

OCBC Premier Banking **Q2** Welcome Rewards New Funds Reward up to **HK\$32,000**

The promotion period is from **11 May 2026 to 30 June 2026**.

Terms and conditions apply. Specific offers are subject to limited quota on first come first served basis.

OCBC Premier Banking Q2 Welcome Rewards include:

1. New Funds Reward[#] – up to **HK\$32,000** cash reward

- Deposit designated amount of New Funds during the designated period and maintain the average daily Total Relationship Balance until the specified date can enjoy a cash reward of up to HK\$32,000.

New Funds Amount (HK\$ or its equivalent) (excluding time deposit denominated in any currency)	Cash Reward (HK\$)
\$8,000,000 or above	\$32,000
\$5,000,000 to below \$8,000,000	\$15,000
\$1,000,000 to below \$5,000,000	\$5,000

For the purpose of the New Funds Reward, time deposit amount denominated in any currency **will not be included** as part of the Total Relationship Balance for calculating the average daily Total Relationship Balance and New Funds amount.

2. Time Deposit Welcome Reward⁺

- up to **2.88%p.a.** preferential Time Deposit rate

3. Investment | Insurance | Securities Rewards⁺ - up to **HK\$73,000***

+ Terms and Conditions apply. Investment involves risk.

- For details of Time Deposit Welcome Reward, please visit <https://www.ocbc.com.hk/iwov-resources/hk/ocbc/premier/pdf/wcq1.pdf>

- For details of Investment & Insurance Rewards, please visit https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/WM/26WMQ1_landing%20page_EN.pdf

- For details of Securities Reward, please visit https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/CNY%20Landing_Jan26_EN.pdf

* The illustrative example included the offer value a customer may receive upon fulfilling all relevant requirements: New-to-product Investment Transactions Reward, Welcome Offers for New Securities Customers and Designated Life Insurance Plan Premium Discount.

OCBC Premier Banking Welcome Rewards (2026 Quarter 2) (“Promotion”)

General Terms and Conditions

1. Unless otherwise indicated, the promotion period is from 11 May 2026 to 30 June 2026, both dates inclusive (“Promotion Period”).
2. Unless otherwise indicated, this promotion is only applicable to existing and New-to-Bank personal customers of OCBC Bank (Hong Kong) Limited (the “Bank”) who have not enrolled in or maintained OCBC Premier Banking (either individually or jointly with any third party) with the Bank during the 12 calendar months immediately preceding the date on which he/she joins OCBC Premier Banking (“Eligible Customers”).
3. The Promotion is not applicable to the staff of the Bank.
4. Eligible Customers must have fulfilled all of the requirements below in order to enjoy the reward(s) under the Promotion:
 - successfully enrolled as an OCBC Premier Banking Customer during the Promotion Period and maintained their OCBC Premier Banking Customer status continuously until the Bank credits or delivers the relevant reward(s);
 - successfully registered for or holding a valid Personal eBanking account with the Bank during the Promotion Period and maintaining the Personal eBanking account until the Bank credits or delivers 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 Bank credits or delivers the relevant reward(s).
5. For Eligible Customers who have joined OCBC Premier Banking under joint names within the Promotion Period, unless otherwise indicated, only the primary account holder is eligible for the Promotion.
6. **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 Clause 7 below.
7. 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 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.
8. Each Eligible Customer can only enjoy each of the promotion offer once during the Promotion Period, and subject to the maximum offer value of the specific promotion offer.
9. For the avoidance of doubt, the interest rates mentioned in this leaflet are indicative and for reference only, which may change from time to time at the Bank’s sole discretion.
10. 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.
11. 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 bank accounts of the Eligible Customer maintained with the Bank without notice and/or take such action to recover any outstanding amounts.
12. The Bank reserves the right to suspend, amend, vary and/or terminate all or any of the privileges mentioned herein, the Promotion and/or the Terms and Conditions 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 privileges mentioned herein, this Promotion and/or the Terms and Conditions or any part thereof (including without limitation all or any definitions and criteria herein) shall be final, conclusive and binding on all customers.

