute discretion and such delivery shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
- The providers of the Transaction Lucky Draw Reward shall be solely responsible for the quality, service and the legal liability of the Transaction Lucky Draw Reward, to which the Bank shall have no legal liability whatsoever.
- 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.
- The Bank has the right to suspend, amend, vary and/or terminate all or any of the aforementioned privileges and/or the Specific Terms and Conditions and/or General 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 and/or the Specific Terms and Conditions and/or General 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.
- 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.
- No person other than the Eligible Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
- If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

Risk Disclosure and Important Notice:

- Investment involves risks, including the substantial loss of the principal or the prices of investment products may move up or down, sometimes dramatically, and may become valueless. Past performance is not indicative to future performance. It is as likely that losses will be incurred rather than profits made as a result of buying and selling in investment products.
- If the investment involves Renminbi, you should note that the value of Renminbi against other currencies fluctuates and will be affected by, amongst other things, the PRC's government control. You should also note that Renminbi is currently not freely convertible and the offshore Renminbi exchange rate may deviate significantly from the onshore Renminbi exchange rate.
- Foreign currency-denominated transactions involve currency risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency.
- Nothing in this promotional material constitutes any investment advice or an offer or an inducement to any person to acquire, purchase or subscribe for any investments, products or services referred to herein.
- Investor should not invest solely based on this promotional material. You should carefully read the offering documentation for detailed product information and risk factors prior to making any investment decision. If you have any doubt, you should seek independent professional advice.
- This promotional material is prepared by OCBC Bank (Hong Kong) Limited. The contents hereof have not been reviewed by any regulatory authority in Hong Kong.

Investment Account Opening Welcome Offers Earn up to HK\$13,888



From now until 31 March 2026, successfully open an Investment Account and complete the designated stock transactions as specified below to enjoy the corresponding rewards:

Brokerage Fee
Stock purchase transactions
to earn up to



HK\$10,000
Brokerage Fee
Rebate

+

Stock Transfer-in Reward
Transfer in a designated
amount of HK listed stocks
to enjoy up to



HK\$3,888
Cash Rebate

Experience our convenient and reliable securities trading services now!

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 **ocbc.com.hk**

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華僑銀行(香港)有限公司
OCBC Bank (Hong Kong) Limited

Specific Terms & Conditions:

1. Eligible Customer
"Eligible Customer" refers to a customer who successfully opens an investment account (excluding Securities Margin Account) ("Investment Account") with OCBC Bank (Hong Kong) Limited ("Bank") via any channels during the Promotion Period (as defined in Clause 1 of "General Terms and Conditions"), but shall exclude any customer who has opened or maintained (whether in his/her/its sole name or jointly with any third party) any Investment Account with the Bank at any time during the twelve (12) months immediately preceding 1 January 2026.
2. Stock Transaction and Transfer-in Rewards
 - (a) Subject to Clauses 2(a) to 2(h) of the Specific Terms and Conditions and the General Terms and Conditions below, Eligible Customer who successfully completes Eligible Stock Transactions as specified below during Promotion Period will be entitled to the corresponding reward:
 - Subject to Clauses 2(a) to 2(h) of the Specific Terms and Conditions and the General Terms and Conditions below, Eligible Customer who successfully completes Eligible Stock Transactions as specified below during Promotion Period will be entitled to the corresponding reward: Complete Eligible Stock Transaction(s) to enjoy up to HK\$10,000 share brokerage fee rebate for each Investment Account ("Rebate"); and
 - Transfer any HK-listed stocks from other banks or brokerages or financial institutions (excluding OCBC Securities Brokerage (Hong Kong) Limited) into his/her/its Investment Account maintained with the Bank via any branches of the Bank to enjoy the following cash reward ("Transfer-in Reward").

Transfer-in stocks aggregate amount (HKD or its equivalent)	Cash Reward (HKD)
\$100,000 - <\$500,000	\$500
\$500,000 - <\$1,000,000	\$800
\$1,000,000 - <\$3,000,000	\$1,500
\$3,000,000 or above	\$3,888

- (b) Eligible Customer is required to pay to the Bank the share brokerage fees in full at the time of conducting each stock purchase transaction, and the Bank will rebate the share brokerage fees actually received by it to the Eligible Customer in accordance with these Specific Terms and Conditions and the General Terms and Conditions up to the limit of the Rebate Cap (as defined in sub-clause (c) below).
- (c) The Rebate is subject to a cap of HK\$10,000 for each Investment Account for the Eligible Stock Transaction(s) completed within the Promotion Period ("Rebate Cap"). For the purpose of calculating the Rebate Cap, the actual share brokerage fee received for Renminbi-denominated share transactions will be converted into Hong Kong dollars at such relevant exchange rate as the Bank deems appropriate.
- (d) "Eligible Stock Transaction" means any buy transaction of shares that are listed on The Stock Exchange of Hong Kong Limited for which share brokerage fee is over or equal to the Minimum Share Brokerage Fee as set out in the table below.

