Regional Premier Banking Welcome Gift Terms and Conditions

區域宏富理財迎新禮遇之條款及細則

Applicable to customers who have joined the OCBC Regional Premier Banking Programme (the "**Programme**") by establishing OCBC Premier Banking relationships with OCBC SG and OCBC HK (collectively "**Group**")
適用於與新加坡華僑銀行及華僑銀行（香港）（統稱「**集團**」）建立華僑銀行宏富理財關係而加入華僑銀行區域宏富理財計劃（統稱「**計劃**」）的客戶

1. Definitions 定義

1.1 "**Eligibility Criteria**" has the meaning in point 2.

「**資格標準**」具有第 2 條中的含義。

1.2 "**Eligible Customer**" has the meaning in point 2.

「**合資格客戶**」具有第 2 條中的含義。

1.3 "**Eligible Product(s)**" means (a) current or savings account(s); (b) Time deposit(s); (c) investment products; or (d) insurance products offered or distributed by the Group as may be assessed by the Group to be suitable for the Eligible Customer from time to time.

「**合資格產品**」指由集團提供或銷售的 (1) 往來或儲蓄賬戶；(2) 定期存款； (3) 投資產品; 或(4)保險產品。本集團可能不時評估適合合資格客戶的產品。

1.4 "**Home Bank**" means the Group entity which firstly designates the customer as an OCBC Premier Banking segment member.

「**原地銀行**」指首先指定客戶為華僑銀行宏富理財層級成員的集團成員。

1.5 "**Host Bank**" means the Group entity which subsequently designates the customer as an OCBC Premier Banking segment member after the Home Bank.

「**主辦銀行**」指在原地銀行隨後指定客戶為華僑銀行宏富理財層級成員的集團成員。

1.6 "**OCBC HK**" means OCBC Bank (Hong Kong) Limited in Hong Kong.

「**華僑銀行（香港）**」指位於香港的華僑銀行（香港）有限公司。

1.7 "**OCBC SG**" means Oversea-Chinese Banking Corporation Limited in Singapore.

「**新加坡華僑銀行**」指位於新加坡的新加坡華僑銀行股份有限公司。

1.8 "**Welcome Gift**" has the meaning in point 3.

「**迎新禮遇**」具有第 3 條中的含義。

2. Eligibility 資格

2.1 A customer who meets the following requirements ("**Eligibility Criteria**") will be able to enjoy and redeem an exclusive Welcome Gift ("**Eligible Customer**"):

符合以下要求（以下簡稱「**資格標準**」）的客戶將可享受及兌換獨家迎新禮遇（以下簡稱「**合資格客戶**」）：

a. has an existing OCBC Premier Banking relationship with the Home Bank (i.e. OCBC HK) as primary account holder and maintains a minimum balance in Eligible Product(s) by the Third Month (defined below) of HKD1,000,000 or above (or its foreign equivalent); and

作爲主要賬戶持有人，於原地銀行（即華僑銀行（香港））具有現有華僑銀行宏富理財業務關係，並在第三個月（定義見下文）維持最低結餘達港元 1,000,000 或以上（或其外幣等值）的合資格產品；及

b. signs up for OCBC Premier Banking relationship as primary account holder with the Host Bank (i.e. OCBC SG), and maintains a minimum balance in Eligible Product(s) of USD30,000 or above (or its foreign equivalent) by end of third calendar month after signing up for OCBC Premier Banking relationship with the Host Bank (OCBC SG) ("**Third Month**").

作爲主要賬戶持有人與主辦銀行（即新加坡華僑銀行）建立華僑銀行宏富理財業務關係，並與華僑銀行主辦銀行建立華僑銀行宏富理財業務關係後的第三個日曆月月底（「**第三個月**」）之前於主辦銀行維持最低結餘達美元 30,000 或以上（或其外幣等值）的合資格產品。

<u>Illustration of Meeting Eligibility Criteria 符合資格標準的例子</u>

Illustration 1

Customer establishes OCBC Premier Banking relationship in Hong Kong and Singapore. The OCBC Premier Banking relationship was successfully established on 29 Sep 2026 with OCBC HK as the Home Bank. Subsequently, the OCBC Premier Banking relationship was successfully established on 07 Oct 2026 with OCBC SG as the Host Bank. Thereafter, on 30 Oct 2026, customer funds the accounts with total balance of HKD1,000,000 in OCBC HK and USD30,000 or its foreign equivalent in OCBC SG. As of 31 Jan 2027 (3 months after joining the programme from Nov 2026-Jan 2027), customer still maintains the total balance of HKD1,000,000 in OCBC HK and USD30,000 or its foreign equivalent in OCBC SG. Customer meets the eligibility criteria for the Welcome Gift.

