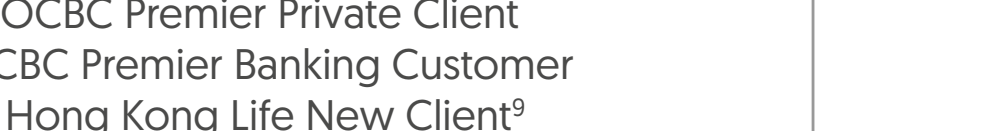


*Maximum amount of cash reward capped at HK\$49,000


“Insurance Promotion

OCBC “New-to-Insurance Customer” Offer

between 1 October 2023 to 30 September 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.

Payroll Account Savings Deposit Offer

Become a OCBC Premier Private Client or Premier Banking customer, enjoy an exclusive HKD savings deposit rate of up to 2.38% p.a.

Maximise the value of your payroll funds while maintaining full flexibility over your money.

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.

4. Participation in the Promotion is subject to there being no abuse of Promotion-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 deduct the value of the reward from any of the Eligible Customer's accounts without notice and/or take any other action that may be necessary and appropriate to ensure compliance with the Terms and Conditions of the Promotion. The Eligible Customer agrees to provide the Bank with all necessary and accurate accounting documentation and offering documentation as well as all other terms and conditions applicable to them respectively. For details, please contact our staff or refer to the relevant promotion leaflet and/or Bank Service Fee Guide of the Bank. In the event of any inconsistency between the Terms and Conditions and the relevant terms and conditions of the banking products, services, and facilities of the Bank, the Terms and Conditions of the Promotion shall prevail.

the time of crediting the relevant reward(s) to the right to receive the relevant reward(s) under the Promotion will be forfeited.

3. The cash reward(s) under the Promotion will be credited to the designated HKD settlement account as specified by the relevant Eligible Customer on or before 31 March 2027. The relevant Eligible Customer must ensure that the designated HKD settlement account must 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/its 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 ["New-to-product Investment Transactions Reward"]

1. 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

(ii) Equity Linked Investment ("ELI");

(iii) Structured Notes (e.g. Equity Linked Notes, Interest Rate Linked Notes), and

(iv) Bonds.

For 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.

3. 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/or
- ELI subscription (with the minimum subscription fee of 1%); and/or
- Structured Notes subscription (with the minimum subscription fee of 1%); and/or

Designated Welcome-to-Investment Products	Aggregate Investment Transaction Amount (or its Equivalent)	Cash Reward*
		OCBC Premier Private Clients, OCBC Premier Banking customers and Other Customers
Unit Trust, Equity Linked Investment, Structured Notes, Bonds, and Currency-linked Deposit*	HK\$3,000,000 or above	HK\$800

*Maximum Cash Reward for the Welcome-to-Investment Transactions is HK\$800.
 *Investment transaction amount of Currency-linked Deposit will be multiplied by 50% when calculating the aggregate investment transaction amount.

- EU1 subscription (with the minimum subscription fee of 1%), and/or
- Structured Notes subscriptions (with the minimum subscription fee of 1%), and/or
- CLD subscriptions; 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 as 1% of nominal value at minimum,

provided that the Eligible Customers did not have **ANY** transaction of Designated Welcome-to-Investment Product during the period from 1 October 2025 to 30 September 2026.

4. To calculate the aggregate investment transaction amount of Designated Welcome-to-Investment Products, the Bank will convert all transactions to Hong Kong Dollars at such exchange rate as determined by the Bank at its sole and absolute discretion on the last Dealing Day of the month in which the relevant transaction and/or subscription is successfully executed. For the purpose of this calculation, the amount of the transaction will be multiplied by 50% to calculate the aggregate investment transaction amount. "Dealing Day" means the day on which the Bank opens its financial markets in Hong Kong.

	Calculation of aggregate investment transaction amount: HK\$1,000,000 × 50% = HK\$500,000	HK\$1,000,000
	Cash reward: HK\$0	
[3]	Customer did not have ANY transaction of Designated Welcome-to-Investment Products during 1 October 2025 to 30 September 2026. Subscribed HK\$1,000,000 CLD on 7 October 2026 AND Subscribed HK\$500,000 on 1st Jan 2027 AND	Eligible

	HK\$0 × 50% = HK\$0	2026
	Cash reward: HK\$0	

Specific Terms and Conditions applicable to Unit Trust Digital Channels Transaction 15% Subscription Fee Promotion Offer

1. Subject to these Terms and Conditions, Eligible Customer(s) can claim for subscribing to any Unit Trust(s) via the Digital Channels during the Unit Trust 15% Promotion Period.

2. The Unit Trust Digital Channels Transaction 15% 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.

2. 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. Expressed 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 when such Unit Trust(s) and Bond(s) have been successfully credited to the investment account. "Dealing day" means the day on which the Bank opens to the general public for normal business in Hong Kong.

