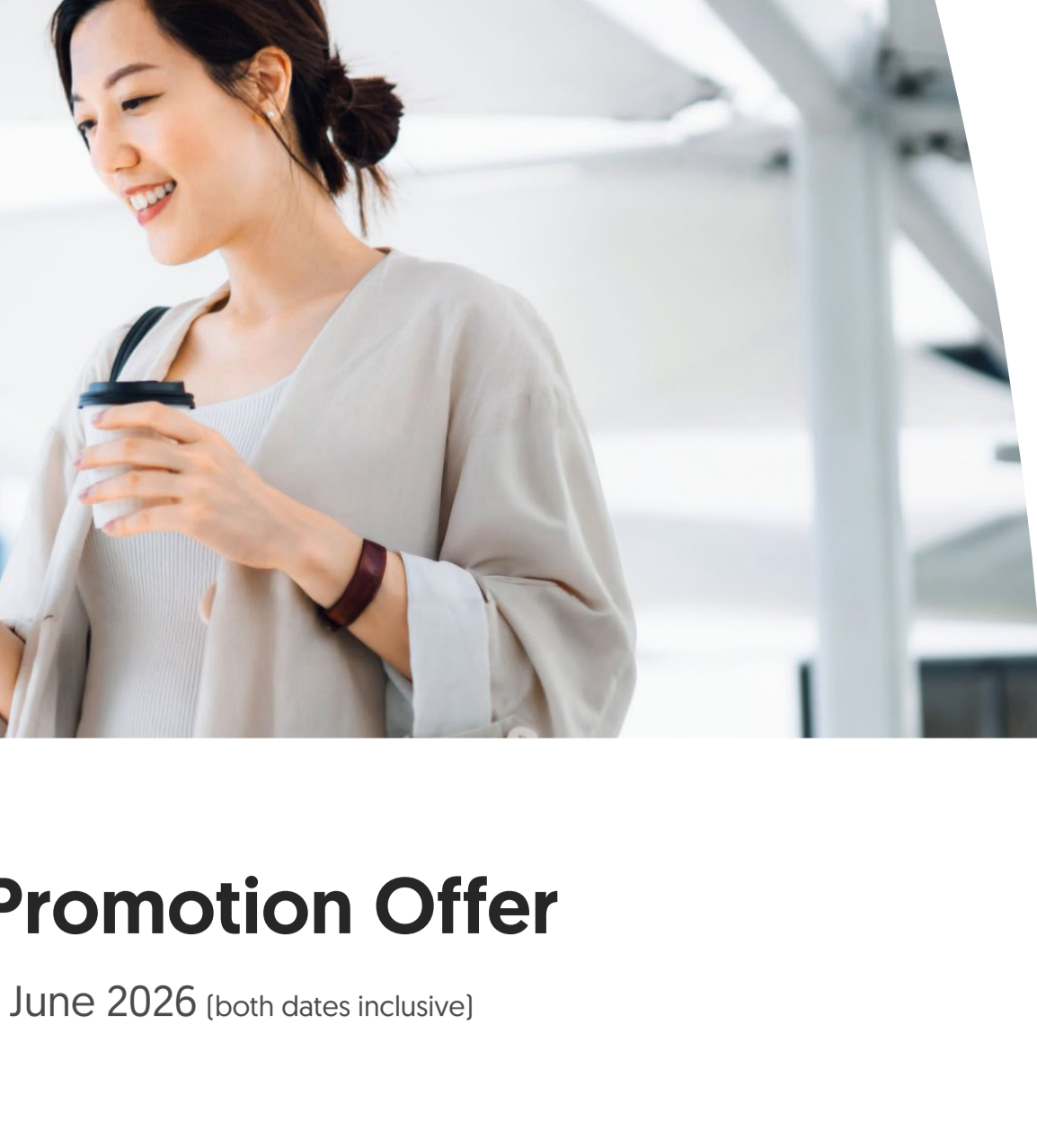


Exclusive Rewards for Wealth Management Customers



Eligible transactions: Investment, Insurance and Deposit Products



Wealth Management Promotion Offer

Promotion period: From 1 April 2026 to 30 June 2026 (both dates inclusive)