Trading Channels	Minimum Share Brokerage Fee
<ul style="list-style-type: none"> • Interactive Voice Response Phone System • Internet Banking • Mobile Banking 	HK\$75 / CNY75*
<ul style="list-style-type: none"> • Customer Service Representative Hotline 	HK\$100 / CNY100*

* Applicable to Renminbi-denominated share transactions

For the avoidance of doubt, trading of A-shares listed on Shanghai Stock Exchange through Shanghai-Hong Kong Stock Connect or on Shenzhen Stock Exchange through Shenzhen-Hong Kong Connect, share transactions under any initial public offerings and share transactions made under the Stock Monthly Investment Plan are excluded from the "Eligible Stock Transaction".

- (e) Upon fulfilling the Specific Terms and Conditions and the General Terms and Conditions herein, the Rebate (including the share brokerage fee for Renminbi-denominated share transactions calculated at such relevant exchange rate as the Bank deems appropriate) and the Transfer-in Reward will be credited to the HKD settlement account of the relevant Investment Account of the Eligible Customer within 6 weeks after the end of Promotion Period. The related Investment Account and HKD settlement account must remain in operation at the time of the Bank's crediting the Rebate and the Transfer-in Reward (where applicable), and the Eligible Customer must comply with the applicable terms and conditions; otherwise, the Eligible Customer will be conclusively deemed to have unconditionally and irrevocably waived all his/her/its entitlement and right to the privileges.
- (f) Notwithstanding the aforementioned privileges, Eligible Customer must still pay in full all transaction fees (including but not limited to all transaction levies, trading fees, stamp duty, etc.) for each share transaction in accordance with the Bank's Terms & Conditions for all Accounts and Related Services, the Bank's Bank Service Fees Guide brochure and all applicable terms and conditions (as revised from time to time at the Bank's sole and absolute discretion).
- (g) The transfer-in stocks aggregate amount is calculated based on the closing price of the relevant stocks on 31 March 2026.
- (h) Should any transfer-in stocks be transferred out from the relevant Investment Account to other banks or brokerages or financial institutions within 12 months after the date when the last transferred stock is successfully credited to the Investment Account, the relevant Eligible Customer's right to receive the Transfer-in Reward will be forfeited. The Bank also reserves the right to deduct any Transfer-in Reward previously awarded from such Eligible Customer's settlement account, and/or any other bank accounts of such Eligible Customer maintained with the Bank without prior notice. Such Eligible Customer shall be demanded to repay the Transfer-in Reward to the Bank in case the credit balance in such Eligible Customer's settlement account, and/or any other bank accounts of such Eligible Customer maintained with the Bank is insufficient.

General Terms and Conditions:

1. The promotion period of the aforementioned privileges starts from 1 January 2026 to 31 March 2026, both days inclusive ("Promotion Period").
2. The aforementioned privileges are not applicable to any staff of the Bank.
3. The aforementioned privileges are subject to all terms and conditions in this promotional material and prevailing regulatory requirements. Unless otherwise specified, customer cannot enjoy any of the aforementioned privileges in conjunction with any other promotional offers of the Bank. 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.
4. For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of the joint account for the aforementioned privileges. The Bank is entitled to deliver the aforementioned privileges to any one of the account holders of that joint account as the Bank may deem fit in its sole and absolute discretion and such delivery shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
5. The aforementioned privileges are not assignable and cannot be exchanged for any other gifts. In any event, the aforementioned privileges cannot be treated as cash or exchanged for cash.
6. The Bank has the right to suspend, amend, vary and/or terminate all or any of the aforementioned privileges and/or the Specific Terms and Conditions and/or General 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 and/or the Specific Terms and Conditions and/or General 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.
7. 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.
8. If there is any discrepancy between the English and the Chinese versions hereof, the English version shall prevail.

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2. If the investment involves Renminbi, you should note that the value of Renminbi against other currencies fluctuates and will be affected by, amongst other things, the PRC's government control. You should also note that Renminbi is currently not freely convertible and the offshore Renminbi exchange rate may deviate significantly from the onshore Renminbi exchange rate.
3. Foreign currency-denominated transactions involve currency risks. Fluctuations in currency rates may result in significant losses in the amount invested in the event that the currency denomination of the transaction exchanges to another currency.
4. Nothing in this promotional material constitutes an investment advice or an offer or an inducement to any person to acquire, purchase or subscribe for any investments, products or services referred to herein.
5. Investor should not invest solely based on this promotional material. You should carefully read the offering documentation for detailed product information and risk factors prior to making any investment decision. If you have any doubt, you should seek independent professional advice.
6. This promotional material is prepared by OCBC Bank (Hong Kong) Limited. The contents hereof have not been reviewed by any regulatory authority in Hong Kong.