VISION · WEALTH BEYOND THE HORIZON

Navigating Your Wealth & Wellness Together

Premier Private Client Exclusive Privileges

For **now,**
and **beyond**

Wealth Management

Investment Services

Securities Trading (HK Stocks)

- **As low as 0.125% brokerage fee[1]**

Internet and Mobile

Trading Amount per Order	Brokerage Fee per Order[+]
Below HKD/RMB 500,000	0.15% (minimum HKD/RMB 75)
HKD/RMB 500,000 or above	0.125% (minimum HKD/RMB 75)

[+]To be calculated in the same currency as that of such stock trading transaction.

Customer Service Representative Hotline

Trading Amount per Order	Brokerage Fee per Order[+]
Below HKD/RMB 500,000	0.2% (minimum HKD/RMB 100)
HKD/RMB 500,000 or above	0.18% (minimum HKD/RMB 100)

[+]To be calculated in the same currency as that of such stock trading transaction.

- **Total 2,500 free real-time stock quotes per month through Internet/Mobile Banking[2]**
- **Preferential charge and interest rate for IPO financing**

Investment Products

- **Exclusive Wealth Product Privileges[3]**

Gold Bullion Physical Trade

- **Handling Charge** Waived

Insurance Services

Life Insurance[4]

- **Exclusive life insurance premium discount offer[4a, b] on Hong Kong Life products**
- **Through our insurance referral services[4c], enjoy access to a diverse range of protection and wealth management solutions from multiple insurance providers**

General Insurance[5]

- **Asia Superior Home Insurance**
- **Asia Superior Helper Insurance**
- **Asia Superior Housemaid Insurance**

30% first-year premium discount

- **Asia Superior Travel Insurance**

30% premium discount for single trip plan

50% first-year premium for annual plan

Foreign Exchange and Remittance

Foreign Currency Exchange Services

Foreign Currency Exchange

- **Foreign Notes Exchange** — Preferential exchange rate (for branch channel only)
- **Deposit / Withdrawal of foreign currency to/ from foreign currency account[6]** — Waived (for deposit / withdrawal limit of USD10,000 or equivalent per day)

Outward Remittance Services[7]

Telegraphic Transfer

Channel	Handling Charge
eBanking	Waived
Branch	Waived

CHATS

Channel	Handling Charge
eBanking	Waived
Branch	Waived

Inward Remittance Services[7]

Telegraphic Transfer

- **Handling Charge** Waived

CHATS

- **Handling Charge** Waived

Debit Cards and Loans Services

Debit Card Services

Debit Card	• **Lost card replacement handling fee**	Waived

Loans Services

Personal Loan	• **Interest rate**	Preferential rate (subject to approved loan amount)
Residential Mortgage Loan	• **Preferential interest rate**	
	• **Property valuation service**[8]	Free
	• **Handling fee including change of loan terms or repayment plan**	Waived

General Banking Services

Time Deposit	• **Preferential interest rate**[9]	
Current Account	• **Mailing of cheque book**	Waived (ordinary and registered mail)
	• **Stop cheque payment**	Waived (for branch channel)
	• **"Easy Transfer" service**[10]	Free
Standing Instruction	• **Set up / Amendment / Cancellation handling fee**	Waived
Cashier Order	• **Issuance fee**[11]	Waived
Gift Cheque	• **Issuance fee**	Waived
Safe Deposit Box	• **Box rental**	Priority lease
	• **Annual rent**[12]	Waived (small box at designated branches only)

We Are Here To Serve You

Premier Private Client Hotline: (852) 3101 0088

Premier Private Client Webpage: ocbc.com.hk/premier-private-client

Premier Private Client Centre:
OCBC Bank (Hong Kong) Central Branch (35 Queen's Road Central, Hong Kong)
3/F - Premier Private Client Club Lounge
2/F - Premier Private Client Meeting Area

OCBC Hong Kong won:

Excellence Performer
Asia Pacific Banking Services
2025 / 2026

Excellence Performer
Asia Pacific Cross-Border Wealth Management (Personal | Premium Segment)
2025 / 2026

Excellence Performer
Asia Pacific Offshore Banking Service
2026

Sing Tao Service Awards
Excellence in Asia Pacific Banking Services
2024 / 2025

*Bloomberg Businessweek – 2025/2026 Financial Institutions Awards, Sing Tao Service Awards – 2024/2025 Banking and Financial Services Awards

"To borrow or not to borrow? Borrow only if you can repay!"

The Bank reserves the right to suspend, modify or terminate any of the Privileges from time to time without prior notice. For details on the terms and conditions of the services and / or offers mentioned in this leaflet, please contact our staff or refer to the appropriate promotional leaflet and / or Bank Service Fees Guide of the Bank.

Total Relationship Balance

Unless otherwise indicated, the Total Relationship Balance is the aggregate of a customer's account(s) maintained with OCBC Bank (Hong Kong) Limited (the "Bank") under the same account holder(s) which includes: (a) all currencies and gold (including 99 Fine Gold, Gold Maple Leaf and Ounce Gold) passbook savings, statement savings, current and time deposit; and (b) 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 accounts should be held under the same name and with the same Identity Card / Passport number. 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 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 Important Information.