“Investment Promotion Offers”

Offer 1: New-to-product Investment Transactions Reward

Designated Investment Products	Aggregate Investment Transaction Amount (or its equivalent)	Cash Reward*	
Unit Trust, Equity Linked Investment, Structured Notes, and Bonds	Every HK\$500,000	OCBC Premier Banking Customers HK\$1,000	Other Customers HK\$500

*Maximum amount of cash reward capped at HK\$48,888

Offer 2: Bonus Coupon Rate Offer Reward

Enjoy Bonus Coupon Rate for completing the transaction of Designated Bonus Rate Eligible Investment Product(s)

Designated Bonus Rate Eligible Investment Products	Bonus Coupon Rate	Max. Bonus Coupon Reward**
Bonds, Interest Rate Linked Notes, Equity Linked Investment, and Equity Linked Notes	3.8%p.a. for 1 month	\$380 for each product type

**Maximum total Bonus Coupon of 4 products capped at HK\$1520

Offer 3: Unit Trust Digital Channels Transaction 1.5% Subscription Fee Promotion Offer

Eligible Customers can enjoy subscription fee at a flat rate of 1.5% on Unit Trust subscription transactions conducted via our Digital Channels¹.

¹Digital Channels refer to the Bank's Internet Banking and Mobile Banking

Offer 4: Unit Trust and Bond Transfer-in Reward

Investment Products	Aggregate Transfer-in Transaction Amount (or its equivalent)	Cash Reward ^A	
Unit Trust and Bonds	Every HK\$100,000	OCBC Premier Banking Customers HK\$300	Other Customers HK\$150

^AMaximum amount of cash reward capped at HK\$10,000 and handling fee waiver

“Insurance Promotion Offers”

Appreciation Gift – Financial Needs Analysis (FNA) for Banca Life⁵:

During the Promotion Period¹, designated Eligible Customers² who visit any branch and conduct the Financial Needs Analysis³ (“FNA”) for Banca Life will be entitled to the Appreciation Gift as specified in the table below.

Eligible Customers	Appreciation Gift
OCBC Premier Banking Customers / Hong Kong Life New Client ⁴	Cash coupons valued at HKD150 and “Hong Kong Life Special Edition Octopus - China T-Union Card” (Stored value at HKD100, without deposit)
Offshore Customers	Cash coupons valued at HKD150
Hong Kong Life Maturity Policy Customers / Other Customers	Cash coupons valued at HKD100

OCBC “New-to-Insurance Customer” Offer

New-to-Insurance customer* (“NTI Customer”) may apply for any of the following promotion offers listed below during the Promotion Period. Each promotion offer is counted separately, and there is no requirement for the NTI customer to complete all missions during the Promotion Period¹.

Mission	Promotion Offer
(1) Conduct Financial Needs Analysis (FNA)²	Cash coupons valued at HKD150 and “Hong Kong Life Special Edition Octopus - China T-Union Card” (Stored value at HKD100, without deposit) ^{3,10}
(2) Become Hong Kong Life New Client⁴	With successful applications of any Eligible Life Insurance Plan(s), clients may enjoy corresponding incentives as below. 1) Enjoy 1st-year premium discount up to HK\$10,388⁶ for designated plan or 2) Enjoy up to 20% 1st-year premium discount and up to 12% 2nd-year discount⁷
(3) Sign up for OCBC Premier Banking⁸	Enjoy first 12-month waiver of the Premier Banking monthly maintenance fee
(4) HKD, USD & RMB New Funds Time Deposit Offers Exclusive to New-to-Insurance Customer⁹	Enjoy HKD/USD/RMB Premier Banking New Funds Time Deposit Offer Rates with new funds and/or existing funds

*New-to-Insurance customer refer to new customers who have not held any in-force life insurance policy(ies) issued by Hong Kong Life Insurance Limited (“Hong Kong Life”) during the past 3 years between 1 April 2023 to 31 March 2026, and who successfully apply for a life insurance plan from Hong Kong Life with an annualized first-year premium of HK\$100,000 (or equivalent) or above during Promotion Period.

