

OCBC
PREMIER
PRIVATE CLIENT



VISION · WEALTH BEYOND THE HORIZON

Navigating Your Wealth & Wellness Together

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

WELCOME TO OCBC PREMIER PRIVATE CLIENT



Navigating Your Wealth & Wellness Together

Wealth is a journey that extends beyond a lifetime. By understanding your unique narrative, values, and ambitions, we combine trusted expertise and tailored planning to preserve, grow, and optimise your wealth, ensuring a lasting legacy for generations to come.

This vision goes beyond wealth stewardship, encompassing a curated suite of holistic lifestyle privileges designed to enrich and protect what matters most—your health and quality of life. Through priority access to our exclusive Premier Private Client Centre, personalised health advisory services, and curated regional experiences, we care for your physical well-being with the same precision and foresight that we bring to preserving your wealth.



PREMIER PRIVATE EXPERT

LED BY EXPERTISE DEFINED BY INSIGHTS

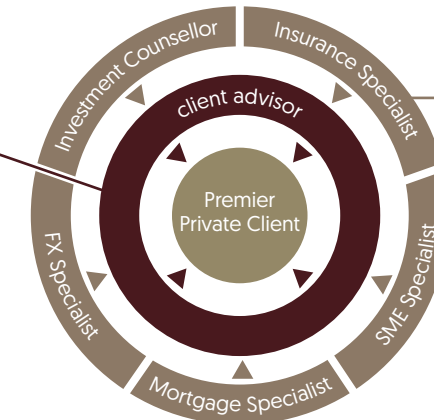
Command your financial future with a dedicated team of specialists, orchestrating every detail of your wealth journey with our collective expertise and in-depth global market insights.



Dedicated Wealth Management Team

Client Advisor

Your wealth ambitions are supported by your Client Advisor, bringing over a decade of affluent client management expertise to your unique narrative.



Team of Experts

Making on investment decisions can be nerve-wrecking, which is why your Client Advisor works closely with a team of experienced specialists.

Together, the devoted team collaborate to understand your goals and deliver personalized solutions across different aspects of wealth management, building an ideal investment portfolio tailored specifically to you.



In-depth Market Insights

OCBC Wealth Panel

A unique team with a solid foundation of over 200 years of combined experience, dedicated to helping you stay ahead in today's dynamic market environment by some of the most seasoned minds in the industry.

The panel publishes timely, unbiased market insights and the latest investment ideas curated by wealth management experts from across the OCBC Group. Each of these institutions brings a wealth of knowledge, ensuring you receive perspectives that are both diverse and matter in achieving your financial goals.

Bringing together multiple core expert teams of the OCBC Group to empower your strategic success:

- OCBC Bank
- OCBC Group Research
- Lion Global Investors [OCBC's asset management subsidiary]
- Bank of Singapore [OCBC's wholly-owned Private Banking Bank]



Wealth Intelligence Series

Brings together high-level insights from expert teams of the OCBC Group as well as proprietary strategies contributed by over 20 renowned international fund houses.

This video series is designed to provide a deeper understanding of the global investment landscape, featuring discussions on market outlooks, asset allocation, and a range of investment strategies – assist you to equipped to navigate the complexities of the market with confidence.



PREMIER PRIVATE WEALTH

PROVIDING YOU A WEALTH OF CHOICE

Optimise your financial potential through our wide range of carefully selected wealth solutions, tailored to help grow, finance and passing on your wealth, while protecting what is important to you throughout the journey.



GROW YOUR WEALTH

Expand your investment horizons with access to an exclusive suite of more than a thousand of investment instruments, coupled with tailored solutions for professional investors.



UNIT TRUSTS

- Selected Unit Trusts that are managed by global asset management companies, with lump-sum or monthly investment plan, to suit different stages of life and investment needs



SECURITIES

- Trading HK Securities available in both digital and traditional channels
- Market-first A.I. OSCAR stock-picker in Hong Kong banking industry to strengthen decision-making in stock trading



STRUCTURED PRODUCTS

- Currency Linked
- Equity Linked
- Other Structured Notes



BONDS

- Global developed or emerging sovereigns bond
- Well-known corporations bond around the world



PREFERENTIAL RATES



FOREIGN EXCHANGE

- Up to 14 currencies available

LEVERAGE YOUR ASSET

Secure financing with our distinctive solutions to empower you to make those important physical investments with confidence.



