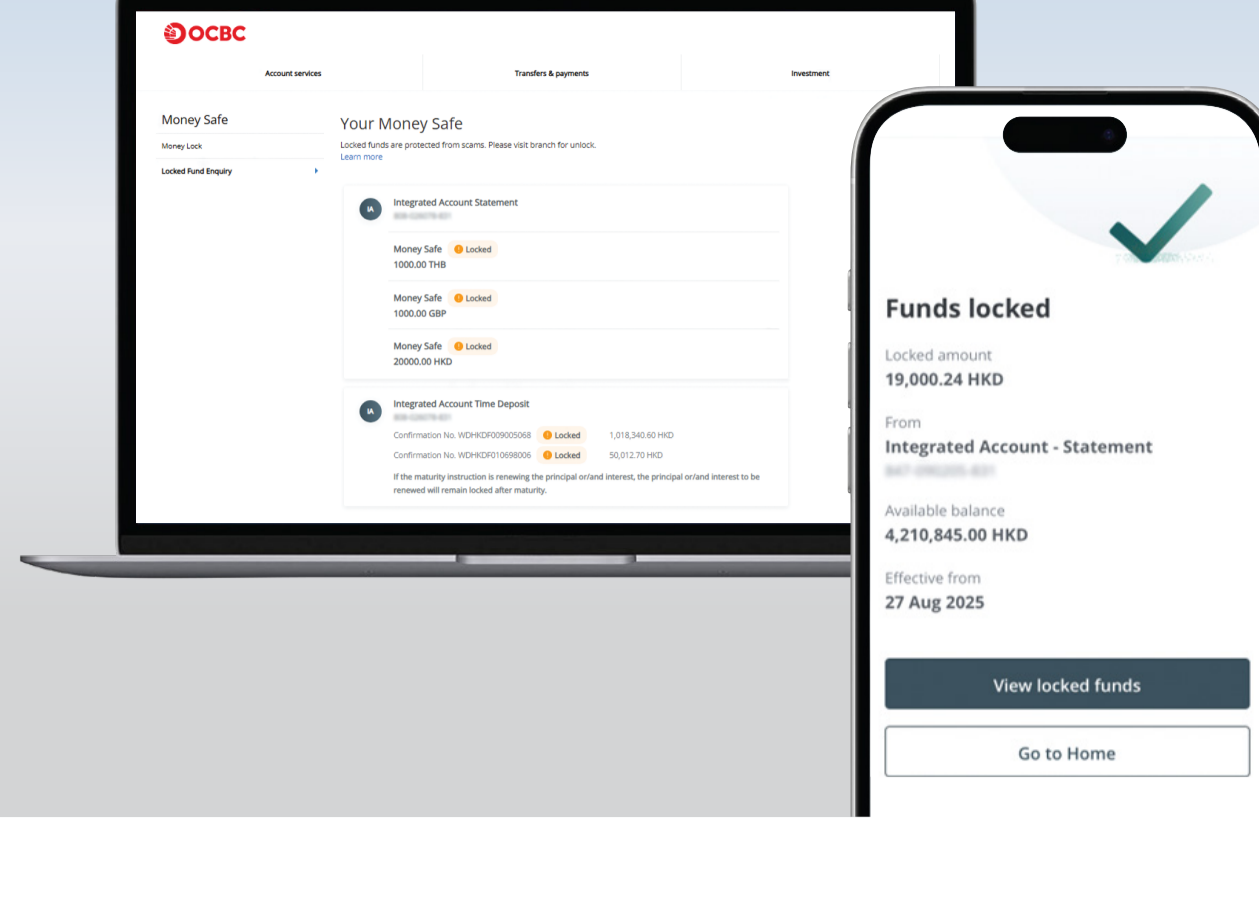


# Protect your funds with the new MoneySafe



Lock funds in your current, savings and/or time deposit account(s) across up to 15 currencies to protect them from scams.

**“Money Safe”** is an **anti-fraud security feature** introduced by the Hong Kong Monetary Authority (HKMA). To protect you from scams, OCBC Money Safe allows you to lock all or a portion of your funds in your current, savings and/or time deposit account(s) in Hong Kong Dollar and foreign currencies that are in excess of what you need for regular or budgeted expenses<sup>1</sup>. In doing so, **you continue to enjoy benefits like earning interest** on your total account balance while safeguarding your funds from scams or unauthorised use. There is no need to set up any new account or move funds between accounts.

Once locked, your funds are safe as they cannot be withdrawn or transferred out through any channel [e.g. Internet/Mobile Banking, ATMs, or branches]. The locked funds can be released after we verify your identity at our branches.

