

## Important Update: Amendment to Service Fees and Terms & Conditions (effective from 1 January 2026)

To provide better banking service, OCBC Bank (Hong Kong) Limited (the "Bank") has been keeping the Bank's service under regular review, and necessary amendments will be made to the service fees and terms and conditions.

• Service Fees Guide:

Dear Valued Customer,

The Bank hereby gives you notice that, with effect from 1 January 2026 ("Effective")

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

Date"), the Personal Customer Bank Service Fees Guide ("Service Fees Guide") and the Terms & Conditions for all Accounts and Related Services ("Terms and Conditions") will be revised. Please refer to the Appendix below for further details. You may also find the information by visiting the following links or contacting the Bank:

https://www.ocbc.com.hk/cmh/files/doc/en/servicefeeschange.pdf • Terms and Conditions: https://www.ocbc.com.hk/cmh/files/doc/en/tnc%20change.pdf Please note that these amendments shall be binding on you if you continue to use or retain the relevant account(s) on or after the Effective Date. If you decline the

amendments, you have the right to terminate the account(s) by notifying us in writing

before the Effective Date in accordance with the relevant clauses under the existing applicable terms and conditions. If you have any queries on the above or need any other information, please contact

our Customer Service Hotline at (852) 3199 9188.

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- "Sub-Account"

**Definitions & Interpretation** 

**Definitions & Interpretation** 

Schedule I: Deposit

In case of inconsistency between the English and Chinese versions of this letter, the English version shall prevail. **OCBC Bank (Hong Kong) Limited** October 2025

Appendix 1: Summary of changes on Terms & Conditions for all Accounts and **Related Services** 

Amendment (Contents with insertions are underlined Clause and deleted contents are marked with strikethrough lines

for indication)

means any of the deposit accounts, currency-linked deposit accounts, investment accounts, gold accounts, instalment loan accounts, credit card accounts, private label card

accounts and loan card accounts that are linked under the

Integrated Account or OCBC Premier Banking service. The account holder of each Sub-Account linking under the Integrated Account or OCBC Premier Banking service must

means any services, rewards, benefits, privileges, promotions

Services, the Customer is required to complete and sign such forms and specimen signature cards as may be prescribed by the Bank. The Customer should provide personal references acceptable to the Bank upon request by it.

Integrated Account/OCBC Premier Banking service

be in identical composition and identity.and

and the likes associated with a Tier. - "Features" means a tier which the Bank may at its discretion from time **Definitions & Interpretation** to time designate to the Customer to enjoy the Features - "Tier" associated with that tier. Prior to the opening of an account or subscription of