HK & Overseas Mortgage

- One-stop local processing in Hong Kong, without further referral to overseas for total peace of mind
- Comprehensive property financing solutions for residential properties in:
 - Hong Kong [Applications free of charge]
 - Australia: Sydney, Melbourne, Perth, Brisbane
 - United Kingdom: London
- Flexible currency switch option¹



PREFERENTIAL RATES



Auto Loan (No. 1 in market share²)

- One-stop support, from loan application to vehicle licensing and insurance renewal, goes beyond what typical personal loans provide
- Flexible loan plans



PREFERENTIAL RATES

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

Remarks:

1. Currency switching option only applies to overseas property financing solutions and is only available to customers with Hong Kong or Macau Identity Card. The loan currency must also be drawn in the currency of the country in which the mortgaged property is situated for these applicants.
2. OCBC Hong Kong's Auto Loan status of the market leading position is determined based on Market Trend Report obtained from the credit reference agency "TransUnion Limited", with report dated May 2026.

A Promise for Tomorrow. A Legacy for Generations

Wealth is never just about one individual. Today's planning is a lasting commitment to the next generation. With comprehensive insurance protection, you can build a strong foundation for life, safeguard your loved ones' future and ensure your wealth is passed on with confidence for generations to come.



Comprehensive Insurance Solutions

- **Provide you with a wide range of protection and wealth planning solutions through:**
 - Distribution of life insurance products from Hong Kong Life^{*3}
 - Insurance referral service⁴ offering various solutions from multiple insurance companies
 - Partnership with Asia Insurance^{*} and Liberty International Insurance^{*} to offer comprehensive general insurance solutions
- **Life Insurance – Designed for Every Stage of Your Life**
 - Savings or Retirement Planning
 - Children Education
 - Wealth Growth and Legacy Planning
 - Medical and Health Protection
- **General Insurance - Safeguarding Your Everyday Needs**
 - Travel Insurance
 - Home Insurance
 - Helper / Housemaid Insurance
 - Motor Insurance



Remarks:

- * "Hong Kong Life" refers to Hong Kong Life Insurance Limited; "Asia Insurance" refers to Asia Insurance Company Limited; and "Liberty International Insurance" refers to Liberty International Insurance Limited
- 3. OCBC Bank (Hong Kong) Limited (the "Bank") is registered in accordance with the Insurance Ordinance [Cap. 41 of the Laws of Hong Kong] and acts as the authorized insurance agency of Hong Kong Life for the distribution of life insurance products, and of Asia Insurance and Liberty International Insurance for the distribution of general insurance products in the Hong Kong Special Administrative Region ("HK SAR"). Hong Kong Life, Asia Insurance and Liberty International Insurance are authorized and regulated by the Hong Kong Insurance Authority. The relevant insurer(s) will be responsible for providing your insurance coverage and handling claims under the applicable insurance plan.
- 4. The Bank can refer clients to OCBC Insurance Broker (Hong Kong) Limited through its insurance referral service, which will assess and analyze the clients' needs to provide suitable solutions.



PREMIER PRIVATE LIFESTYLE

RECOGNISING YOUR STATUS

Enrich your lifestyle with an exciting suite of refined privileges designed for discerning tastes. From distinctive travel perks and exclusive events to elegant lounge access and fine-dining experiences, every detail is thoughtfully arranged to make you feel truly recognised.



Premier Private Events

Immerse yourself with our vibrant series of invitation-only gatherings, thoughtfully curated to bring distinctive experiences and exceptional value to the Premier Private Client community.

• Exclusive Wealth Seminars & Signature Events

- Gain privileged access to industry expert-led sharing, where distinguished speakers from renowned global fund houses share timely market insights, valuable perspectives, and investment strategies to help you navigate an evolving financial landscape with confidence.

• OCBC GENesis Next Generation Programme

- Empower the next generation of leaders from affluent and private banking circles through a thoughtfully curated programme designed to equip them with the knowledge, perspectives, and networks needed to preserve their family legacy, navigate challenges and driving future success.

- Private invitation to world-class concerts and premier sporting events at the OCBC Arena or within the prestigious OCBC VIP Suites at Singapore National Stadium.

More extraordinary lifestyle, travel and entertainment experiences.

About Old Seng Choong

Savour Singapore Heritage In Every Bite

The Original Singapore Creation, a homegrown heritage brand, baking since 1965. In preserving the past, Old Seng Choong initiated a series of premium quality products such as cookies, cakery and confectionery, each reflecting the colourful history and culture of Singapore.

[Source: <https://www.oldsengchoong.com>]



Old Seng Choong's designated retail shop:
OCBC Bank [Hong Kong] Central Branch
[G/F, 35 Queen's Road Central, Hong Kong]

[Monday to Friday] From 9am to 7pm

[Saturday] From 9am to 6pm

[Sunday and Public Holidays] Closed



Premier Private Delights

Experience a pioneering blend of “Banking and Lifestyle Retail” at OCBC Central Branch, featuring the first overseas retail shop of Singapore’s renowned heritage brand, Old Seng Choong, and its signature delicacies originated from Singapore.