## Benefits of Money Safe

### Flexibility to increase the locked amount

- increase the locked amount seamlessly via the “OCBC Hong Kong” mobile app or Internet Banking

### Greater peace of mind

- funds can only be released in person. This means that, even in the unlikely event where a scammer gains digital access to your account(s), your locked funds will remain safe.

### No impact on your account benefits

- even if you lock your funds, they will still sit in your account(s) and count forwards the account balance. This means you will continue to enjoy the account benefits, such as the earning of interest.

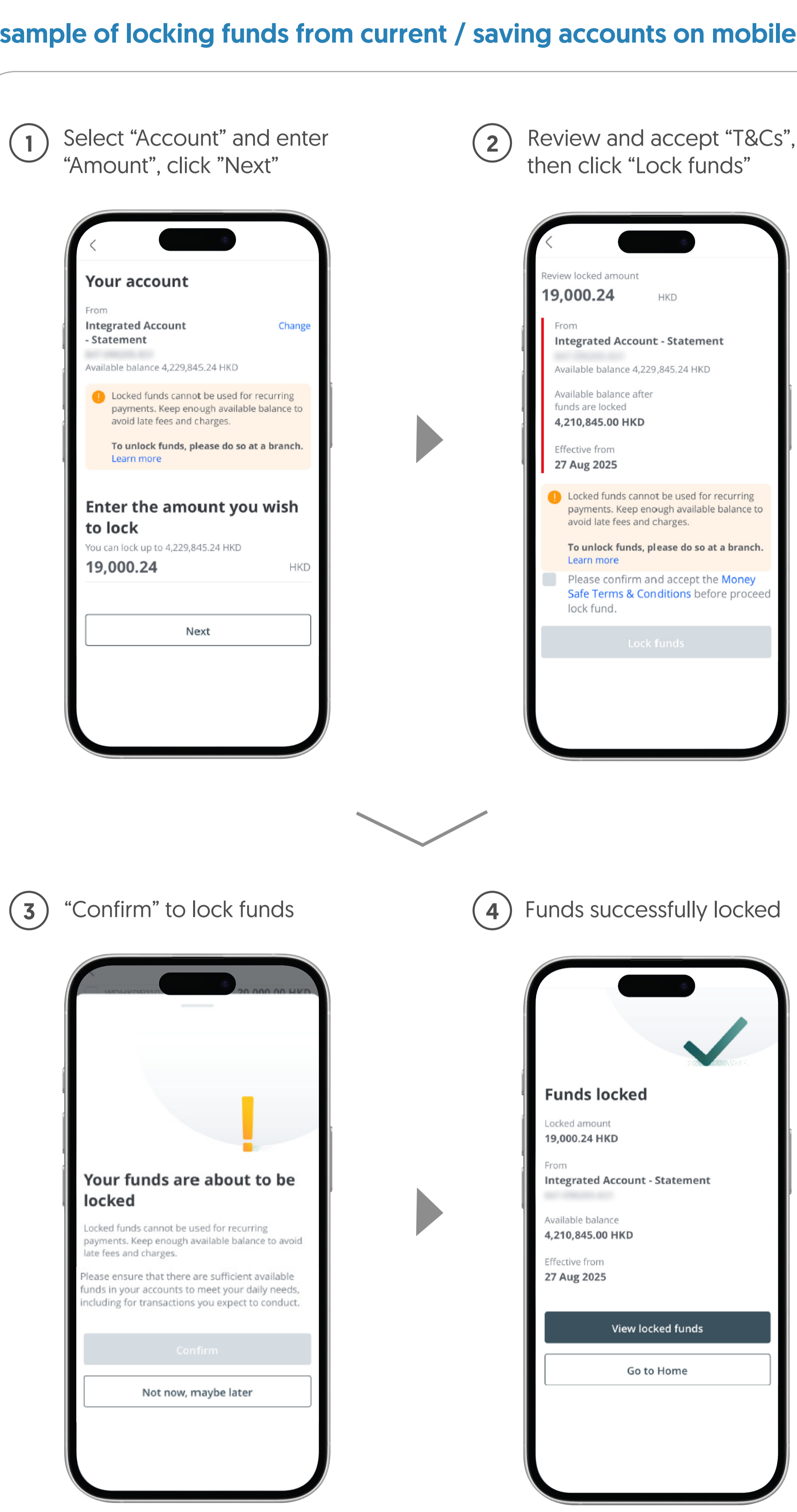
## How to lock your funds

You may lock your funds via OCBC Hong Kong mobile app or Internet Banking. Current/ savings account(s) supports fund locking 24/7. Time deposit locking is available from Monday to Saturday, 8:00AM to 8:00PM (except Sundays and public holidays).