Schedule I : Deposit Accounts Services - 1. Account Opening	The Customer agrees that in subscribing for Integrated Account or OCBC Premier Banking service, he/she will terminate the other one of the aforementioned types of Services (if any) so that the Customer will have only subscribed for either one of the aforementioned Services (but not two of them) with the Bank at any point of time.		
Schedule I : Deposit Accounts Services - 3. Minimum Initial Deposit Amount	A deposit account may be opened with such a minimum initial deposit and with such a tenor as prescribed by the Bank from time to time. This minimum initial deposit requirement is also applicable upon the subscription of is also applicable to Integrated Account or OCBC Premier Banking service and may be fulfilled by the aggregate available balance of one or more Sub-Accounts.		
Schedule I : Deposit Accounts Services - 16. Account Closing	If an account is closed within three months from the date of its opening, the Bank may, at its discretion levy a charge stated in the Service Fees. When the current account is closed, the Customer must return all unused cheques to the Bank. The Bank shall be entitled to close a fixed deposit account with prior notice to the Customer if the account has a zero balance.		
Schedule I : Deposit Accounts Services - Integrated Account/OCBC Premier Banking service	<ol> <li>Nomination of Primary Account</li> <li>The Customer agrees to nominate a Primary Account at the time of subscription of Integrated Account or OCBC Premier Banking service.</li> <li>the consolidation of monthly statements of all Sub-Accounts into a Consolidated Statement will be sent or made available by the Bank to the Customer every month or at regular intervals as determined by the Bank from time to time;</li> <li>the Bank to debit service fees, if any, out of the Primary Account;</li> <li>The Bank can debit service fees, if any, from the Primary Account:</li> <li>The Bank has the sole and absolute discretion to provide or make available to the Customer the statement statement(s) in whatever form and by whatever means. Without prejudice to the generality of the aforesaid, the Bank may:-         <ol> <li>use the correspondence address of the Primary Account for communication with the Customer, including the posting of monthly Consolidated Statement and any time deposit account; and</li> <li>use the correspondence address of either the Primary Account or time deposit account; and</li> </ol> </li> <li>use the correspondence address of either the Primary Account or time deposit account; and</li> <li>use the correspondence address of either the Primary Account or time deposit account; and</li> <li>use the correspondence address of either the Primary Account or time deposit account; and</li> </ol>		
Clause	Amendment (Contents with insertions are underlined and deleted contents are marked with strikethrough lines for indication)		
Schedule I : Deposit Accounts Services - Integrated Account/OCBC Premier Banking service	2. Automatic Linking of Sub-Accounts for Integrated Account/OCBC Premier Banking service  (a) Notwithstanding anything in these Terms and Conditions Conditions which provides to the contrary or otherwise:-  (1) each of the deposit accounts, currency linked Currency-Linked deposit accounts, equity linked deposit accounts and gold accounts which is opened on or after 3rd July 2007 (the "Effective Date") and held by the Customer in identical composition and identity and in the same capacity as that of the Primary Account for Integrated Account or OCBC Premier Banking service shall be automatically linked as the Sub-Account for Integrated Account or OCBC Premier Banking service upon (1) the opening of such Sub-Account or (2) the aforementioned Primary Account being nominated as the Primary Account for Integrated Account or OCBC Premier Banking service (whichever is the later), subject to the Bank's right to disallow all or any such automatic linking(s) exercisable at the Bank's sole and absolute discretion; and		
	4.1 Subject to the Customer's compliance with the Terms and Conditions, and at the Bank's sole and absolute discretion, the Bank may offer the Features and on such terms and conditions as the Bank may specify from time to time. The Bank has the right to do the following (or any of them) from time to time without any reason and without prior notice to the Customer:  (i) introduce new (or new types of) Features; (ii) amend, update, withdraw, modify, terminate, restrict, and/or suspend the Features; and (iii) specify the applicable criteria in relation to the Features.		

4.2 If the Bank arranges for the Customer any service or account through any third-party service provider as the Bank may designate from time to time, the Customer shall comply with and be bound by the terms and conditions prescribed by such third-party service provider and complete the documents as such third-party service provider may require from time to

4.3 <u>Tiers and their associated Features are Customer's</u> privileges as prescribed by the Bank from time to time

4.4 The Bank may amend, update, withdraw, modify,

terminate, restrict, and/or suspend a Tier or the Features associated with a Tier at any time without prior notice.

Unless the Bank specifies otherwise:

(i) the Customer shall at all times be bound by the terms and conditions governing a Tier or the Features associated with a Tier; and

(ii) the withdrawal of a Tier or the Features associated with a Tier shall not affect the Customer's use or operation of the account

4.5 The Bank's decision to amend, update, withdraw, modify, terminate, restrict, and/or suspend a Tier or Feature shall be final and conclusive and binding on

4.6 The Bank shall not be responsible for any loss damage.

4.7 The Bank may issue a card or identification document to the Customer to reflect the Tier allocated to the Customer. Such card or identification document is

4.8 Details about the Tiers and Features (including the applicable criteria and terms and conditions) shall be available to the Customer upon request. The terms and conditions applicable to a Tier or Feature (if any) prevail over the provisions of these Terms and Conditions if there is any inconsistency between them.

From 1 January 2026

OCBC Premier Banking Service

Customers: HK\$200 per month

(2) The average daily total relationship balance is

relationship balance is calculated based on the aggregate of a customer's

The balance includes: a) all currencies and gold (include 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; b) the market value or closing price (as determined by the Bank at its absolute discretion)

securities and all investment holdings of investment account(s);

The balance of personal accounts should be held under the same name and with the same

identification document

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

number;

balance.

Remove

account(s) with the Bank:

Monthly Maintenance Fee\*

General Customers: N/A

**OOCBC Premier Banking** 

liability, expense, or other consequence suffered or incurred by the Customer or any third party in connection with a Tier or Feature.

intended to facilitate identification of the Tier of the Customer only. The Bank's internal records are final and conclusive as to the Tier allocated to the Customer

operation of the account.

at its sole discretion.

the Customer.

