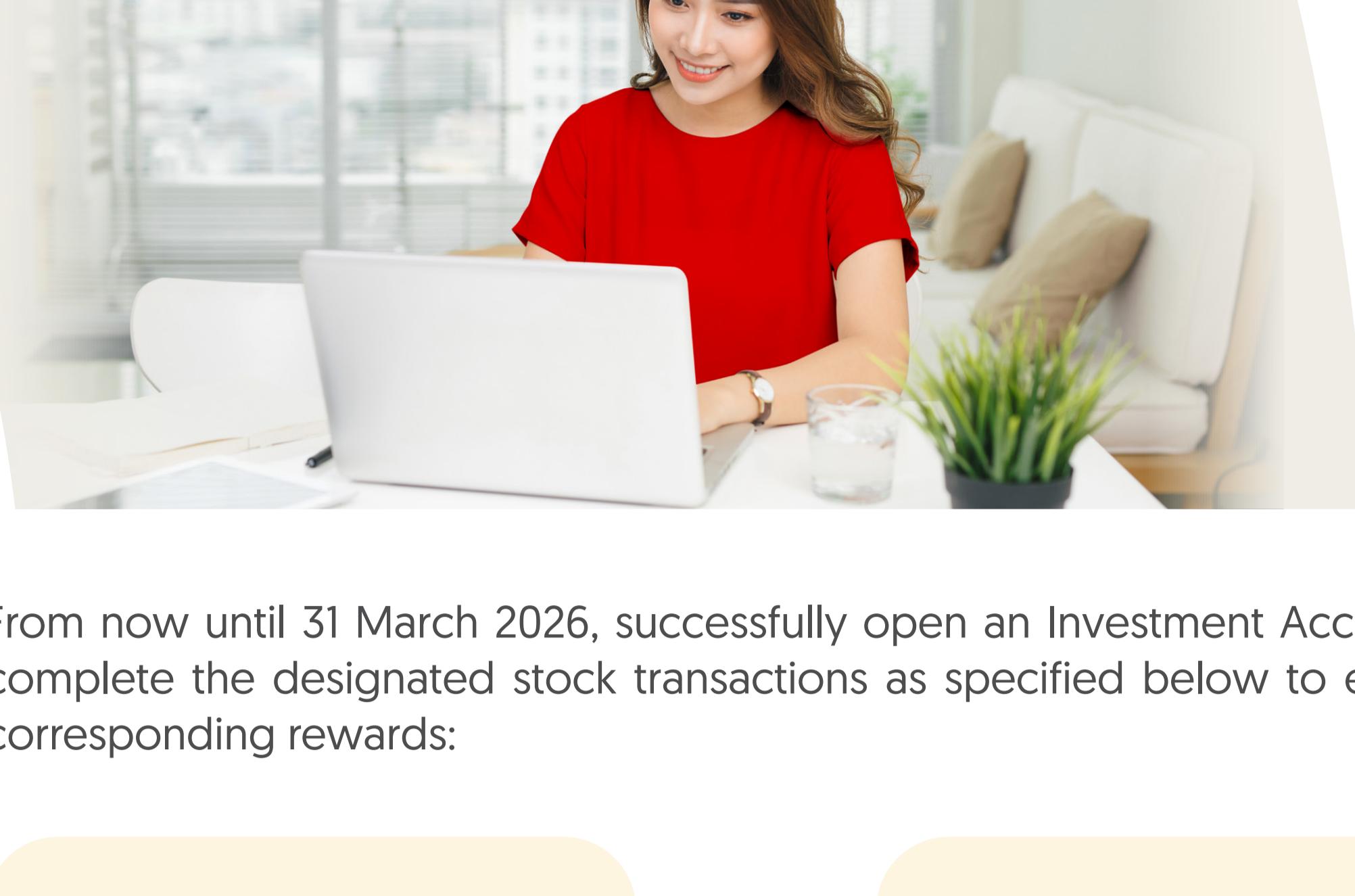


Investment Account Opening

Welcome Offers

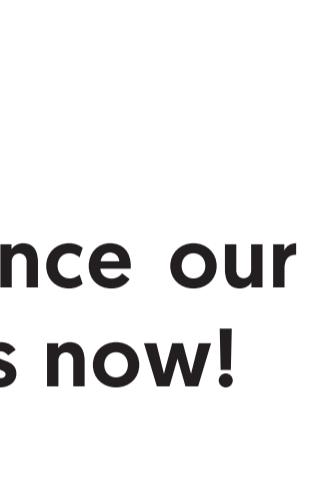
Earn up to HK\$13,888



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

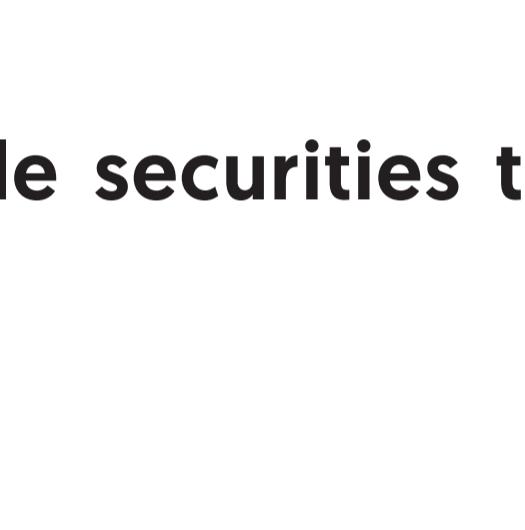
Stock purchase transactions
to earn up to



HK\$10,000
Brokerage Fee
Rebate

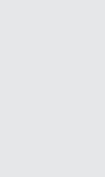
Stock Transfer-in Reward

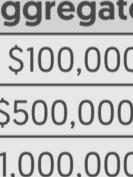
Transfer in a designated
amount of HK listed stocks
to enjoy up to



HK\$3,888
Cash Rebate

Experience our convenient and reliable securities trading services now!

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Investment involves risks. Terms and conditions apply.

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
• Interactive Voice Response Phone System	HK\$75 / CNY75*
• Internet Banking	
• Mobile Banking	
• 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 Stock 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) Should any transfer-in stocks aggregate amount be calculated based on the closing price of the relevant stocks on 31 March 2026.

(h) 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 any prevailing regulatory requirements. Unless otherwise specified, customers 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 any 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 cannot be treated as cash or exchanged for cash and cannot be exchanged for any other gifts. In any event, the aforementioned privileges

privileges</p