The OCBC “New to Insurance Customer” Offer and “Appreciation Gift – Financial Needs Analysis for Banca Life” are subject to the relevant terms and conditions. For details, please visit any branch of OCBC Bank (Hong Kong) Limited.

“Savings Promotion Offer”

Step-up Savings Account Offer

Subscribe to the Step-up Savings Account Offer while waiting for investment opportunities, you can enjoy preferential savings rate and fund usage flexibility. Contact any of our branches to learn more about the latest deposit promotion.

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The above Investment Promotion Offers are subject to terms and conditions. For details, please refer to the relevant specific terms and conditions and general terms and conditions.

Investment involves risk.

OCBC Bank (Hong Kong) Limited

Terms and Conditions of Investment Promotion Offers (“Promotion”)

General Terms and Conditions

- Unless otherwise indicated, the promotion period is from 1 Apr 2026 to 30 June 2026, both dates inclusive (“Promotion Period”).
- Unless otherwise indicated, the Promotion is applicable to OCBC Premier Banking customers, and retail banking customers (“Other Customers”) of OCBC Bank (Hong Kong) Limited (“Bank”), excluding corporate and institutional customers under Wealth Management Connect Collectively, “Eligible Customers”.
- Unless otherwise indicated, each Eligible Customer can only enjoy the Promotion once.
- Participation in the Promotion is subject to there being no abuse of/non-compliance with the General Terms and Conditions and Specific Terms and Conditions of the Promotion (collectively, “the Terms and Conditions”) by the Eligible Customer, failing which the Bank will debit the value of the reward from any of the Eligible Customer’s accounts without notice and/or take any other appropriate action to rectify the situation. The promotion is subject to the terms and conditions of the promotion offers presented or processed of the related transaction. Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer, however any dispute over the contractual terms of the life insurance product should be resolved between Hong Kong Life and the customer at 2290.
- The Promotion cannot be used in conjunction with other special promotions, investment products promotion offers, discounts or promotional coupons, and cannot be transferred or exchanged for cash or other offers. The Promotion is not applicable to staff of the Bank.
- The Bank reserves the right to suspend, amend, vary and/or terminate all or any of the privileges mentioned herein, the promotion and/or the Terms and Conditions 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 conditions or arising from any of the privileges mentioned herein (the “Promotion and/or the Terms and Conditions or any part thereof” (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.
- The English version of the Terms and Conditions shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions applicable to Investment Promotion Offers

- Digital Channels refer to the Bank’s Internet Banking and Mobile Banking.
- Eligible Customers who are OCBC Premier Banking customers must maintain their respective statuses at the time of the Bank’s crediting the relevant reward(s) in order to enjoy the reward(s) for “OCBC Premier Banking” under the Promotion, failing which they will only be entitled to the reward(s) for Other Customers if they remain as the general banking customers of the Bank at the time of crediting the relevant reward(s). For Eligible Customers who do not maintain any account with the Bank at the time of crediting the relevant reward(s), their right to receive the reward(s) under the Promotion will be forfeited.
- The cash reward(s) under the Promotion will be credited to the designated HKD settlement account as specified by the relevant Eligible Customers on or before 30 Sep 2026. The relevant investment account and the designated HKD settlement account may remain valid and in force at the time when the Bank credits the said cash reward(s) (if applicable), and the relevant Eligible Customer must comply with the applicable terms and conditions; otherwise, such Eligible Customer will be conclusively deemed to have unconditionally and irrevocably waived all his/her entitlement and right to the relevant cash reward(s), or the Bank may credit the cash reward(s) to any one of the HKD deposit accounts held by the Eligible Customer at the Bank’s sole and absolute discretion without giving any reason therefor.

Specific Terms and Conditions applicable to New-to-product Investment Transactions Reward

- Subject to these Terms and Conditions, Eligible Customers will be rewarded with the corresponding cash reward as set out below for every aggregate investment transaction amount of HK\$500,000 (or its equivalent) under the Designated Investment Product (as specified in clause 2 below) during the Promotion Period. The maximum amount of the New-to-product Investment Transactions Reward for each Eligible Customer is capped at HK\$48,888. The cash reward amount of the relevant New-to-product Investment Transactions Reward is illustrated as follows:

Designated Investment Products	Aggregate Investment Transaction Amount (or its equivalent)	Cash Reward ^A	
		OCBC Premier Banking Customers	Other Customers
Unit Trust, Equity Linked Investment, Structured Notes, and Bonds	Every HK\$500,000	HK1,000	HK\$500

*Maximum Cash Reward for the New-to-product Investment Transactions Reward is HK\$48,888.