- **Exclusive 35% discount on signature products available in-store, including :**
 - Pandan Cake
 - Kueh Lapis
 - Pineapple Tarts
 - Pastry items
- **Special birthday and festive delights** that celebrate Singapore’s rich heritage, bringing a distinctive touch of indulgence to every special occasion.





PREMIER PRIVATE CLIENT CENTRE

Discover the Sanctuary of Sophistication

Located in the vibrant heart of Central, the Premier Private Client Centre redefines hospitality with an exclusive retreat designed for discerning clients. Framed by sophisticated Singapore-inspired interiors and enriched by an interactive digital and art gallery experience, the Centre offers a truly immersive setting where elegance, culture, and innovation come together.

The Centre is a sanctuary thoughtfully crafted for relaxation, connection, and inspiration. From sophisticated lounge space and private meeting facilities to a serene outdoor garden terrace, every detail has been designed with comfort and refinement in mind. Complemented by personalised concierge services and exquisite dining experiences, the Centre delivers an unparalleled expression of luxury and exclusivity.



Refined Dining Experience

Exclusively available at the Premier Private Client Centre by appointment through your Client Advisor at least one working day in advance.

Enjoy a refined tasting experience at the Premier Private Client Centre, in the privacy of our comfortable meeting rooms, creating an elegant setting for your conversations with your Client Advisor:

- Nourishing Signature Chinese Soup, or
- Delicately Crafted Sweet Soup

Conclude your experience with premium Chinese tea and a signature dessert from Singapore's renowned heritage brand, Old Seng Choong.

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





PREMIER PRIVATE HEALTH

SUPPORTING YOUR JOURNEY TO LASTING HEALTH

Care for life begins with well-being that truly matters. In collaboration with a leading integrated healthcare provider, our customer-centric health and wellness programme is designed to support Premier Private Clients in pursuing their life goals with confidence.



Premier Private Health & Wellness Concierge Programme

In partnership with Fullerton Health Corporation Limited (the “Fullerton Health”), the programme offers comprehensive health and wellness solutions designed to help preserve your vitality.



Exclusive complimentary membership⁵

Access to dedicated Health & Wellness Concierge, hotline support and Mobile App assistance provided by the Fullerton Health.



Pioneering dedicated nutritionist consultation service

By appointment through your Client Advisor

Enjoy up to two complimentary sessions per membership year (up to 90 minutes) with a professional nutritionist, offering personalised one-on-one guidance on nutrition and lifestyle well-being. Consultation topics may vary depending on each customer's individual needs and circumstances, and may include, for reference only, the following areas:

- Consultations on Body Composition & Health Assessments
- Nutrition Education
- Healthy Cooking Demonstrations
- Wellness Challenges & Engagement Activities
- Follow-Up & Progress Tracking

Remarks:

5. Premier Private Clients who maintain a Total Relationship Balance of HK\$8,000,000 or more can enjoy one-year complimentary membership of Premier Private Health & Wellness Concierge Programme. The membership is renewable annually subject to eligibility check of Total Relationship Balance. For definition of Total Relationship Balance, please refer to “Definitions of Key Terms”.





Unparalleled support beyond borders

- **Priority Booking for Healthcare Services (Hong Kong)** – Covers general and specialist medical practitioners, Traditional Chinese Medicine, physiotherapy and other medical services via Fullerton Health's Hong Kong network clinics.
- **Free 1-time Consultation with a Family Doctor (Hong Kong)** – Provides complimentary advice, excluding medication, on health screening, health assessment, medical opinions and related matters.
- **Free Medical Referral Services (Mainland China & Singapore)** – Arranges consultations with medical professionals for medical opinions within Fullerton Health's regional network clinics.

More distinguished health privileges:

- **Enjoy a 25% discount on all health checkup plans and vaccination services** via Fullerton Health's Hong Kong network clinics
- **Enjoy a 15% discount on doctor consultation fee (excluding medication)** via Fullerton Health's Hong Kong, Mainland China and Singapore network clinics

Important Notes:

The Premier Private Health & Wellness Concierge Programme ("the Programme") offers advisory and coordination services only; all associated medical, medication and relevant costs remain the client's responsibility, subject to the relevant Terms and Conditions. The Programme includes a dedicated nutritionist consultation. The nutritionist consultation, its related services and privileges (altogether the "Services") are provided by an independent third-party service provider, Fullerton Health Corporation Limited ("Fullerton Health") engaged by OCBC Bank (Hong Kong) Limited (the "Bank"), subject to the terms and conditions of Fullerton Health. The Bank is not the service provider, or agent of Fullerton Health. The Bank makes no representation, warranty or undertaking as to the availability or quality of the Services, and shall not be responsible or liable for the Services provided by Fullerton Health. Under no circumstances shall the Bank be responsible or liable for any act, omission or negligence in the provision of the Services by Fullerton Health. The general information provided for in relation to the Services is for reference only and shall not be considered as medical treatment, diagnosis or recommendation. If you have any questions or enquiries, please seek advice from a registered medical practitioner.