Schedule I: Deposit **Accounts Services** 

Type of Service

Personal

**Deposit** 

Account

Monthly

Fee

Maintenance

Description **Personal Deposit** 

**Account Monthly** 

Maintenance Fee

**Banking Account** 

Average daily total

relationship balance below HK\$1,000,000

**OCBC Premier** 

or equivalent

\* Remarks:

- Integrated Account/OCBC **Premier Banking service** 

**Appendix 2: Summary of changes on Personal Customer Bank Service Fees Guide:** 

Before 1 January 2026

OCBC Premier Banking Account

HK\$200 per account per month

relationship balance calculated based on

aggregate of a customer's account(s) with the Bank:
- The balance includes:

The balance includes:
a) all currencies and gold
(include 99 Fine Gold,
Gold Maple Leaf and
Ounce Gold) passbook
s a vings, state ment
savings, current and time
deposit; b) the market
value or closing price (as
determined by the Bank
at its absolute discretion)
of securities and all

of securities and investment holdings

investment account(s); The balance of personal accounts should be held

Identity Card number; If the customer holds a joint

balance of account(s).

(3) The Bank will waive the monthly

below 18;

65 or above

account maintenance fee for the following customers:
a) Account holders aged

b) Hong Kong citizens aged

Recipients of Comprehensive Social Security Assistance (CSSA), recipients of Government Disability

Allowance (customers should provide supporting documents to the Bank);

d) Designated customers of the Bank including low income earners (customers are required to sign a declaration of low income

e) Customers of auto /

Bank), the Bank will waive monthly

balance requirement; All other joint customers (e.g. A&B) held under same joint status are exempted; Joint account held with another parties (A&C or A&B&C) will

not be exempted.

(5) If any of the products / services mentioned in Note 3e is held under joint names (A&B), it will have the following results: All other customer accounts held under the sole name (e.g. A) of joint account holder are exempted from the average daily total relationship

account

under the same name and with the same Hong Kong

account, the total balance of such account will also be

included in the calculation of

average daily total relationship

total

Personal Deposit Account

Monthly Maintenance Fee\*

**OCBC Premier Banking:** 

(2) The average daily

General: N/A

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at all times.

equipment finance, standby overdraft and life insurance (arranged via Hong Kong Life Insurance Limited) (4) For joint accounts, if either one of the account holders is aged below 18, senior citizen, or recipient of government social security support (the customer should provide supporting documents to the

maintenance feé.

earns);

		not be exempted.	
		Page 1 of 6	
Type of Service	Description	Before 1 January 2026	From 1 January 2026
		(6) The monthly account maintenance fee (or its equivalent in other currencies) will be debited to customer's primary account on the first business day of the third week of the following month. maintenance fee cannot be debited from the primary account of the customer, the unpaid monthly account maintenance fee will be debited from sub-accounts (including other currencies accounts) other than the primary account. If the monthly account maintenance fee cannot be debited from any accounts of the customer it will be accumulated to debit on the next months.	(3) If the customer cannot maintain the average daily total relationship balance aforementioned, the monthly maintenance fee (or its equivalent in other currencies) will be debited from customer's primary account on the first business day of the third week of the following month. If the monthly maintenance fee cannot be debited from the primary account of the customer, the unpaid monthly maintenance fee will be debited from sub-accounts (including other currencies accounts) other than the primary account. If the monthly maintenance fee cannot be debited from any accounts of the customer, it will be accumulated and debited from the primary account of the customer again on the next month until full settlement.
Current Account	Stop payment of cheque	General: HK\$100 / RMB 100 / USD 12 per cheque* OCBC Premier Banking: Branch channel: Waived Other channels: HK\$100 / RMB 100 / USD 12 per cheque*	General and OCBC Premier Banking Customers: Branch channel:HK\$150 / RMB 150 / USD 18 per cheque* Other channels: HK\$100 / RMB 100 / USD 12 per cheque*
	Account closed within 3 months from date of account opening	HK\$200 / RMB 200 / USD 25 per account	HK\$500 / RMB 500 / USD 63 per account
Savings / Statement Savings Account	Account closed within 3 months from date of account opening	HK\$150 or equivalent	HK\$500 or other currencies in equivalent
Credit Card	Debt Collection Agency Fee	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time	Remove
	Notes:	(5) We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.	Remove
Mortgage Loan Services	Mortgage Loan Services	Mortgage Loan Services	Mortgage Services - Hong Kong Property Mortgage - Overseas Property Financing [AUS/UK] - Greater Bay Area Property Financing
	Handling fee	Handling fee Subject to individual product package	Application fee  Hong Kong Property Waived Mortgage:  Overseas Property HK\$1,000 per application  Greater Bay Area Property Financing: PK\$1,000 per application
	Early repayment Full / Partial	Subject to individual product package	Subject to the terms of the facility letter
	Administration Fee	N/A	Hong Kong Property Mortgage:  Overseas Property Financing [AUS/UK]:  Greater Bay Area Property Financing:  Waived  Waived  Waived  United Waived  Waived  Waived  0.5% of the approved amount (For AUS property); 0.75% of the approved amount (For UK property)  0.5% of the approved amount  0.5% of the approved amount
	Currency Switch Fee (only applicable to AUS/ UK Property Financing with the currency switch option)	N/A	Two free currency switches per year during the term of the loan is allowed. Any additional currency switches will be subjected to a fee of HK\$1,500 per switch.
Insurance Premium or Policy Financing Services	Administration Fee	N/A	0.3%-0.5% of the approved amount, subject to the terms of the facility letter.
	Early repayment Full / Partial	N/A	One-month prior written notice is required for full/partial repayment. Otherwise, a fee equivalent to one month's interest on the prepayment amount will apply in lieu of notice
	_	Page 2 of 6	
Type of Service	Description	Before 1 January 2026	From 1 January 2026
	Change of: Tenor	N/A	General Customers : HK\$1,000 per request OCBC Premier Banking Customers : Waived
	Due date	N/A	General Customers : HK\$1,000 per request