- Designated Investment Products comprise the four types of investment product listed below:
 - Unit Trust;
 - Equity Linked Investment (“ELI”);
 - Structured Notes (e.g. Equity Linked Notes, Interest Rate Linked Notes); and
 - Bonds.

In the avoidance of doubt, only the transaction amount of the Eligible Designated Investment Products Transactions (as defined in clause 3 below) will be counted towards the aggregate investment transaction amount.

- Eligible Designated Investment Products Transactions refer to the following investment transactions conducted by the Eligible Customers during the Promotion Period:
 - Unit Trust subscription or switch-in (with the minimum subscription fee / express switching subscription fee and/or the minimum switching fee of 1%, excluding Unit Trust monthly investment plans); and
 - ELI subscription (with the minimum subscription fee of 1%, and/or
 - Structured Notes subscriptions (with the minimum subscription fee of 1%), and/or
 - Bond subscription or selling (excluding Retail IPO Bonds) with maximum trading profit percentage of the Bank stated in the application form as “up to 2%” or above and the final profit percentage of the Bank or financial institution by himself/herself/itself upon submission of the Unit Trust or Bond transfer-in application. Eligible Customers shall be reminded that the Bank, without prior provided that the Eligible Customer/ Seller has not transacted the same type of Designated Investment Product during the period from 1 Apr 2025 to 31 Mar 2026.

- For example, if Mr. X made Unit Trust subscriptions on 4 July 2025 and 7 April 2026, his Unit Trust subscription on 7 April 2026 will not qualify as an Eligible Designated Investment Products Transaction. This is because he had already subscribed for Unit Trust within the aforementioned period from 1 April 2025 to 31 March 2026. To be eligible for the New-to-product Investment Transactions Reward, the customer must comply with the applicable terms and conditions; otherwise, such Eligible Customer will be conclusively deemed to have unconditionally and irrevocably waived all his/her entitlement and right to the relevant cash reward(s), or the Bank may credit the cash reward(s) to any one of the HKD deposit accounts held by the Eligible Customer at the Bank’s sole and absolute discretion on the last Dealing Day of the month in which the relevant transaction and/or subscription is successfully executed. “Dealing Day” means the day on which the Bank opens to the general public for normal business in Hong Kong.

Example of the calculation of the Bonus Coupon Rate Offer Rewards illustrated as follows for reference.

Designated Bonus Rate Eligible Investment Products	Illustrative Example
Bond, Interest Rate Linked Note, Equity Linked Investment, Unit Trust	(1) Subscription of Equity Linked Investment: Nominal value: HK\$ 120,000 Calculation of Bonus Coupon: HK\$ 120,000 x 3.8%p.a. / 12 = HK\$ 380 Bonus Coupon Reward: HK\$ 380
	(2) Subscription of Bond: Nominal Value: US\$ 20,000 [HK\$ 156,000 equivalent, assume month end exchange rate as USD 1: HKD 78] Calculation of Bonus Coupon: HK\$ 156,000 x 3.8%p.a. / 12 = HK\$ 494 Bonus Coupon Reward: HK\$ 380 [maximum cap]

- The subscription of Designated Bonus Rate Eligible Investment Product(s) completed by Eligible Customers must not be early withdrawn / terminated for at least the first month in order to be eligible for the offer.

Specific Terms and Conditions applicable to Unit Trust Digital Channels Transaction 1.5% Subscription Fee Promotion Offer

- The promotion period of the Promotion is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
- The Unit Trust Digital Channels Transaction 1.5% Subscription Fee Promotion Offer is only applicable to Unit Trust subscription(s) conducted via the Digital Channels. Any Unit Trust transaction that is conducted via any branch of the Bank or by phone will not be eligible for this offer.
- The Unit Trust Digital Channels Transaction 1.5% Subscription Fee Promotion Offer is not applicable to Unit Trust switching and monthly investment plan.