例子 1

客戶在新加坡和香港建立華僑銀行宏富理財業務關係。於 2026 年 9 月 29 日成功於華僑銀行（香港）（作爲原地銀行）建立華僑銀行宏富理財業務關係。其後於 2026 年 10 月 7 日成功於新加坡華僑銀行（作爲主辦銀行）建立華僑銀行宏富理財業務關係。其後，於 2026 年 10 月 30 日，客戶爲華僑銀行

（香港）的賬戶提供資金，餘額總額爲港元 1,000,000，而新加坡華僑銀行的賬戶則爲美元 30,000 或外幣等值。截至 2027 年 1 月 31 日（自加入該計劃後 3 個月（2026 年 11 月至 2027 年 1 月）），客戶仍在華僑銀行（香港）維持總結餘港元 1,000,000，並在新加坡華僑銀行維持美元 30,000 或外幣等值。客戶符合迎新禮遇的資格標準。

Illustration 2

Customer establishes OCBC Premier Banking relationship in Hong Kong and Singapore. The OCBC Premier Banking relationship was successfully established on 29 Sep 2026 with OCBC HK as the Home Bank. Subsequently, the OCBC Premier Banking relationship was successfully established with OCBC SG on 07 Oct 2026 as the Host Bank. Thereafter, on 30 Oct 2026, customer funds the accounts with total balance of HKD1,000,000 in OCBC HK and USD30,000 or its foreign equivalent in OCBC SG. As of 31 Jan 2027 (3 months after joining the programme from Nov 2026-Jan 2027), customer only maintains the total balance HKD150,000 in OCBC HK and USD30,000 or its foreign equivalent in OCBC SG. Therefore, customer does NOT meet the eligibility criteria for the Welcome Gift.

例子 2

客戶在新加坡和香港建立華僑銀行宏富理財業務關係。於 2026 年 9 月 29 日成功於華僑銀行（香港）（作爲原地銀行）建立華僑銀行宏富理財業務關係。其後於 2026 年 10 月 7 日成功於新加坡華僑銀行（作爲主辦銀行）建立華僑銀行宏富理財業務關係。其後，於 2026 年 10 月 30 日，客戶爲華僑銀行（香港）的賬戶提供資金，餘額總額爲港元 1,000,000，而新加坡華僑銀行的賬戶則爲美元 30,000 或外幣等值。截至 2027 年 1 月 31 日（自加入該計劃後 3 個月（2026 年 11 月至 2027 年 1 月）），客戶僅在華僑銀行（香港）維持總結餘港元 150,000，並在新加坡華僑銀行維持美元 30,000 或外幣等值。因此，客戶不符合迎新禮遇的資格標準。

2.2 The eligibility of any customer to participate in the Programme and/or receive the Welcome Gift shall be determined at the absolute discretion of the Group.

任何客戶參與計劃及/或獲得迎新禮遇的資格將由集團全權決定。

2.3 For the purpose of determining whether the Eligibility Criteria is satisfied, any non-Singapore dollar or non-Hong Kong dollar denominated amounts in customer's account with OCBC SG and OCBC HK will be notionally converted using an exchange rate as may be solely determined by the Group.

爲確定是否符合資格標準，客戶在新加坡華僑銀行及華僑銀行（香港）的賬戶中的任何非新加坡元或非港元面值將按本集團可能單獨全權確定的匯率進行名義上轉換。

3 Welcome Gift 迎新禮遇

3.1 Eligible Customer will be entitled to redeem one of the following gifts (value up to SGD200 or its foreign equivalent) ("**Welcome Gift**"):

(i) a health screening package, or
(ii) travel credit for flight booking, hotel booking or airport transfer, or
(iii) dining credit at JUMBO Seafood, JUMBO Premium and JUMBO Signatures in Singapore.

Each Eligible Customer is only be entitled to receive a maximum of one Welcome Gift under the Programme.

合資格客戶將可獲得兌換以下一項禮遇（價值最高達新加坡元 200 或外幣等值）（「**迎新禮遇**」）：

(i) 基本健康篩查一次；或
(ii) 適用於機票預訂、酒店預訂或機場接送服務的旅遊禮遇金額；或
(iii) 適於新加坡新加坡珍寶海鮮 (JUBMO Seafood)、珍寶甄選(JUMBO Premium)、珍寶經典 (JUMBO Signatures)使用之餐飲禮遇金額。

每位合資格客戶僅有權根據該計劃獲得最多一次迎新禮遇。

3.2 Eligible Customer who meets the Eligibility Criteria in point 2 above to receive the Welcome Gift will be notified to redeem the Welcome Gift by way of either email to the email address registered with OCBC SG or OCBC HK or such notification method as the Group may elect from time to time no later than two months after the end of the Third Month. The Eligible Customer will also be notified if any additional information or steps are required to redeem the Welcome Gift (e.g. Welcome Gift redemption and validity period, Welcome Gift details etc).

