



For now,
and beyond

Subject: Important Notification of Amendments Effective 1 Aug: (1) Changes to Fees and T&Cs and (2) Discontinuation of Demand Drafts

Dear Valued Customer,

Thank you for banking with OCBC Bank (Hong Kong) Limited (the "Bank").

(1) Amendments to Service Fees and Terms and Conditions

To provide better banking service, the Bank conducts regular reviews of its services. As a result of such reviews, amendments will be made to our service fees and terms and conditions.

The Bank hereby gives you notice that, with effect from **1 August 2026 ("Effective Date")**, the Personal Customer Bank Service Fees Guide ["**Service Fees Guide**"], Terms & Conditions for all Accounts and Related Services, Cardholder Agreement and Terms and Conditions of Investment Account (**collectively, "Terms & Conditions"**) will be revised.

For further details, please refer to the summary of amendments to the Service Fees Guide and the Terms and Conditions at the links below or contact the Bank:

- **Service Fees Guide :**

https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/fees_change_personal.pdf

- **Terms and Conditions:**

https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/tnc_change.pdf

Please note that these amendments shall be binding on you if you continue to use or retain the relevant account(s)/services(s) on or after the Effective Date. If you do not accept the amendments, you have the right to terminate the account(s)/services(s) by providing written notice to the Bank prior to the Effective Date in accordance with the relevant provisions under the existing applicable terms and conditions.

If you prefer to download the summary of amendments to Service Fees Guide and Terms and Conditions for future reference, you can do so within 90 days, or you may not be able to access and store such version of the information after the expiry of the specified timeframe.

You can obtain a copy of the updated Service Fees Guide and Terms and Conditions by visiting our bank's websites below or any of our branches, on or after the Effective Date.

- **Services Fees:**

OCBC HK website > Personal Banking > Service Fees

- **Terms and Conditions:**

OCBC HK website > Personal Banking > Help & Support > ALL FORMS

(2) Termination of Demand Draft Issuance Service

Starting from the **Effective Date (1 August 2026)**, the Bank will cease issuing Demand Drafts. Customers may continue to use Telegraphic Transfer services for cross-border payment needs. Demand Drafts issued prior to the Effective Date will be valid for six (6) months from the date of issuance.

If you have any queries on the above or need any other information, please contact our Customer Service Hotline at (852) 3199 9188.

In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail.

OCBC Bank (Hong Kong) Limited
Jun 2026

Please do not reply this email.

According to the Personal Data (Privacy) Ordinance, you may choose not to receive promotion materials from OCBC Bank (Hong Kong) Limited. If you no longer wish to receive any promotional materials or any commercial electronic messages from OCBC Bank (Hong Kong) Limited in future, please email to pmd_hk@ocbc.com or mail to the Data Protection Officer of OCBC Bank (Hong Kong) Limited, 161 Queen's Road Central, Hong Kong.

Security Reminder:

OCBC Bank (Hong Kong) Limited maintains strict security standards and procedures to prevent unauthorized access to information about its customers. OCBC Bank (Hong Kong) Limited will never contact its customers by email or otherwise and ask customers to validate personal information such as user ID, account number or password information, and will not send out emails with embedded links to other websites for transactions. If you receive such a request, you should contact OCBC Bank (Hong Kong) Limited at (852) 3199 9188.

This message and any attachments are confidential to the ordinary user of the email address to which it was addressed and may also be privileged. If you are not the addressee or you have received this message in error, please contact pmd_hk@ocbc.com immediately and delete it from your system and please do not copy, forward, disclose or use any part of it. Internet communications cannot be guaranteed to be timely, secure, error or virus-free as information could be intercepted, corrupted, lost, arrive late or contain viruses. OCBC Bank (Hong Kong) Limited does not accept liability for any errors or omissions arising from internet transmission.

