OCBC Bank
華僑銀行
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有關香港無紙證券市場制度之服務安排通知

證券及期貨事務監察委員會（「證監會」）已公布，將於 2026 年 11 月 16 日（「實施日期」）起實施**無紙證券市場制度**（「USM」）。本行特此向 閣下簡介相關安排，並確認本行現時就證券交易及相關服務之收費維持不變。

涵蓋範圍

- 適用證券： 「訂明證券」包括由於中國香港、中國內地、開曼群島及百慕達註冊成立的發行人所發行之股份、存託憑證、合訂證券、可從中央結算系統被提取出來的認可集體投資計劃權益（如房地產投資信託基金）、認購權證(如 SPAC 認購權證)及供股項下的權利；債務證券及結構性產品（如牛熊證及衍生權證）則不包括在內。

- 新上市證券： USM 實施後首次上市的訂明證券（例如新股 IPO），將由上市當日起以無紙形式發行。

- 已上市證券： 於 USM 實施日期前已上市的訂明證券，將於 USM 實施後五年內分階段納入無紙證券市場制度，成為參與證券。

- 實物股票： USM 實施後，現有實物股票仍然有效。投資者可繼續持有實物股票，並享有相同的股東權利。投資者毋須僅因 USM 的實施而將實物股票存入、提取或去實物化（即轉換為無紙形式）。
  現有實物股票是否去實物化屬自願性質，亦沒有時間限制。投資者可按自身需要，選擇最適合其持有股票的方式。

閣下現時透過本行賬戶查看持倉、進行交易及收取股息等安排，原則上將維持不變。

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無紙證券市場實施後安排

- USM 實施後，如投資者將以實物形式持有的參與證券存入中央結算系統（即轉讓至香港中央結算（代理人）有限公司名下），該等證券將被去實物化，並以香港中央結算（代理人）有限公司名義在持有人登記冊上記錄為無紙形式。請留意，涉及香港結算代理人的轉讓兼去實物化 必須不涉及任何實益擁有權變動。

- 一旦 閣下的證券已透過中央結算系統去實物化為無紙形式，該等證券將不能重新轉回實物形式，亦不能再以實物股票形式提取。

- 閣下亦可在相關核准證券登記機構的 USI 設施建立 USI 賬戶，通過提交 USI 轉讓請求從香港中央結算代理人轉入／轉出參與證券。此類轉移必須基於「實益擁有權不變」（NCBO）的原則進行。

收費安排

就 USM 制度的實施，**本行現時就證券交易及相關服務收取之收費維持不變**。如日後有任何收費調整，本行將按監管規定預先以書面或電子方式通知 閣下。

有關 USM 制度的資料僅供一般資料及參考用途。本行不保證有關資料的準確性、有效性、時效性或完整性。閣下應參閱香港交易所官方網站，以獲取最新及更詳細的資料。

如欲了解更多詳情，請瀏覽香港交易所網站或致電本行客戶服務熱線 (852) 3199 9188。

華僑銀行（香港）有限公司
2026 年 10 月 22 日

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Notice of Uncertificated Securities Market Arrangements in Hong Kong

The Securities and Futures Commission ("SFC") has announced that the Uncertificated Securities Market regime ("USM") will be implemented with effect from 16 November 2026 (the "Implementation Date"). This notice outlines the USM implementation arrangements and confirms that our fees and charges for securities trading and related services remain unchanged.

Scope of Coverage

Applicable securities:	Prescribed securities include shares, depositary receipts, stapled securities, interests in an authorized CIS (e.g. REIT) withdrawable from CCASS, Subscription warrants (e.g. SPAC warrants) and rights under a rights issue incorporated in Hong Kong, Mainland China, the Cayman Islands and Bermuda. Debt securities and structured products (e.g, callable bull/bear contracts and derivative warrants) are excluded.
Newly listed securities:	Prescribed securities that are first listed after the implementation of USM, such as IPO shares, will be issued in uncertificated form from the date of listing.
Existing listed securities:	Prescribed securities already listed before the USM Implementation Date will be brought into the USM regime in phases within five years after implementation to become participating securities.
Physical certificates:	Existing physical certificates will remain valid after the implementation of USM. Investors can continue to hold physical certificates and enjoy the same shareholder rights. Investors are not required to deposit, withdraw or dematerialise their physical certificates solely because of the implementation of USM. Dematerialisation of existing physical certificates is optional and does not have a time limit. Investors may continue to choose the form of shareholding that best suits their needs.

Your existing arrangements for accessing your holdings, trading securities and receiving dividends through your account with the Bank will remain unchanged.

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Arrangements after the Implementation of USM

- Following the implementation of the Uncertificated Securities Market (USM), if an investor deposits participating securities held in physical certificate form into the Central Clearing and Settlement System (CCASS) (i.e. transferring such securities into the name of HKSCC Nominees Limited), the securities will be dematerialised and recorded in uncertificated form in the register of members under the name of HKSCC Nominees Limited. Please note that only transfers involving "No change of Beneficial Ownership" are permitted for dematerialisation with transfers.

- Once your securities have been dematerialised through CCASS into uncertificated form, they cannot be converted back into physical certificate form and can no longer be withdrawn as physical certificates.

- You can also set up a USI profile at the relevant Approved Securities Registrar's (ASR's) USI facility and submit a USI transfer instruction to transfer participating securities into or out of your USI profile, such transfers must be on a No Change in Beneficial Ownership (NCBO) basis.

Fee Arrangements

In relation to the implementation of the USM regime, **our existing fees and charges for securities trading and related services will remain unchanged**. If there are any fee adjustments in the future, the Bank will notify you in advance by written or electronic means in accordance with applicable regulatory requirements.

The information relating to the USM regime is provided for general information and reference only. The Bank does not guarantee the accuracy, validity, timeliness or completeness. You should refer to the official Hong Kong Exchanges and Clearing Limited website for the latest and more detailed information.

For further details, please visit the Hong Kong Exchanges and Clearing Limited website or contact the Bank's Customer Service Hotline at (852) 3199 9188.

OCBC Bank (Hong Kong) Limited
22 October 2026