



客戶通知

終止「日利高」（港元）及轉換為隔夜定期存款

致尊貴客戶：

華僑銀行（香港）有限公司（「本行」）將由 **2026 年 10 月 16 日** 起終止提供「日利高」（港元）產品。

為盡量減少對客戶的影響：

- **有結餘的「日利高」賬戶**

賬戶內符合資格的結餘，連同截至轉換日期已累計但尚未支付的利息，將於 2026 年 10 月 16 日自動轉換為隔夜定期存款，除非客戶於該日或之前向本行提供其他獲本行接納的指示。

- **結餘為零的「日利高」賬戶**

客戶毋須採取任何行動。相關賬戶將於客戶通知書日期起計 30 天後關閉。

如客戶同意上述轉換安排，則毋須採取任何行動。

如客戶不欲將資金存放於隔夜定期存款，請於 2026 年 10 月 16 日或之前 聯絡指定客戶經理或本行任何分行，以提供轉賬、提款或其他獲本行接納的指示。

如有查詢，請聯絡指定客戶經理、親臨本行任何分行，或致電客戶服務熱線(+852) 3199 9188。

感謝您的理解及一直以來的支持。

華僑銀行（香港）有限公司

2026 年 10 月 2 日

如本通知的中英文版本有任何歧義，概以英文版本為準。



CUSTOMER NOTICE

Discontinuation of Overnight Plus (HKD) and Conversion to Overnight Time Deposit

Dear Valued Customer,

OCBC Bank (Hong Kong) Limited (the "Bank") will discontinue the Overnight Plus (HKD) product with effect from **16 October 2026**.

To minimise any inconvenience to customers:

- **Overnight Plus accounts with a positive balance**
The eligible balance, together with any interest accrued but not yet paid up to the conversion date, will be automatically converted into an Overnight Time Deposit on 16 October 2026, unless the customer provides an alternative instruction acceptable to the Bank on or before that date.
- **Overnight Plus accounts with a zero balance**
No action is required. The relevant account will be closed 30 days after the date of the customer notification letter.

If customers agree with the above conversion arrangement, no action is required.

Customers who do not wish to place their funds in an Overnight Time Deposit should contact their designated Relationship Manager or any of our branches **on or before 16 October 2026** to provide a transfer, withdrawal or other instruction acceptable to the Bank.

For enquiries, please contact your designated Relationship Manager, visit any of our branches or call our Customer Service Hotline at **(+852) 3199 9188**.

We appreciate your understanding and continued support.

OCBC Bank (Hong Kong) Limited
2 October 2026

Where there is any discrepancy between the English and Chinese versions of this notice, the English version shall prevail.