About Fullerton Health Corporation Limited

Seamless Accessible & Trusted Healthcare For All

Founded in 2010, Fullerton Health is a leading vertically integrated healthcare platform in Asia with a proven track record of providing clients with enterprise healthcare solutions. We own and operate an extensive network of healthcare facilities across 9 markets and partner with established and reputable healthcare providers in the region.

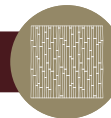
[Source: <https://www.fullertonhealth.com/hk/>]



Premier Private Health & Wellness Concierge Hotline:
[852] 2158-2610
[Monday to Friday] From 9am to 6pm
[Saturday] From 9am to 1pm
[Sunday and Public Holidays] Closed



Premier Private Health & Wellness Concierge Mobile App:
Search "Fullerton Health Concierge" via App Store / Play Store



PREMIER PRIVATE REGIONAL

UNRIVALLED REGIONAL COVERAGE

Singapore | Hong Kong | Malaysia | Indonesia | Macau

Through OCBC Group's distinctive "Singapore-Hong Kong Twin Hub" proposition, connecting two of Asia's leading international financial centres, you can gain privileged access to compelling investment opportunities across Asia, supported by our robust banking network, capabilities and deep regional expertise.



REGIONAL PREMIER PROGRAMME⁶

Wherever life takes you, your banking moves seamlessly with you — supported by dedicated experts who understand your cross-border needs and a comprehensive suite of regional banking services designed to deliver greater convenience, wherever you are.



Regional Banking Support and Benefits

- **Seamless account opening in Hong Kong and Singapore⁶** – Enjoy dedicated end-to-end local support, without the need to travel.
- **A consolidated overview of your Hong Kong and Singapore accounts balances through the OCBC Bank Mobile App** – Easily view your account balances in Hong Kong and Singapore.
- **Make overseas fund transfers between your OCBC Hong Kong and Singapore accounts for free.**
- **Priority queue and banking services at over 400 branches and 60 Premier Centres in the region.**
- **OCBC Premier Private Client Debit Card** – Cash withdrawals in 15 major currencies⁷ at any ATM with UnionPay logo all over the world. It includes a UnionPay Point of Sale debit function.
- **Enjoy preferential foreign exchange rates.**



Remarks:

⁶ Terms and conditions apply. All applications are subject to local regulations and will be managed by the respective OCBC entities in each country. For requirement of Total Relationship Balance of respective region, please visit the Premier Banking website of the region for more details.

⁷ 15 major currencies include Australian Dollar, Canadian Dollar, Swiss Franc, Danish Kroner, Euro, Pound Sterling, Japanese Yen, Norwegian Kroner, New Zealand Dollar, Renminbi, Swedish Kroner, Singapore Dollar, Thailand Baht, US Dollar and Hong Kong Dollar. Debit card refers to ATM card in the "Terms & Conditions for all Accounts and Related Services".



DISTINCTIVE REGIONAL PREMIER CONCIERGE⁸

Available 24/7, our Regional Premier Concierge is here to assist with a wide range of lifestyle needs — from sourcing suitable health and well-being programmes to supporting your children's overseas education planning and relocation arrangements.



Lifestyle

Enjoy access to exclusive culinary experiences, travel arrangements, flight bookings, etc.



Health and Wellness

Tap into an extensive network of healthcare practitioners and hospital facilities for your health and well-being needs.



Education Planning

Receive tailored guidance from a distinguished education consultant, offering insights into overseas education options.



Overseas Relocation

Access relocation support through a trusted partner, covering tailored services such as shipping, accommodation and other practical arrangements.

Remarks:

8. The Regional Premier Concierge is provided by a third-party service provider (Aspire Lifestyles Singapore and China) as the Bank may designate from time to time. The Bank shall have no liability whatsoever in connection with the Regional Premier Concierge.





PREMIER PRIVATE SAFEGUARD

SAFEGUARD YOUR VALUABLES

Protecting what matters most goes beyond wealth management. We apply the same thoughtful precision to safeguarding your physical valuables as we do to supporting your financial journey.