per request

HK\$200)

Repayment amount

Photocopies of: Repayment history

Title deeds and

**Auto & Equipment** 

(Hire Purchase &

Lease Agreement)

Early Termination /

Loan Services

Settlement

Agreement

General Loan

License (Vehicle Registration Document - VRD) 4 months renewal

General service

Duplicate license

Special trip to Transport Department

Retention & replacement of license number **Photocopying** Loan agreement

Repossession / **Release of Collateral** 

Handling fee (Agent

Sale of Repossessed

Change of payment

Nomination (Cross-

Border Vehicles) / Transfer of Registered

Non-current record

Amortization schedule

(New car body only) Loan repayment

Change of vehicle

Cheque / Autopay

Returned Payment Application for 3rd

VRD Borrowing for Cross Border Application - New application

party insurance coverage

- Pre-approved

Description

**Debt Collection** 

**Unit Trust Service** 

Transfer-out

Transfer-in /

**Bond Service** 

Agency Fee

Notes:

Type of Service

Investment

Services

Type of Service

Other

Box

Remittance

Safe Deposit

**Services** 

General

**Services** 

**Description** 

**Return Unpaid for** 

Transfer / CHATS Yearly rental fee

Payment of deposit

Telegraphic

Remarks:

issuance

Cashier order

cancellation and

**Deposit of local** 

USD cheque into

**USD** notes account

Bulk coin deposit

**Bulk banknote** deposit

HKD

(must be presorted)

redeposit into purchaser's account

report loss

Remarks:

method or DDA account

Goods

**Others** 

Owner

records

Fee not including)

related to VRD except annual renewal of license

documents

Re-issue of payment advice / repayment schedule

Auto &

Loan

Equipment

Services

(Hire Purchase

Agreement)

& Lease

N/A

N/A

N/A

N/A

Auto & Equipment Loan Services

(Hire Purchase & Lease

General Loan Agreement

50% of interest rebate

(Minimum: HK\$1,000)

HK\$500 per time

HK\$500 per time

Duplicate license

HK\$300 per time

HK\$500 per time

HK\$1,000 per time

Loan agreement

HK\$1,500 per vehicle

and legal expenses) HK\$5,000 per vehicle

HK\$200 per time

Non-current record

HK\$2,000 per time

HK\$300 per time

HK\$300 per time

HK\$150 per time

HK\$2,000 per time

HK\$3,000 per time

Page 3 of 6

Before 1 January 2026

outstanding balance, or such other amount as we specify

1. We shall be entitled to employ

outside debt collection agency and/or institution to collect any unpaid sum owed by you.

Up to 30% of the total

fromtime to time

HK\$100 per fund

Transfer-in / Transfer-out

HK\$500 per time

HK\$3,000 per agreement

(This amount does not include

any charges on towing, storage

Àgreement)

OCBC Premier Banking Customers: Waived

OCBC Premier Banking Customers: Waived

HK\$100 per account

HK\$100 per copy

HK\$10 per sheet (Minimum:

Auto Loan Services (Hire

Purchase & Lease Agreement)

Hire Purchase / Lease Agreement

50% of the interest payment of all remaining instalments that are still fall due, calculated on the basis of "Rule of 78", with a minimum charge of HK\$1,000