Specific Terms and Conditions applicable to Unit Trust and Bond Transfer-in Reward

- Subject to these Terms and Conditions, an Eligible Customer who successfully transfers any Unit Trust(s) and Bond(s) from other banks or financial institutions into his/her investment account maintained with the Bank via any branches of the Bank during the Promotion Period will be entitled to the following cash reward (“Cash Reward”):

Investment Products	Aggregate Transfer-in Transaction Amount (or its equivalent)	Cash Reward ^A	
Unit Trust and Bonds	Every HK\$100,000	HK300	HK\$150

^AMaximum Cash Reward for the Transfer-in Reward is HK\$10,000.

- The accumulated Unit Trust and Bond transfer-in amount is the net asset value of the relevant Unit Trust(s) and Bond(s) which have been successfully credited to the investment account of the Eligible Customer, calculated in Hong Kong Dollars at such exchange rate and unit price as determined by the Bank at the Bank’s sole and absolute discretion on the last Dealing Day of the month in which the transfer-in application is completed with the investment account. “Dealing Day” means the day on which the Bank opens to the general public for normal business in Hong Kong.

- An Eligible Customer must submit the Unit Trust or Bond transfer-in application within the Promotion Period and have such Unit Trust or Bond being successfully credited to the investment account within 2 months after the date of such application to enjoy the Cash Reward. Such Eligible Customer is required to arrange the submission of Unit Trust or Bond transfer-out application to the relevant bank or financial institution by himself/herself/itself upon submission of the Unit Trust or Bond transfer-in application. Eligible Customers shall be reminded that the Bank, without prior notice, should any Unit Trust or Bond transferred in be transferred out from the relevant investment account to other banks or financial institutions within 12 months after the date when the last transferred Unit Trust or Bond is successfully credited to the investment account, the relevant Eligible Customer’s right to receive the Cash Reward will be forfeited. The Bank also reserves the right to deduct any Cash Reward previously so 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 Cash 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.

- Only Unit Trust (including but not limited to fund classes) or Bonds that are distributed by the Bank at the time of the Eligible Customer’s submission of the Unit Trust or Bond transfer-in application and when the transfer-in application is completed will be accepted for transfer-in. The Bank reserves the sole and absolute right to accept or reject the Unit Trust or Bond transfer-in application without the need to provide any reason or prior notice to the Eligible Customers.

- The name of account holder of the investment account maintained with the other banks or financial institutions from which the Unit Trust(s) or Bond(s) are transferred in must be identical to that of the investment account held by the Eligible Customer with the Bank.

- Nothing in this promotional material constitutes an investment advice or an inducement to any person to acquire, purchase or subscribe for any investments, products or services referred to herein.

- This promotional material is prepared by OCBC Bank (Hong Kong) Limited, the contents have not been reviewed by any regulatory authority in Hong Kong.

Insurance Promotion Offers

Terms and Conditions applicable to the OCBC Bank Insurance Promotion Offer (“Promotion”)

- The promotion period of the Promotion is from 1 April 2026 to 30 June 2026 (both dates inclusive) (“Promotion Period”).
- Eligible Customer of the “Appreciation Gift – Financial Needs Analysis (FNA) for Banca Life” refers to new and existing customers of OCBC Bank (Hong Kong) Limited (“OCBC Bank”) who are aged 18 or above and fall within the following categories:

Customer Type	Definition
I	OCBC Premier Banking Customers Refer to Clients who are OCBC Premier Banking customers, including existing OCBC Private Banking customers
II	Hong Kong Life New Client New clients who have not held any in-force life insurance policy(ies) issued by Hong Kong Life during the past 3 years (from 1 April 2023 up to and including 31 March 2026)
III	Offshore Customers Refer to Clients who hold overseas identification documents
IV	Hong Kong Life Maturity Policy Customers Refer to Clients who own a policy of Hong Kong Life matured in the year of 2026
V	Other Customers Refer to Clients other than Type I to VI