On any stock exchange and covered by the Investor Compensation Fund in Hong Kong. ELI and SN involve risks, including the substantial loss of the principal amount invested. ELI and SN are not secured on any assets or collaterals. When you buy ELI and SN, you will be relying on issuer's creditworthiness. If the issuer becomes insolvent or defaultful on its obligations under the ELI and SN, you may lose your investment. In addition, ELI and SN are subject to the risk of early termination. If the ELI and SN are terminated before their maturity, you may not receive the full term of ELI and SN. It is possible that you may not receive any potential distribution amount during the investment period. If the ELI and SN are early terminated, you may not be able to enjoy the same rate of return if you re-invest these proceeds in other investments with similar risk parameters. Changes in the market prices of the linked stock or linked assets may not lead to a proportionate change in the market value of, or your potential return under the ELI and SN. If you fail to early terminate your ELI and SN under issuer's market making arrangements, you may incur additional costs. As bonds may not have a liquid or active secondary market and their prices may have large bid or offer spread, it may be difficult to sell them and get money back before they mature. Prices

7. 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 denominated of the transaction exchanges to another currency.

8. Customers should not make any investment decision solely based on the information provided in this promotional material. Before making any investment decision, customers should read attentively and carefully considering all the relevant investment product's offering documents and information (including but not limited to the risk factors set out therein) to understand the product and its risks. Investment decision is made by customers; customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial position, investment objectives, investment experience and other relevant circumstances. If necessary, customers should obtain independent professional advice before making any investment decision.

- 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 account(s) under the plan will be calculated on the basis of the closing price of the securities held in the account(s). The customer holds a joint account, the total balance of each 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.
9. Under the following Hong Kong Life client promotion programmes, NTD Customers are also referred as "Hong Kong Life New Client":
- (i) Hong Kong Life "Appreciation Gift for Customers - FMA for Banca Life"
 - (ii) Hong Kong Life "Set Sailing Rewards 2026 Client Incentive - "Amazing Reward" New Client Incentive
 - (iii) Hong Kong Life "Set Sailing Rewards 2026 Client Incentive - "Reward for Two" Client Incentive

5. This promotion material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as an offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of Hong Kong Life outside Hong Kong.

OCBC Bank (Hong Kong) Limited ("Appointed Licensed Insurance Agency") is the Appointed Licensed Insurance Agency of Hong Kong Life, and the life insurance product is a product of Hong Kong Life but not the Appointed Licensed Insurance Agency, in respect of an eligible dispute [as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Centre] between the Appointed Licensed Insurance Agency and the customer out of the selling process. Hong Kong Life, the Appointed Licensed Insurance Agency is required to enter into a Financial Dispute Resolution Scheme 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 directly.

Please contact Hong Kong Life Data Protection Officer at 2390 2882 or email your written request to Tz'fy Cosco Tower, 183 Queens Road Central, Hong Kong if you request Hong Kong Life Insurance Limited not to use your personal data for direct marketing purposes. No charge shall be levied on such arrangement.

For the purpose of this Offer, an **"Eligible Salary Credit"** means the salary payments credited to an Eligible Customer of the Eligible Customer through a payroll arrangement accepted and recognised by the Bank, which may include salary payments from other banks through Standing Instruction (S.I.) or the Faster Payment System (FPS), with each salary credit being not less than

Table 2	
Date of Successful Enrollment as an OCBC Premier Banking or OCBC Premier Private Client (both days inclusive)	Offer Period (both days inclusive)
1 October 2026 to 15 October 2026	16 October 2026 to 31 December 2026

	16 November 2026 to 30 November 2026	1 December 2026 to 31 January 2027
	1 December 2026 to 15 December 2026	16 December 2026 to 31 January 2027
	16 December 2026 to 31 December 2026	1 January 2027 to 31 January 2027

5. Interest accrued at the Payroll Account Savings Deposit Office Rate will be credited, at such intervals as prescribed by the Bank and in accordance with the relevant terms and conditions, to the Eligible Customer's Eligible Account in accordance with Clause 7 below.

12. For the avoidance of doubt, the Bank reserves the right in its sole and absolute discretion: not to provide any of all benefits under the Offer without giving any prior notice or reason, and to terminate the Offer at any time without notice or reason, and to modify the terms, conditions, rules, regulations, and procedures of the Offer at any time without notice or reason.

13. At the time the Bank credits the interest under the Offer, the customer must maintain Premier Banking or OCBK Premier Private Client status and the relevant Eligible Account, being either the HD Savings Account under the Integrated Account or the HD Passport Savings Account, as applicable, and satisfy all requirements and eligibility criteria of the Offer. Otherwise, the customer will be deemed to have unconditionally and irrevocably waived all rights and entitlements under the Offer.

14. The Bank reserves the right to suspend, amend, vary and/or terminate any of all benefits under the Offer and/or to these Terms and Conditions or any part thereof from time to time at its sole and absolute discretion without prior notice to or consent of any customer. The Bank's decisions and interpretations in relation to all matters and/or disputes concerning or arising from any benefit under the Offer shall be final and binding on the customer.