Alternatively, you may visit branches from Monday to Friday, 9:00AM to 5:00PM, or Saturday, 9:00AM to 1:00PM (except Sundays and public holidays) to lock your funds.

Your funds will be safely held until you are ready to unlock them.

## A sample of locking funds from current / saving accounts on mobile app:



From now until 22 May 2026, simply lock your funds with Money Safe through the OCBC Hong Kong mobile app, Internet Banking, or in person at any of our branches in Hong Kong to enjoy a lucky draw entry to win a prize upon fulfilling the specified requirements<sup>2</sup>.



**Grand Prize:**  
Yearly Abundance Gold-plated Merlion Ornament x 1  
(10 winners)



**Second Prize:**  
HK\$50 Coffee e-voucher x 1  
(40 winners)

### Remarks:

- The minimum Money Safe locked fund is \$10,000 for HKD, RMB and JPY, and \$1,000 for all other supported currencies. For details, please refer to FAQs on OCBC Hong Kong website.
- Terms and conditions apply.

**3199 9188**

**ocbc.com.hk**

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

## Terms and Conditions for Money Safe Lucky Draw Promotion (this “Promotion”):

### Money Safe Lucky Draw Promotion Details

- The promotion period of Lucky Draw is from 23 February 2026 to 22 May 2026 [both dates inclusive] [the “Promotion Period”].
- The Promotion is only applicable to the customers fulfilling the following requirements (the “Eligible Customers”):
  - Aged 18 or above on 23 February 2026;
  - Have locked your fund through Money Safe in your current, savings and/or time deposit account(s) in Hong Kong Dollar or foreign currencies via the OCBC Hong Kong mobile app, Internet Banking or any branches by 22 May 2026 23:59 HKT; and
  - The Money Safe Account and the locked funds remain valid until 22 May 2026 23:59 HKT.
- Each Eligible Customer is entitled to a maximum of one lucky draw entry upon fulfilling the requirements under Clause 2 above during the Promotion Period.
- 10 Grand Prize winners and 40 Second Prize winners (the “Prize Winners”) will be drawn randomly on or before 31 July 2026 by OCBC Bank (Hong Kong) Limited (the “Bank”). The prize details are as follows:

Prize		No. of Winners
Grand Prize	Yearly Abundance Gold-plated Merlion Ornament	10 winners
Second Prize	HK\$50 Coffee e-voucher	40 winners

- Each Eligible Customer can only win one voucher during the Promotion Period.
- In the case of a joint Money Safe Account, only the primary account holder will be eligible for the prize.

### Prize Redemption Details

- Prize Winners will be notified by SMS on or before 31 July 2026. The notification SMS will be sent to each Prize Winner’s mobile number as registered with the Bank. Grand Prize Winners must redeem the prize in accordance with the instructions stated in the notification SMS. Second Prize Winners shall receive a redemption link for the prize directly via the notification SMS.
- All prizes under this Promotion cannot be exchanged for cash or other gifts.
- The Bank reserves the right to replace the prize with other gifts and change the gift suppliers at any time without prior notice. The value and type of the replacement will differ from the prize. In the event of any dispute, the decision of the Bank shall be final.
- The Bank is not the supplier of the Yearly Abundance Gold-plated Merlion Ornament and will not be responsible for any related liabilities. Any disputes arising from the Yearly Abundance Gold-plated Merlion Ornament should be resolved directly between the customer and the relevant supplier.
- After receiving the Coffee e-voucher, Prize Winners need to present it at the relevant merchant’s stores on or before the expiration date shown for redemption. Expired Coffee e-vouchers will not be accepted and will not be reissued.
- Each Coffee e-voucher can only be used once and will become invalid upon use. If the spending amount exceeds the face value, additional payment is required. However, if the spending amount is less than the face value, the remaining balance will be forfeited, and no change will be given. The supplier reserves the right of the final decision regarding the validity of the Coffee e-voucher.
- The Bank will not be responsible for any liability related to the use of the Coffee e-voucher. Any disputes or complaints regarding the Coffee e-voucher should be resolved directly between the customer and the merchant. For details on the use of the Coffee e-voucher, please refer to the information stated thereon.
- The Coffee e-voucher is not exchangeable for other gifts, redeemable for cash, or transferable. It will not be reissued if deleted, lost, damaged, or not used before the expiration date.

### General Terms and Conditions

- The Bank reserves the right to suspend, revise or terminate the Promotion at any time and to amend these Terms and Conditions from time to time. The Bank reserves the rights of final decision regarding all matters of this Promotion. In the event of any dispute, the decision of the Bank shall be final.
- Any transaction found to be fraudulent will not be considered eligible for this Promotion, and the relevant customer will not receive any prize.
- In case of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.