OCBC Premier Banking Q4 Welcome Rewards

The promotion period is from 1 October 2026 to 31 December 2026.

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

OCBC Premier Banking Q4 Welcome Rewards include:

1. Premier Banking "Time Deposit Welcome Reward[1]" – Up to 3.5%p.a. preferential Time Deposit rate[2]

- Set up a 3-month HKD Time Deposit with designated amount of HKD New Fund to enjoy "Time Deposit Welcome Reward[1]"!

First Single HKD Time Deposit Amount (HK$)	Time Deposit Tenor	"Time Deposit Welcome Reward[1]" Preferential Time Deposit Rate[2] (inclusive of corresponding Cash Reward[3])
$3,000,000 to $8,000,000^ (^capped at $15,000,000 for Premier Private Client)	3-month	**3.5%p.a.**
$1,000,000 to below $3,000,000		**3.3%p.a.**

Terms & Conditions apply. Limited quota[4] and first-come-first-served.

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1. The "Time Deposit Welcome Reward" ("Reward") consists of a preferential time deposit rate, inclusive of corresponding cash reward. The Reward is only applicable to Eligible Customer who successfully enrolled to become an OCBC Premier Banking Customer or OCBC Premier Private Client during the Promotion Period.
2. The **preferential time deposit rate** for the "Time Deposit Welcome Reward" is capped at the amount as specified in the Terms and Conditions and will be determined based on the Eligible Customer's Designated Time Deposit amount. For any Time Deposit amount exceeding the Designated Time Deposit Cap, the excess will be subject to the prevailing Premier Banking or Premier Private Client 3-month HKD New Fund Time Deposit Promotion Rate corresponding to customer (applicable to the HK$100,000 or above tier) fixed by the Bank and must be established on the same day as the Designated Time Deposit.
3. The **cash reward** for the "Time Deposit Welcome Reward" ("Cash Reward") is only applicable to the **first** single Designated Time Deposit with amount HK$1,000,000 or above (capped at HK$8,000,000 for Premier Banking Customer, capped at HK$15,000,000 for Premier Private Client) set up by the Eligible Customers during the Promotion Period. Each Eligible Customer can only enjoy the Cash Reward once in the Promotion. The Cash Reward will be determined based on the Eligible Customer's Designated Time Deposit amount and will be calculated based on the difference between the prevailing Premier Banking or Premier Private Client 3-month HKD New Fund Time Deposit Promotion Rate corresponding to customer (for New-to-Bank and Upgrade Customer only) fixed by the Bank on the inception day and the preferential time deposit rate for the "Time Deposit Welcome Reward", converted into an equivalent bonus amount calculated based on 90 days in a 365-day year. The Cash Reward will be credited to the HKD deposit account of Eligible Customers within 12 weeks from the Designated Time Deposit maturity date. Unless otherwise indicated, the Cash Reward will be rounded up to the nearest whole Hong Kong dollar.
4. The offer is subject to the quota status of the day when the customer set up the Designated Time Deposit at our branches.

The Cash Reward for the "Time Deposit Welcome Reward" will be credited into the relevant bank account of the Eligible Customer in accordance with the relevant Terms and Conditions.

OCBC Premier Banking Welcome Rewards (2026 Quarter 4) ("Promotion")

General Terms and Conditions

1. Unless otherwise indicated, the promotion period is from 1 October 2026 to 31 December 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 or OCBC Premier Private Client (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 or OCBC Premier Private Client ("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 or OCBC Premier Private Client during the Promotion Period and maintained their OCBC Premier Banking Customer or OCBC Premier Private Client 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 or OCBC Premier Private Client 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)) for Premier Banking Customer, which may be debited from any bank accounts of the Eligible Customer maintained with the Bank**. **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)) for Premier Private Client, 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 applicable to OCBC Premier Banking "Time Deposit Welcome Reward"

1. Eligible Customers who fulfil all of the following requirements will be entitled to the preferential time deposit rate (inclusive of corresponding cash reward) as set out in the 4th column of Table 1 below ("**Time Deposit Welcome Reward**"):
   a) Successfully enrolled to become an OCBC Premier Banking Customer or OCBC Premier Private Client and set up designated Hong Kong Dollar (HKD) Time Deposit (see Table 1) ("Designated Time Deposit") via any branches of the Bank during the Promotion Period (For details of the branches' location and service hours, please visit the Bank's website at www.ocbc.com.hk); and
   b) maintain the Designated Time Deposit until maturity.