HK\$500 per transaction HK\$500 per transaction

Replacement of license

HK\$1,000 per transaction

HK\$200 per transaction

Historical Account record

HK\$300 per copy

HK\$2,000 per vehicle

HK\$300 per transaction

HK\$150 per transaction

HK\$2,000 per vehicle

HK\$3,000 per request

From 1 January 2026

HK\$500 per request

Remove

Remove

HK\$300 per fund

Transfer-out

Hire Purchase / Lease Agreement

HK\$300 per request

HK\$500 per request

Remove

Remove

Remove

General Customers: HK\$1,000

Securities Services (HK Stocks and Eligible Securities for Shanghai-HK/ Shenzhen-HK	Transfer-out  Collection of Coupon Payment  Delivery of securities through CCASS  Financing and	0.5% on coupon payment amount (Minimum: HK\$20)  HK\$30 per transaction, plus handling fees for CCASS(1) (Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction)  Financing and other services	Remove  HK\$300 per transaction, plus handling fees for CCASS(1) (Securities Companies with Banking Facilities secured by shares are charged at HK\$20 per transaction)  Other services
Stock Connect)	other services Securities Margin Trading - Margin Loan Interest Rate (p.a.) Dual Tranche, Dual Counter/Inter- counter Transfer	General: HKD Prime Rate plus 1% OCBC Premier Banking: HKD Prime Rate minus 0.5% HK\$50 per transfer	Remove
Securities Services (Foreign Stocks)	SEC fee (applicable to US market)	0.00278% on transaction amount (applicable to sell only and subject to latest charges determined by the US Securities and Exchange Commission) by the US Securities and Exchange Commission)	0% on transaction amount (subject to review by U.S. Securities Commission (SEC) from time to time)
	French Financial Transaction Tax (FTT) (applicable to US market) (For purchase of French company's ADR or GDR listed in US and with market capitalization of more than or equal to EUR 1b)	0.3% on the transaction amount	0.4% on the transaction amount
Outured FRO	Levy (applicable to UK market)	Panel and Takeover Merger (PTM) Levy: GBP 1 (applicable for transaction amount greater than GBP 10,000) Ireland Takeover Panel (ITP) Levy: EUR 1.25 (applicable for transaction amount greater than EUR 12,500)	Panel and Takeover Merger (PTM) Levy: GBP 1.5 (applicable for transaction amount greater than GBP 10,000) Ireland Takeover Panel (ITP) Levy: EUR 1.25 (applicable for transaction amount greater than EUR 12,500)
Outward FPS (Faster Payment System)	Transfer through FPS to Non-OCBC accounts (Per single transaction via OCBC Velocity or	Transfer through FPS to Non-OCBC accounts (Per single transaction via OCBC Velocity or Business eBanking¹)	Transfer HKD or RMB in HK via FPS (Non-CHATS)
	Business eBanking¹)	Amount below or equal to HK\$500,000 HK\$5 Amount below or equal to	via e-Banking  Waived  Remove
		RMB500,000 RMB 5 Amount above HK\$500,000 HK\$10	Remove
		Amount above RMB 500,000 RMB 10	Remove
	Transfer through FPS (Batch transaction²);	HK\$1 per item (For HK\$ denominated transaction)	Remove
	Payroll or Management Payroll on OCBC Velocity or Business eBanking¹ to Non-OCBC	RMB 1 per item (For RMB denominated transaction)	Remove
		Page 4 of 6	
Type of Service	Description	Before 1 January 2026	From 1 January 2026
	Remarks:	<sup>1</sup> Business eBanking Transfer through FPS includes transfer transactions via 'Fund Transfer', 'Nominated Account Transfer' or 'FPS Small Value Transfer' services	Remove
Outward	Handling charge	<sup>2</sup> Batch transactions include transactions triggered via 'Add New Item' and file upload on OCBC Velocity	Remove
Remittance (This service is rendered to account	(HKD or equivalent) Over Counter Telegraphic Transfer	General : HK\$215	General Customers : HK\$250
holder only)	RMB transaction clearing bank charges	Telegraphic Transfer: RMB13 CHATS (HKD / USD /EUR / RMB): N/A Demand Draft / Mail Transfer: N/A	Remove
	USD transaction against USD big note account total amount		
	Telegraphic Transfer  CHATS (HKD / USD / EUR / RMB)	General: 0.20% of the total amount (Minimum: HK\$115) General: 0.20% of the total amount (Minimum: HK\$115)	General Customers: 0.20% of the total amount (Minimum: HK\$250) General Customers: 0.20% of the total amount (Minimum: HK\$200)
	Demand Draft / Mail Transfer against USD small	General : 0.20% of the total amount (Minimum:HK\$150)	General Customers : 0.20% of the total amount (Minimum: HK\$200)
	note account total amount  Telegraphic Transfer  CHATS (HKD / USD / EUR / RMB)  Demand Draft / Mail	General: 0.32% of the total amount (Minimum: HK\$115)  General: 0.32% of the total amount (Minimum: HK\$115)  General: 0.32% of the total amount (Minimum: HK\$150)	General Customers: 0.32% of the total amount (Minimum: HK\$250)  General Customers: 0.32% of the total amount (Minimum: HK\$200)  General Customers: 0.32% of the total amount (Minimum: HK\$200)
	Correspondent Bank Charges (Applicable if remitter requested to bear correspondent bank charges)	Correspondent Bank Charges (Applicable if remitter requested to bear correspondent bank charges)	Other Charges (applicable to requests made by the client (remitter) to bear all charges)
	Additional handling charge for instructions to our correspondent bank to pay the beneficiary the full amount: - Within Hong Kong	Additional handling charge for instructions to our correspondent bank to pay the beneficiary the full amount: - Within Hong Kong (local payment) - Outside Hong Kong	Other charge(s) if remitter bears all charges for remittance via CHATS or telegraphic transfer to local or overseas banks
	(local payment) - Outside Hong Kong	HKD280 or equivalent subject to the remit currency, the amount charged in original currency or its equivalent:	The charge amount stated below is the minimum fee based on the remitting currency. Actual charges may vary depending on the additional charges levied by other banks, including payee bank and correspondent bank (if applicable), and will be applied in the remitting currency or its equivalent in the debit account currency:
		USD30 AUD14 CAD17.5 CHF20 DKK75 EUR30 GBP12 MOP100 NZD25 NOK100 SEK25 SGD20 THB 0.001% of the remittance amount (minimum THB250)	HKD280           USD30         AUD14         CAD17.5           CHF20         DKK75         EUR30           GBP12         MOP100         NZD25           NOK100         SEK25         SGD20           THB 0.001% of the remittance