- Product purchase is not required after conducting the FNA.
- The coupons and / or the gift are available on a first-come, first-served basis while stock lasts.
- Subject to the Terms and Conditions of the Hong Kong Life “Appreciation Gift for Customers – FNA for Banca Life” program
- Subject to the Terms and Conditions of Hong Kong Life “Set Sailing Rewards 2026” Client Incentive – “Amazing Reward” New Client Incentive program
- Subject to the Terms and Conditions of Hong Kong Life “Set Sailing Rewards 2026” Client Incentive – “Reward for Two” – New Client Incentive program
- Subject to the Terms and Conditions of “Sign up for OCBC Premier Banking customers” program
- Subject to the Terms and Conditions of “HKD, USD & RMB New Funds Time Deposit Offers – Exclusive to New to Insurance Customer” program

- NTI Customers are also referred as “Hong Kong Life New Client” under the:
 - Hong Kong Life “Appreciation Gift for Customers – FNA for Banca Life”;
 - Hong Kong Life “Set Sailing Rewards 2026 Client Incentive - “Amazing Reward” New Client Incentive
 - Hong Kong Life “Set Sailing Rewards 2026 Client Incentive - “Reward for Two” Client Incentive

- Hong Kong Life Insurance Limited (“Hong Kong Life”) and OCBC Bank are not the supplier of the coupon and / or the gift. Hong Kong Life and OCBC Bank shall not be held responsible in relation to the market value or closing price (as determined by the Bank at its absolute discretion) of securities and all investment holdings of investment account(s). The balance of personal accounts will be held under the same name and with the same Hong Kong Identity Card number. If the customer holds a joint account, the total balance of such account will also be included in the calculation of average daily total relationship balance of account(s). The Bank will calculate the average daily Total Relationship Balance of the account(s) on a monthly basis. For details, please contact our staff or refer to the Bank Service Fees Guide of the Bank.

Terms and Conditions applicable to HKD, USD & RMB New Funds Time Deposit Offers Exclusive to New-to-Insurance Customer (“Designated Time Deposit Offer”)

- The Promotion Period of the Designated Time Deposit Offer is from 1 April 2026 to 30 June 2026 (both dates inclusive) (the “Promotion Period”).
- Subject to clause 3 below, NTI Customers who meet the following criteria can enjoy the Designated Time Deposit Offer in Hong Kong Dollar (HKD), United States Dollar (USD) and/or Renminbi (RMB):
 - visit any branches of the Bank within 10 business days after successfully enrolling as an OCBC Premier Banking customer during the Promotion Period; and
 - set up Designated Time Deposit using New Funds and/or Existing Funds up to a maximum of HK\$1,000,000 (or equivalent). The minimum deposit amount for each currency is HK\$100,000 (or equivalent).

- If the insurance policy applied for under the promotion cannot be successfully issued or is cancelled during the cooling-off period after policy issuance, the customer will no longer be eligible for the Designated Time Deposit Offer, and the Bank reserves the right to adjust the interest rate of the time deposit to the prevailing savings board rate of the relevant currency or take other necessary actions.

- A “business day” only includes the day on which the Bank is open to the general public for normal business in Hong Kong, excluding any Sunday or public holidays. For details of the branches’ location and service hours, please visit the Bank’s website at www.ocbc.com.hk

- “New Fund” refers to funds newly deposited into the Bank in the form of cash, cheque, cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer’s deposit amount currently placed with the Bank or funds withdrawn/transferred from any account(s) with the Bank. The applicable amount of New Fund shall be the net increase in the customer’s total deposit amount as a result of depositing the New Fund in accordance with the relevant terms and conditions of the foregoing terms as compared with the customer’s average deposit amount with the Bank in the calendar month immediately preceding the date of the customer’s deposit of the New Fund.

- “Existing Fund” refers to the deposits in the Bank that are not categorized as New Fund per the above definition.

- Each NTI Customer can only enjoy the Designated Time Deposit Offer once per listed currency during the Promotion Period.

- For NTI Customers who have joined OCBC Premier Banking under joint names within the Promotion Period, unless otherwise indicated, only the primary account holder is eligible for the Designated Time Deposit Offer.

- If there is any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall prevail.