Table 1:

Designated Time Deposit Requirements			"Time Deposit Welcome Reward"
Deposit Currency	**Time Deposit Amount (HK$)**	**Tenor**	**Preferential Time Deposit Rate** (Inclusive of corresponding Cash Reward)
HKD New Fund	**$3,000,000 to $8,000,000^** (^capped at $15,000,000 for Premier Private Client)	3-month	**3.5%p.a.**
	$1,000,000 to below $3,000,000		**3.3%p.a.**

2. The "Time Deposit Welcome Reward" ("Reward") consists of a preferential time deposit rate, inclusive of corresponding cash reward.
3. The **preferential time deposit rate** for the "Time Deposit Welcome Reward" is capped at the amount set out in the 4th column of Table 1 and will be determined based on the Eligible Customer's Designated Time Deposit amount. For any Time Deposit amount exceeding the Designated Time Deposit Cap, the excess will be subject to the prevailing Premier Banking or Premier Private Client 3-month HKD New Fund Time Deposit Promotion Rate corresponding to customer (applicable to the HK$100,000 or above tier) fixed by the Bank and must be established on the same day as the Designated Time Deposit.
4. The **cash reward** for the "Time Deposit Welcome Reward" ("**Cash Reward**") is only applicable to the **first** single Designated Time Deposit with amount HK$1,000,000 or above (capped at HK$8,000,000 for Premier Banking, capped at HK$15,000,000 for Premier Private Client ("Designated Time Deposit

Cap")) set up by the Eligible Customers during the Promotion Period. The Cash Reward will be determined based on the Eligible Customer's Designated Time Deposit amount and will be calculated based on the difference between the prevailing Premier Banking or Premier Private Client 3-month HKD New Fund Time Deposit Promotion Rate corresponding to customer (for New-to-Bank and Upgrade Customer only) fixed by the Bank on the inception day and the preferential time deposit rate for the "Time Deposit Welcome Reward" (see the 4th column of Table 1), converted into an equivalent bonus amount calculated based on 90 days in a 365-day year. Unless otherwise indicated, the Cash Reward will be rounded up to the nearest whole Hong Kong dollar.

5. Each Eligible Customer can only enjoy the Cash Reward once in the Promotion. Limited quota and first-come-first-served.
6. "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 or funds withdrawn/transferred from any account(s) with the Bank. The applicable amount of New Fund shall be the net increase in the customer's total deposit amount as a result of depositing the New Fund in accordance with the foregoing terms as compared with the customer's average deposit amount with the Bank in the calendar month immediately preceding the date of the customer's deposit of the New Fund.
7. The Cash Reward will be credited to the HKD deposit account of Eligible Customers within 12 weeks from the Designated Time Deposit maturity date. If the Eligible Customers hold more than one HKD deposit account with the Bank at the time of the Bank's crediting of the Cash Reward, the Bank may credit the Cash 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.
8. The following are **illustrative examples** of the "Time Deposit Welcome Reward". The interest rates are for reference only and are not guaranteed. The "Time Deposit Welcome Reward" is subject to the prevailing Premier Banking 3-month HKD New Fund Time Deposit Promotion Rate corresponding to customer (for New-to-Bank and Upgrade Customer only) fixed by the Bank at the inception day of the Designated Time Deposit. The Bank reserves the right to make any adjustment to the time deposit interest rates from time to time at its sole discretion without notice.

- **Time Deposit Promotion Rate (A):** Prevailing Premier Banking 3-month HKD New Fund Time Deposit Promotion Rate (for New-to-Bank and Upgrade Customer only) on the inception day
- **Note 1:** For the amount exceeding the Designated Time Deposit Cap, the excess will be subject to the prevailing Premier Banking 3-month HKD New Fund Time Deposit Promotion Rate (applicable to the HK$100,000 or above tier) fixed by the Bank

Illustrative Example	HKD New Fund Time Deposit Amount (HK$)	Time Deposit Tenor	Time Deposit Promotion Rate (for reference only) (A)	"Time Deposit Welcome Reward"	
				Corresponding Cash Reward (HK$) (B)	Preferential Time Deposit Rate (Inclusive of corresponding Cash Reward) (A+B)
1	$1,000,000	3-month	**2.8%p.a.**	$1,233	**3.3%p.a.**
2	$2,999,999			$3,699	**3.3%p.a.**
3	$3,000,000			$5,179	**3.5%p.a.**
4	$8,000,000			$13,809	**3.5%p.a.**
5	$9,000,000 (exceeded the Designated Time Deposit Cap)			$13,809	**For the first $8,000,000:** 3.5%p.a. **For the amount which exceeded the cap:** See Note 1

6	$1,000,000		**3.0%p.a.**	$740	**3.3%p.a.**
7	$2,999,999			$2,220	**3.3%p.a.**
8	$3,000,000			$3,699	**3.5%p.a.**
9	$8,000,000			$9,864	**3.5%p.a.**
10	$9,000,000 (exceeded the Designated Time Deposit Cap)			$9,864	**For the first $8,000,000:** 3.5%p.a. **For the amount which exceeded the cap:** See Note 1
11	$1,000,000		**3.3%p.a.**	N/A	**3.3%p.a.**
12	$2,999,999			N/A	**3.3%p.a.**
13	$3,000,000			$1,480	**3.5%p.a.**
14	$8,000,000			$3,946	**3.5%p.a.**
15	$9,000,000 (exceeded the Designated Time Deposit Cap)			$3,946	**For the first $8,000,000:** 3.5%p.a. **For the amount which exceeded the cap:** See Note 1