



**Terms and Conditions for Upgrade to Premier Banking**

1. All application will not be valid unless approved by OCBC Bank (Hong Kong) Limited ("the Bank").
2. All accounts linking to OCBC Premier Banking / Integrated Account service must be held by the same account holder(s) as that of the Primary A/C.
3. A consolidated statement will be sent to the address of Primary A/C at monthly intervals. The Bank shall have no responsibility for or liability to the customer for any event caused by the discrepancy of address between the Primary A/C and other linked account.
4. Each account linked to OCBC Premier Banking service will continue to be governed by the terms and conditions of the account type to which it belongs and the provisions of any mandate(s) pertaining thereto, and will also be subject to the terms and conditions applicable to OCBC Premier Banking .
5. Once the account(s) is / are delinked from OCBC Premier Banking service, separate account statement will be sent to the correspondence address of the delinked individual account.
6. In either opening or subscribing OCBC Premier Banking / Integrated Account service, the Customer agrees to terminate the other one aforementioned type of service (if any) so that the Customer will have only either opened or subscribed OCBC Premier Banking / Integrated Account service (but not two of the aforementioned services) with the Bank at any point of time.
7. For OCBC Premier Banking service, a 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 customer maintained with the Bank. The calculation of the Average Daily Total Relationship Balance will include total asset solely or jointly owned by the customer with the Bank. For more details, please refer to the Bank Service Fees Guide.