Before 1 January 2026

The Bank reserves the right to

debit any shortfall amount from the applicant's account without prior notice if the charges levied by the Bank are not sufficient to cover all the charges of the

HK\$50 per HKD cashier order

HK\$50 per RMB cashier order

USD 7 per USD cashier order

HK\$50 per HKD cashier order HK\$50 per RMB cashier order USD 7 per USD cashier order

HK\$50 per HKD cashier order\* HK\$50 per RMB cashier order\*

USD 7 per USD cashier order\* \* plus HK\$321 (collected on behalf of Hong Kong Interbank

Clearing Limited for circular

General: 0.25% of the total amount (Minimum: HK\$50) OCBC Premier Banking

300 pieces or below per

Free (the Bank reserves the

over 300 pieces per customer

customer per day

right to levy charge)

per day 2% of deposit amount (Minimum: HK\$50)

200 pieces or below per customer per day
Free (the Bank reserves the

right to levy charge)

Over 200 pieces per

0.25% on deposit amount (Minimum: HK\$125)

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customer per day

Correspondent Banks.

N/A

N/A

N/A

N/A

General:

issuance)

:Waived

From 1 January 2026

HK\$90/ US\$11.7 or other

Subject to different Safe Deposit

Box sizes of respective branch(es)

The Bank reserves the right to revise

the yearly rental fee from time to time.

HK\$65 per HKD cashier order

HK\$65 per RMB cashier order

USD 9 per USD cashier order

HK\$65 per HKD cashier order

HK\$65 per RMB cashier order USD 9 per USD cashier order

HK\$65 per HKD cashier order \*

HK\$65 per RMB cashier order \* USD 9 per USD cashier order \*

plus HK\$331 (collected on behalf of Hong Kong Interbank

Clearing Limited for circular

General and OCBC Premier

Banking Customers: 0.375%

of the total amount (Minimum:

100 pieces or below per

per day 2% of deposit amount (Minimum : HK\$50)

100 pieces or below per

0.5% on deposit amount

Free (the Bank reserves the

customer per day

right to levy charge)

Over 100 pieces per

(Minimum: HK\$125)

customer per day

customer per day Free (the

Bank reserves the right to levy

charge) over 100 pieces per customer

issuance)

HK\$50)

Equivalent to yearly rental fee

General Customers:

currencies in equivalent