13. Eligible Customers are also bound by the details of promotion offer and the relevant terms and conditions of promotion mentioned in this leaflet. 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.
14. The Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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 for OCBC Premier Banking "New Funds Reward"

1. For the purpose of this offer, **time deposit amount denominated in any currency (regardless of whether the time deposit is held by the Eligible Customer individually or jointly with any third party) will not be included as part of the Total Relationship Balance for calculating the average daily Total Relationship Balance and New Funds (as defined in clause 3 below) amount, even if the time deposit is placed by the Eligible Customer with funds that are newly deposited into the Bank by the Relevant Date (as defined in clause 2 below).**
2. Eligible Customers who fulfil all of the following requirements will be entitled to the corresponding cash reward as set out in Table 2 below ("**New Funds Reward**"):
 - successfully enrolled as an OCBC Premier Banking Customer during the Promotion Period and deposit designated amount of New Funds (see Table 2) to the Bank by the relevant date as set out in the 2nd column of Table 1 below ("Relevant Date"); and
 - maintain an average daily Total Relationship Balance of each calendar month at the level after they bring in the New Funds until the corresponding date as specified in the 3rd column of Table 1 below ("Designated Period").

Table 1

Month of joining OCBC Premier Banking	Relevant dates for depositing New Funds	Designated Period for maintaining the average daily Total Relationship Balance
May 2026	On or before 31 May 2026	Until 31 August 2026
June 2026	On or before 30 June 2026	Until 30 September 2026

Table 2

Tier	New Funds Amount (HK\$ or its equivalent)	Cash Reward (HK\$)
I	\$8,000,000 or above	\$32,000
II	\$5,000,000 to below \$8,000,000	\$15,000
III	\$1,000,000 to below \$5,000,000	\$5,000

3. "New Funds" means the net increase in value when comparing the Eligible Customers' average daily Total Relationship Balance held with the Bank in the first 4 calendar months from the date of joining OCBC

Premier Banking (“Joining Date”) with the average daily Total Relationship Balance in the 1 calendar month prior to the Joining Date. New Funds do not include funds transferred from any existing accounts held with the Bank.

4. The New Funds Reward will be credited to the HKD deposit account of the Eligible Customers on or before 30 November 2026. If the Eligible Customers hold more than one HKD deposit account with the Bank at the time of the Bank’s crediting of the New Funds Reward, the Bank may credit the New Funds Reward to any one of the HKD deposit accounts held by the Eligible Customer at its sole and absolute discretion without giving any reason thereof.
5. Each Eligible Customer can only enjoy the New Funds Reward once during the Promotion Period. The New Funds Reward is subject to limited quota and is available on a first-come-first-served basis.

Specific Terms and Conditions for OCBC Premier Banking “Extra Reward”

1. The promotion period is from 1 June 2026 to 30 June 2026, both dates inclusive (“Extra Reward Promotion Period”).
2. Eligible Customers who successfully enrolled as an OCBC Premier Banking Customer during the Extra Reward Promotion Period and fulfil relevant requirements in accordance with the Specific Terms and Conditions for OCBC Premier Banking “New Funds Reward” will be entitled to an **extra HK2,000** cash reward under designated tier (“**Extra Reward**”) (see Table 3).

Table 3

Tier	New Funds Amount (HK\$ or its equivalent)	New Funds Reward (HK\$) (A)	Extra Reward (HK\$) (B)	Total Cash Reward (HK\$) (A+B)
I	\$8,000,000 or above	\$32,000	N/A	\$32,000
II	\$5,000,000 to below \$8,000,000	\$15,000	N/A	\$15,000
III	\$1,000,000 to below \$5,000,000	\$5,000	\$2,000	\$7,000

3. Extra Reward (if applicable) will be credited to the HKD deposit account of the Eligible Customers together with New Funds Reward in accordance with Clause 4 of the Specific Terms and Conditions for OCBC Premier Banking “New Funds Reward”.
4. Each Eligible Customer can only enjoy the Extra Reward once during the Extra Reward Promotion Period. The Extra Reward is subject to limited quota and is available on a first-come-first-served basis.