OCBC PREMIER BANKING

OCBC

Befitting your superior status.

OCBC Premier Banking exclusive privileges.

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

Foreign Currency Exchange Service

Foreign Currency Exchange	• **Foreign Notes Exchange**	Preferential exchange rate (for branch channel only)
	• **Deposit / Withdrawal of foreign currency to/ from foreign currency account**[1]	Waived (for withdrawal limit of USD5,000 or equivalent per transaction and maximum 2 transactions per month)
	• **Foreign cheque purchase / deposit handling charge**[1]	Waived (subject to correspondent bank charges)

Deposit Service

Time Deposit	• **Preferential interest rate**[2]

Investment Service

Securities Trading (HK Stocks)

- **As low as 0.125% brokerage fee**[3]

Internet, Mobile, and Interactive Voice Response Phone System (IVRS)

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**[4]
- **Preferential charge and interest rate for IPO financing**

Unit Trusts	• **Subscription fee**	As low as 1.00%[5]

Gold Bullion

Physical Trade	• **Handling charge**	Waived

Insurance Service

General Insurance[6]	• **Asia Superior Home Insurance** • **Asia Superior Helper Insurance** • **Asia Superior Housemaid Insurance** • **Asia Superior Travel Insurance (applicable to single trip plan only)**	25% first-year premium discount ("Offer")

Outward Remittance Service[7]

Telegraphic Transfer

Channel	Handling Charge
eBanking	Waived
Branch	HKD100

CHATS

Channel	Handling Charge
eBanking	Waived
Branch	HKD100

HK-Macau Instant Remittance Service	• **Handling charge through OCBC branches**	Waived

Inward Remittance Service[7]

Telegraphic Transfer	• Handling charge	Waived
CHATS	• Handling charge	Waived

Card Service

Credit Card	• Annual fee of Premier VOYAGE Card • Annual fee of Premier Credit Card	First Year Waiver[8] Perpetual Waiver
ATM Card	• Annual fee of Premier Card / Premier UnionPay Card • Lost card replacement handling fee	Perpetual Waiver Waived

Loans Service

Personal Loan	• Handling fee	Waived
Overdraft Facility	• Annual fee	50% off
Residential Mortgage Loan	• Preferential interest rate • Property valuation service[9] • Fee for change of tenor, due date, repayment amount, repayment plan or repayment option (i.e. fix repayment amount / loan tenor)	 Free Waived

General Banking Service

Current Account	• Mailing of cheque book • Stop cheque payment • "Easy Transfer" service[10]	Waived (ordinary and registered mail) Waived (for branch channel) Free
Standing Instruction	• Set up/ Amendment/ Cancellation handling fee	Waived
Cashier Order	• Issuance fee	Waived[11]
Gift Cheque	• Issuance fee	Waived

"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.

Important Notice and Risk Disclosure

- 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.

Unit Trusts

- Unit Trusts are investment product and some may involve derivatives. The investment decision is yours but you should not invest in an investment 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.

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 availability of currencies and pre-arrangement, please kindly contact our staff for details.
2. a) New customer enrolled to become "OCBC Premier Banking" customer or existing "OCBC Premier Banking" customer who brings in designated amount of "New Fund" (as defined in Clause 2b 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 the customer service officer of the Bank for details.
   b) "New Fund" refers to fund newly deposited into the bank in the forms 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) with the Bank. The net increase in such deposit amount as a result of depositing new fund shall be compared with the customer's average deposit amount with the Bank during previous calendar month immediately preceding the day of the customer's deposit of the new fund in accordance with the foregoing terms.
3. Subject to the preferential brokerage fee privileges expressly stated herein, OCBC Premier Banking customer shall be liable to pay in full all other transaction fees, charge 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 Service Fees. The preferential brokerage fee privileges will not be applicable for initial public offerings and transactions made under the Stock Monthly Investment Plan.
4. The free real-time stock quote service will only be applicable to "OCBC Premier Banking" customers who maintain securities account having Personal eBanking service provided by the Bank. Any free real-time stock quotes unused for any calendar month cannot be carried forward to the next calendar month.
5. Subscription fee of 1.00% only applies to subscription of any one unit trust offered by the Bank with a full lump-sum payment of HKD1,000,000 (or equivalent in any other currencies) or above. Please contact your Relationship Manager for details.
6. a) Asia Superior Home Insurance, Asia Superior Helper Insurance, Asia Superior Housemaid Insurance and Asia Superior Travel Insurance (applicable to single trip plan only) ("Eligible Plans") are the products of Asia Insurance Co., Ltd. ("Asia Insurance") but not OCBC Bank (Hong Kong) Limited ("Bank"). The Bank is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as insurance agency and is the authorized insurance agency of Asia Insurance for distribution of the Eligible Plans in the Hong Kong Special Administrative Region ("HKSAR"). The Eligible Plans are underwritten by Asia Insurance which is authorized and regulated by the Insurance Authority ("IA") of HKSAR. Asia Insurance will be responsible for providing your insurance coverage and handling claims under your plan.
   b) Customer must submit the application online through the website of the Bank and enter the Promotion Code "OCBCPBC" in the field of Member Code to enjoy 25% first-year premium discount of the Eligible Plans ("Offer"). 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 or terminate the terms and conditions for the relevant premium discount without prior notice to customers. In case of any disputes, the decision of the Bank and Asia Insurance shall be final.
   c) 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 products should be resolved between directly Asia Insurance and the customer.
   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 of any insurance products, please do not rely solely on this document to make application decision. Before applying 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.
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.
8. Annual fee of the following year will be automatically waived by accumulating annual spending of HKD150,000 with relevant Premier VOYAGE Card per year (counting from the card approval date). The prevailing annual fee is HKD6,800.
9. Free property valuation service is only applicable to owner-occupied residential properties.
10. Please refer to "Easy Transfer" leaflet for details.
11. Not applicable to handling fee for cashier order issuance for IPO application.

General Terms and Conditions:

1. The aforementioned privileges, offers, service and fees are only applicable to the "OCBC Premier Banking" customers.
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. 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.
5. 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).
6. 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.
7. 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.
8. If there is any discrepancy between the English and Chinese versions thereof, the English version shall prevail.

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