A HK$500 monthly service fee is chargeable if the average daily Total Relationship Balance falls below HK$8,000,000 (or its equivalent in foreign currency(ies)), which may be debited from any bank accounts of the customer maintained with the Bank.

Important Notice and Risk Disclosure

Investment

- **Investment involves risk,** prices of investment products may go up as well as down, and may become valueless. Investors may not get back the amount they have invested. It is as likely that losses will be incurred rather than profit made as a result of buying and selling the aforementioned investment products. Past performance is no guide to its future performance.
- Investor should read the terms and conditions contained in the relevant offering documents and in particular the investment policies and the risk factors and latest financial results information carefully and is advised to seek independent professional advice before making any investment decision. Investor should ensure they fully understand the risks associated with unit trusts or mutual funds and should also consider their own investment objective and risk tolerance level.

Foreign Exchange Service

- Currency exchange rates are affected by a wide range of factors, including national and international financial and economic conditions and political and natural events. The effect of normal market force may at times be countered by intervention by central banks and other bodies. At times, exchange rates, and price linked to such rates, may rise or fall rapidly.
- Renminbi ("RMB") exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars). RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.

Securities Trading

- It is as likely that losses will be incurred rather than profits made as a result of buying and selling securities.

This leaflet does not constitute any offer, invitation or recommendation to any person to enter into any transaction described therein or any similar transaction, nor does it constitute any prediction of likely future price movements. Investor should not make investment decisions based on this leaflet alone. This leaflet has not been reviewed by the Securities and Futures Commission or any regulatory authority in Hong Kong.

Specific Terms and Conditions:

1. Subject to the preferential brokerage fee privileges expressly stated herein, "OCBC Premier Private Client" shall be liable to pay in full all other transaction fees, charges and levies (including but not limited to transaction levy, trading fees and stamp duty) for each stock trading transaction in accordance with the Terms & Conditions of Investment Account, OCBC Bank (Hong Kong) Limited Terms and Conditions for All Accounts and Related Services and the OCBC Bank (Hong Kong) Limited Bank Service Fees Guide. The preferential brokerage fee privileges will not be applicable to initial public offerings ("IPO") and transactions made under the Stock Monthly Investment Plan.
2. The free real-time stock quote service will only be applicable to "OCBC Premier Private Client" who maintain a securities account having Personal eBanking service provided by the Bank. Any unused free real-time stock quotes for a calendar month shall lapse at the end of such calendar month and cannot be carried forward to the next calendar month.
3. For latest investment products and offers, please contact your Client Advisor for details.
4. a) For details of the latest life insurance offers, please contact your Client Advisor.
   b) The life insurance products distributed by the Bank are underwritten by Hong Kong Life Insurance Limited ("Hong Kong Life") but not by the Bank. The Bank is registered as a licensed insurance agency under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) ("Insurance Ordinance") and is an appointed licensed insurance agency of Hong Kong Life in the Hong Kong Special Administrative Region ("HKSAR") for the distribution of its life insurance products which are regulated by the Insurance Authority of HKSAR ("IA"). Hong Kong Life is responsible for providing the relevant insurance coverage and for handling claims under the relevant insurance policies.
   c) The Bank can refer customers to OCBC Insurance Broker (Hong Kong) Limited through its insurance referral service, which will assess and analyze the customers' needs to provide suitable solutions.
5. a) Asia Superior Home Insurance, Asia Superior Helper Insurance, Asia Superior Housemaid Insurance and Asia Superior Travel Insurance (collectively, the "Eligible Plans") are products of Asia Insurance Co., Ltd. ("Asia Insurance") but not the Bank. The Bank is registered as a licensed insurance agency under the Insurance Ordinance and is an appointed licensed insurance agency of Asia Insurance in HKSAR for the distribution of the Eligible Plans. The Eligible Plans are underwritten by Asia Insurance, which is authorized and regulated by the IA. Asia Insurance is responsible for providing the relevant insurance coverage and for handling claims under the relevant insurance policies.
   b) Customers who wish to apply for the Asia Superior Travel Insurance Annual Plan should contact their Client Advisor for details regarding the application arrangement and application procedures.
   c) Customer must submit an application online through the Bank's website and enter the designated promotion code in the "Member Code" field to enjoy the premium discount of the Eligible Plans ("Offer"). Online application is not applicable to the Asia Superior Travel Insurance Annual Plan. Please contact your Client Advisor for details of the designated Promotion Code. Only one Promotion Code can be used per application. The Offer is non-transferable and cannot be exchanged for cash or other offers. The Bank and Asia Insurance reserve the right to amend, suspend or terminate the Offer and/or any of these terms and conditions at any time without prior notice. In case of any disputes, the decision of the Bank and Asia Insurance shall be final and conclusive.
   d) For details of the above insurance plans' coverage, exclusions of coverage, terms and conditions, please refer to the relevant policy content.
   e) This document does not provide any suggestion or recommendation in relation to any insurance products. Please do not rely solely on this document when making any application decision. Before applying for any insurance plan, you are advised to read carefully the relevant terms and conditions of the plan. You may also seek independent and professional advice before making any decision.
6. Subject to availability of currencies and pre-arrangement, please kindly contact our staff for details.
7. The listed charges do not include any special handling charges or correspondent bank charges, such as payment, commission and cable charges, etc., if any. Please refer to the Bank's Personal Customer Bank Service Fees Guide for details.
8. Free property valuation service is only applicable to owner-occupied residential properties. Please refer to the Bank's Personal Customer Bank Service Fees Guide for details.
9. a) New customer enrolled to become "OCBC Premier Private Client" or existing "OCBC Premier Private Client" who brings in designated amount of "New Fund" (as defined in Clause 9b of the Specific Terms and Conditions) for HKD time deposit placement with a tenor of 1 month or more with the Bank can enjoy a preferential interest rate. For the preferential interest rate, please contact your Client Advisor for details.
   b) "New Fund" refers to funds newly deposited into the Bank in the form of cash, cheque/cashier order, telegraphic transfer or CHATS from other banks. It does not include the customer's deposit amount currently placed with the Bank and must not be withdrawn/transferred from any account(s) maintained with the Bank. The net increase in such deposit amount resulting from the depositing of new funds shall be determined by comparing such deposit amount against the customer's average deposit amount with the Bank during the calendar month immediately preceding the date of the customer's deposit of the new funds in accordance with the foregoing terms.
10. Please refer to "Easy Transfer" leaflet for details.
11. Not applicable to the handling fee for cashier order issuance for IPO application.
12. The supply and size of small Safe Deposit Boxes are subject to availability at designated branches and the relevant Terms and Conditions. The Safe Deposit Box Annual Rent, Additional Marginal Deposits and any applicable fee waiver are subject to review by the Bank from time to time and may be revised at the Bank's sole discretion as it deems appropriate. For any queries, please contact your Client Advisor or our branch staff.