符合上述第 2 點資格標準而領取迎新禮遇的合資格客戶，將在不遲於第三個月月底之後兩個月收到兌換迎新禮遇通知，通知將以電子郵件寄送至客戶在新加坡華僑銀行或華僑銀行（香港）註冊的電子郵件地址，或集團可能不時選擇的通知方式發出。 如果兌換迎新禮遇需要任何額外資料或步驟（例如迎新禮遇換領及有效時段、迎新禮遇詳細資料等），合資格客戶亦將收到相關通知。

3.3 The Welcome Gift shall be redeemed through such third-party service provider ("**Service Provider**") as may be notified by the Group from time to time, and the Eligible Customer agrees that redemption of the Welcome Gift may be subject to additional terms and conditions of such Service Provider.

迎新禮遇將透過集團不時通知的第三方服務提供商（以下簡稱「**服務提供商**」）兌換，且合資格客戶同意兌換迎新禮遇可能受相關服務提供商的附加條款及條件約束。

3.4 If the Eligible Customer fails to provide any additional information required, or to comply with the steps required to redeem the Welcome Gift, or if the Eligible Customer does not redeem the Welcome Gift by the stipulated redemption period or Welcome Gift validity period, the Welcome Gift shall be deemed forfeited and Group shall not be obliged to provide a replacement reward.

倘若合資格客戶未能提供所需的任何額外資料，或未能遵守兌換迎新禮遇所需的步驟，或者倘若合資格客戶未在規定的兌換期或迎新禮遇有效期內兌換迎新禮遇，則該迎新禮遇將被視爲已沒收，而集團無須提供替代獎勵。

3.5 The Welcome Gift may be replaced or withdrawn from time to time at the sole and absolute discretion of the Group without prior notice.

迎新禮遇可不時由集團全權決定替代或撤回，恕不另行通知。

4 General 一般條款

4.1 The Group shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any reward. Notwithstanding anything herein, the Group shall not at any time be responsible or held liable for (a) any defect or malfunction in the Welcome Gift, (b) any accuracy or effectiveness of the Welcome Gift and/or (c) for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Welcome Gift by any person.

本集團對任何獎勵的質素、適銷性或就任何目的的適合性或任何其他方面概不負責。儘管本協議有任何規定，本集團在任何時間概不負責或承擔以下責任：(a) 迎新禮遇中的任何缺陷或故障，(b) 迎新禮遇的任何準確性或有效性及/或 (c) 任何人士因使用迎新禮遇而遭受或招致或與使用迎新禮遇有關的任何損失、傷害、損害或傷害。

4.2 If a customer is subsequently discovered to be ineligible to participate in the Programme or to receive the Welcome Gift, the Group reserves the right to:

如果客戶隨後被發現不符合參與計劃或獲得迎新禮遇的資格，集團保留以下權利：

(a) forfeit or withdraw the Welcome Gift at any time; or

隨時沒收或撤回迎新禮遇；或

(b) (where the Welcome Gift has been redeemed) request the customer to repay or compensate the Group the value of the Welcome Gift at any time, and the Group shall have the right to debit the value of the Welcome Gift plus any goods and services tax from any account of the customer maintained with the Group.

（如迎新禮遇已被換領）要求客戶在任何時候向集團償還或補償該迎新禮遇的價值，及集團有權從客戶在集團維持的任何賬戶中扣除迎新禮遇價值加上任何消費稅。

4.3 Neither the customer or any person shall be entitled to any payment or compensation from the Group should any Welcome Gift be forfeited or withdrawn, if any Welcome Gift is reclaimed by the Group, or if the customer is asked to repay or compensate the Group the value of the Welcome Gift for whatsoever reasons.

倘若任何迎新禮遇被沒收或撤回，倘若任何迎新禮遇被集團收回，或倘若客戶因任何原因被要求向集團償還或賠償迎新禮遇的價值，客戶或任何人士均無權從集團獲得任何付款或賠償。

4.4 The Group decision on all matters relating to the Welcome Gift and the Programme, shall be final, conclusive and binding on all customers. No appeal or correspondence will be entertained or accepted by the Group. The Group shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.

集團就與迎新禮遇及計劃相關的所有事項作出的決定是最終的、有決定性的，及對所有客戶均具有約束力。集團將不受理或接受任何上訴或通訊。集團無須就計劃有關的任何事宜提供任何理由或與任何人士進行任何通訊。

4.5 This Programme is governed by the Regional Banking Programme Terms and Conditions, and this Proramme may be amended, varied or supplemented from time to time by the Group.

本計劃應與區域宏富理財計劃條款及細則一併閱讀，及集團可不時修訂、更改或補充本計劃，恕不另行通知。

4.6 This Programme information may be translated into a Chinese version. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and Chinese versions.

本計劃可能翻譯成中文版本。 倘若中英文版本有任何不一致之處，則以本條款及細則的英文版本爲準。