

OCBC Bank (Hong Kong) Digital Account Opening Reward (“Promotion”)

General Terms and Conditions

1. Unless otherwise indicated, the promotion period is from 1 Apr 2026 to 30 Jun 2026, both dates inclusive (“Promotion Period”).
2. Unless otherwise indicated, the Promotion is only applicable to personal customers of OCBC Bank (Hong Kong) Limited (“the Bank”) (“Eligible Customers”). The Promotion is not applicable to the staff of the Bank.
3. Eligible Customers must have fulfilled all of the requirements below in order to enjoy the reward(s) under the Promotion:
 - successfully opened an integrated account (OCBC Premier Banking or Personal Banking customer) during the Promotion Period and maintain such account continuously until the time of the Bank’s crediting or delivery of the relevant reward(s);
 - successfully registered for or holding a valid Personal eBanking account with the Bank during the Promotion Period and maintain that account until the time of the Bank’s crediting or delivery of the relevant reward(s); and
 - successfully registered for or remain registered for the eStatement Service during the Promotion Period and remain registered for that service until the time of the Bank’s crediting or delivery of the relevant reward(s).
4. For Eligible Customers who have opened an integrated account (OCBC Premier Banking or Personal Banking customer) under joint names within the Promotion Period, unless otherwise indicated, only the primary account holder is eligible for the Promotion.
5. **For OCBC Premier Banking customer, a HK\$200 monthly service fee is chargeable if the average daily Total Relationship Balance falls below HK\$1,000,000 (or its equivalent in foreign currency(ies)), which may be debited from any bank accounts of the Eligible Customer maintained with the Bank.** For the definition of the Total Relationship Balance, please refer to the Clause 6 below.
6. 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 (include 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 Hong Kong Identity Card 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.
7. Each Eligible Customer can only enjoy the promotion offer once during the Promotion Period.
8. The Bank reserves the final right to determine on all account opening matters, and the Bank shall not be required to give any reason for its decision and interpretation, which shall be final, conclusive and binding on all.
9. Participation in the Promotion is subject to there being no abuse/ non-compliance with the General and Specific Terms and Conditions of this Promotion (“the Terms and Conditions”) by the Eligible Customers, failing which the Bank will debit the value of the reward from any of the Eligible Customer’s accounts without notice and/or take such

action to recover any outstanding amounts.

10. The Bank reserves the right to amend the Terms and Conditions and to vary or terminate the Promotion at any time and from time to time. In case of any dispute, the decision of the Bank shall be final and conclusive.
11. Eligible Customers are also bound by the details of promotion offer and the relevant terms and conditions of promotion mentioned herein. Please contact our staff or refer to the relevant promotion leaflet and/or Bank Service Fees Guide of the Bank. In the event of any inconsistency between these Terms and Conditions and the relevant terms and conditions of the banking products and service, these Terms and Conditions shall prevail.
12. The Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. A person who is not a party to these terms and conditions may not enforce any of their terms under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong).
14. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and Chinese versions.

Specific Terms and Conditions applicable to Digital Account Opening Reward

1. Eligible Customers (but shall exclude customers who currently hold any current, savings, time deposits, securities and/or investment accounts (either individually or jointly with any third party) with the Bank) who fulfill all the following requirements will be entitled to the corresponding cash reward as set out in the 3rd column of Table 1 below (“Digital Account Opening Reward”):
 - (a) During the Promotion Period, successfully open an integrated account (OCBC Premier Banking or Personal Banking customer) on OCBC Bank (Hong Kong) mobile app (please download "OCBC Bank (Hong Kong)" mobile app from official application stores Google Play or App Store); and
 - (b) Make a deposit of the amount as set out in the 2nd column of Table 1 below (“Designated Deposit”) through one of the following designated channels within the first two calendar months upon successfully opening of the integrated account (OCBC Premier Banking or Personal Banking customer):
 - i) Deposit cash in person over-the-counter at any branches of the Bank;
 - ii) Deposit any cheque issued in your sole name; or
 - iii) Transfer a deposit via CHATS or Faster Payment Services (FPS) from an account in your sole name maintained with any other banks in Hong Kong. Deposits transferred via any Stored Value Facilities will not be accepted by the Bank.

Table 1

Type of Customer	Designated Deposit (HK\$ or its equivalent in foreign currency[ies])	Cash Reward (HK\$)
OCBC Premier Banking	\$1,000 or above	\$300
Personal Banking	\$100 or above	\$150

2. The Digital Account Opening Reward is limited in quota and offered on a first come first served basis.
3. The Digital Account Opening Reward will be credited to the Eligible Customer's HKD deposit account on or before the corresponding date as set out in the 2nd column of Table 2 below:

Table 2

Account opening month:	Reward to be credited on or before:
April – June 2026	30 September 2026

If the Eligible Customer holds more than one HKD deposit account with the Bank at the time of the Bank's crediting of the Digital Account Opening Reward, the Bank may credit the Digital Account Opening Reward to any one of the HKD deposit accounts held by the Eligible Customer at its sole and absolute discretion without giving any reason therefor.

4. For details about eligibility, account opening steps and/or account restriction removal of Digital Account Opening, please refer to "Frequently Asked Questions" at the Bank website www.ocbc.com.hk/premier.