General Terms and Conditions:

1. The aforementioned privileges, offers, service and fees are only applicable to the "OCBC Premier Private Client".
2. The above offers cannot be used in conjunction with any other promotion offers of the Bank. For the avoidance of any doubt, the Bank reserves its right not to offer any of the above offers to any customer at its sole and absolute discretion without giving any reasons therefor.
3. For each joint account, all the account holders of that joint account will collectively be considered as one single account holder of the joint account for the above privileges. The Bank is entitled to deliver the above privileges to any one of the account holders of that joint account as the Bank may deem appropriate in its sole and absolute discretion and such delivery shall be conclusively deemed to have been made to and received by all the account holders of that joint account.
4. For insurance products, 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 Scheme) arising between the Bank and the customer out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the insurance products should be resolved directly between the customer and relevant insurer of such product.
5. All gifts cannot be redeemed for or converted into cash. The Bank shall have no duty to notify any customer in advance if any gift is out of stock. The Bank shall have the full and absolute right to substitute or replace any gift with any substitute at comparable value without prior notice. The Bank shall not be in any respect responsible for and shall not re-issue any replacement for, any gifts lost or damaged.
6. The Bank is not the manufacturer or supplier of any of the gifts. The Bank gives no representation and warranty and guarantee of whatsoever nature (whether express or implied) to any person (including but not limited to any bank customer whether offered any gift or not and /or any person related to any bank customer or otherwise) on or in connection with any of the gifts. The manufacturer(s) and /or supplier(s) shall be the sole parties responsible for the gifts and their safety standards, quality, fitness for purpose, description, compliance of legislation requirements; and customers shall direct all claims and complaints concerning the gifts (if any) to the manufacturer(s) and /or supplier(s). The Bank shall not be responsible for or liable to any person whosoever (including but not limited to any bank customer whether offered any gift or not and /or any person related to a bank customer or otherwise) for all and any damages, losses, liabilities, claims, costs and expenses whatsoever arising out of or in connection with any of the gifts and /or the use or disposal of or otherwise dealing with any of the gifts (including but not limited to any property damages and personal injuries and death).
7. The Bank has the right to suspend, amend, vary and /or terminate all or any of the above privileges, offers, services and fees and /or the Specific and /or General Terms and Conditions herein or any part thereof from time to time and at any time without notice to or consent of any customer. The Bank's decision and interpretation on all matters and/ or disputes concerning or arising from any of the above privileges, offers, services and fees and /or the Specific and /or General Terms and Conditions herein or any part thereof (including without limitation all or any definitions herein) shall be final, conclusive and binding on all customers.
8. All deposit, securities, investment, insurance and credit card products will be subject to the terms and conditions of the relevant account opening documentation, offering documentation and securities and investment product documentation.
9. If there is any discrepancy between the English and Chinese versions thereof, the English version shall prevail.