Special Privileges for Safe Deposit Boxes

Enjoy peace of mind knowing that your valuable and important items, such as legal documents, family heirlooms or collectibles, are securely placed in safe deposit vaults at our branches, together with the following privileges:

- Annual Rent waiver of a small Safe Deposit Box at designated branches⁹
- Priority reservation for your Safe Deposit Box



LEGAL
DOCUMENTS



FAMILY
HEIRLOOMS



COLLECTIBLES

Remarks:

⁹ 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.





HONG KONG



SINGAPORE



MALAYSIA



INDONESIA



ABOUT OCBC Group

Built on a Century of Financial Expertise

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has close to 390 branches and representative offices in 19 countries and regions.

ABOUT OCBC HONG KONG

Anchored in Asia, bridging to ASEAN

OCBC Hong Kong is a subsidiary of OCBC Group, the second largest financial services group in Southeast Asia by assets. We provide comprehensive financial solutions across corporate banking, retail banking and wealth management services, serving as a vital gateway for business flows between ASEAN and Greater China.

OCBC Hong Kong is committed to delivering sustainable long-term value to our customers and employees. We are also dedicated to acting responsibly within the community, supporting cross-border collaboration, and promoting sustainability through ongoing initiatives.

OCBC Hong Kong won:



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



WE ARE HERE TO SERVE YOU

 **Premier Private Client Hotline:**
[852] 3101 0088

 **Premier Private Client Centre:**
OCBC Bank (Hong Kong) Central Branch
[3/F, 35 Queen's Road Central, Hong Kong]

 **Premier Private Client Exclusive Privileges:**



 **Download OCBC Bank Mobile App:**
 **OCBC HONG KONG**



Stay tuned with us on:



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OCBC
Hong Kong



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Hong Kong & Macau



華僑銀行香港

Important Notes:

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Definitions of Key Terms

Total Relationship Balance

Unless otherwise indicated, the Total Relationship Balance is the aggregate of a customer's account(s) maintained with 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 Information

For related products and services details, please refer to the relevant marketing materials or contact our licensed relationship manager for detailed features and the policy provision for the detailed terms and conditions. Product and services are subject to customer needs and appropriate assessment.

Risk Disclosure and Important Notes

- All investments involve risks. Prices of investment products may go up as well as go down, and may even become valueless. Investor may not get back the amount originally invested. Trading of these investment products may not sustain a profit, but on the contrary may suffer from loss. The past performance is not indicative of future performance.
- Investors should read the relevant investment offering documents and terms and conditions in detail, especially the investment policy and the risk factors, and the latest financial reports and seek independent professional advice before making any investment decisions. Investor should make sure you understand the risks involved in unit trusts or mutual funds and consider your own investment objectives and risk tolerance.

Foreign Currencies Trading

- The foreign currency exchange rate is affected by a number of factors, including country and international financial and economic situations, political and natural events. Sometimes the market may be affected by the intervention from central banks or other bodies. Sometimes the exchange rates may rise or fall rapidly.
- 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 when client 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

- Customer may suffer from a loss instead of sustaining a profit in securities trading.

Investment Funds

- Fund is an investment product and some of the funds involve derivatives. The investment decision is yours. You should not invest in the product unless the intermediary who sells it to you has explained to you that the product is suitable for you having regard to your financial situation, investment experience and investment objectives.

Insurance

- OCBC Bank is a registered insurance agent under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) and serves as a distribution insurance agent for Hong Kong Life, Asia Insurance Company Limited ("Asia Insurance") and Liberty International Insurance Limited ("Liberty International Insurance") in the Hong Kong Special Administrative Region.
- The life insurance plans and general insurance plans are products underwritten by Hong Kong Life, Asia Insurance and Liberty International Insurance, respectively, and are not products of the Bank, both of which are authorized and regulated by the Hong Kong Insurance Authority.

Card

- Reminder: To borrow or not to borrow? Borrow only if you can repay!

- Usage of the Card will be deemed acceptance by the Cardholder of and the Cardholder shall be bound by the Terms and Conditions, in addition to the Cardholder Agreement and other applicable terms and conditions.

Cross-Border Account

- Subject to in-country's regulatory policies and regulations. The application will be handled, processed, and approved by the relevant OCBC entities directly and will be subject to the approval of the respective regional OCBC entities.
- For OCBC ATM cards issued by OCBC Bank (Hong Kong) Limited ("OCBC (HK)"), the transaction fees for withdrawals made at OCBC ATMs in Singapore, Malaysia, Indonesia and Macau will be waived.