

## OCBC helps you achieve your wealth goals

During the promotion period, by purchasing designated products, new Premier Banking customers can enjoy up to \$18,700 worth of welcome rewards. Our dedicated team can provide you and your family with customized financial plan and in-depth market insights.

### % Special Preferential Savings Annual Interest Rate Offer

New-to-Bank customers who deposit HKD 1,000,000 (or its equivalent) and above, can enjoy a 3% annual savings interest rate on HKD/MOP for the first 3 months.

First 3-month of Preferential HKD/ MOP Savings Annual Interest Rate
<b>0.001% + Bonus 2.999% = 3.00%</b>

\*Terms and conditions applied.

### \$ Average Total Relationship Balance Reward

Designated New Fund Amount (HKD or equivalent)	Cash Rebate (New-to-Bank Customers)
\$1,000,000 to below \$3,000,000	<b>\$3,500</b>
\$3,000,000 and above	<b>\$8,500</b>

- The amounts are calculated in Hong Kong dollars.
- "Designated New Fund" refers to funds in the form of cash, cheques, cashier orders, wire transfer, demand drafts that are issued by other banks.
- "Designated New Fund" must be deposited by the end of the same calendar month as the joining date of Premier Banking. In addition, from the month of account opening until the end of the third month thereafter, the monthly average Total Relationship Balance [Includes Monthly Average Balance of Savings Account and Month-end Balance of designated investments: Equity Linked Contract (ELC), Bond Linked Notes (BLN), Bonds, Unlisted Equity Linked Investments Linked to a Single Security with Full or Partial Principal Protection at Expiry and Potential Bonus Performance Return (PBPR ELI) and Unit Trust] should be at or above the Designated New Fund amount [exclude Time Deposit, Securities and Insurance related]. Please refer to Terms and Conditions for details.
- Rewards are limited and are available on a first-come, first-served basis while stocks last.

### \$ Investment Transaction Rewards

**Investment Kick-off Reward:** Successfully open an investment account and complete the Risk Profiling Questionnaire to receive HKD 200 cash rebate.

**Investment Transaction Reward:** Earn up to value of HKD 10,000 cash rebate for eligible investment transactions:

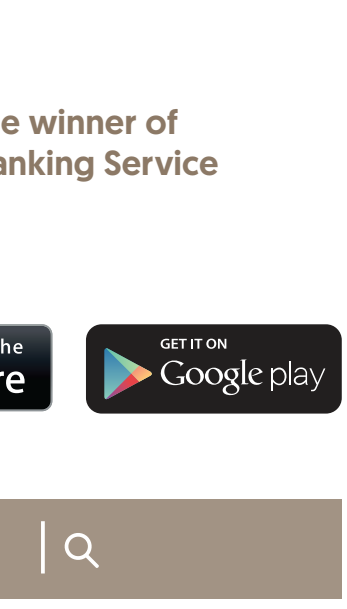
Designated Investment Products	Every Investment Transaction Amount (or its equivalent)	Rewards	
		New-to-Bank customers	Upgrade Customers
Bond Linked Notes/ Equity Linked Contract / Bonds / PBPR ELI* / Unit Trust Subscription	Every HKD 300,000	<b>\$400 Cash Rebate</b>	<b>\$300 Cash Rebate</b>

\* PBPR ELI refers to Unlisted Equity Linked Investments Linked to a Single Security with Full or Partial Principal Protection at Expiry and Potential Bonus Performance Return.

- The amounts are calculated in Hong Kong dollars.
- The maximum amount of investment transaction reward is HKD10,000.
- Rewards are limited and are available on a first-come, first-served basis while stocks last.
- Terms and Conditions applied.

### Life Insurance Reward

Receive a **Golden Merlion** when successfully purchase designated Life Insurance products and are issued within the designated period at the below:

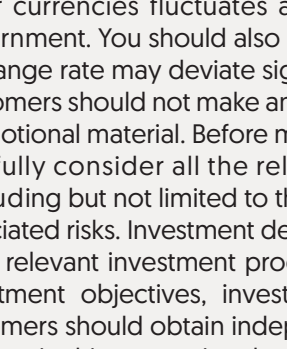


Accumulate Total Premium
First-year premium of HKD100,000 or above / Single premium HKD 500,000 or above (or its equivalent)

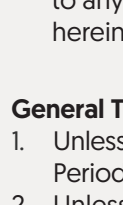
- Rewards are limited and are available on a first-come, first-served basis while stocks last.
- Terms and Conditions applied.

**For enquiries, please contact your relationship manager.**

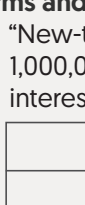
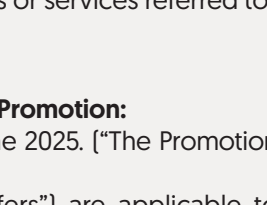
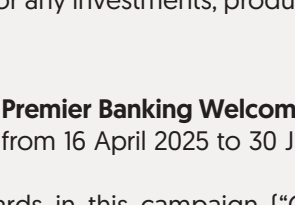
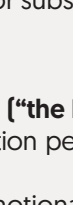
**ocbc.com.mo/premier**



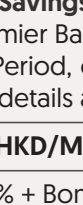
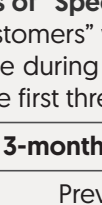
**OCBC Premier Banking is the winner of Asia-Pacific Excellence in Banking Service**



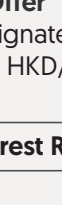
**OCBC Macau**



**OCBC**



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#### Security Alert:

OCBC Bank will never ask our customers to provide or validate their personal and/or account related information by e-mails or through any hyperlinks embedded in such e-mails. Customers should contact us via our official website and avoid clicking on any hyperlinks.

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Note: Customers with total asset value of HKD1,000,000 or above (including deposits and investment) can join OCBC Premier Banking.

#### Risk Disclosure and Important Notes:

- Please note that Unit Trusts, Bonds, Bond Linked and Equity Linked Products are trading products and certain investment products are structured products involving derivatives. The investment decision is yours but you should not invest in any of such product(s) 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.
- As bonds may not have a liquid or active secondary market and their prices may have large bid or offer spread, it may be difficult to sell them and get money back before they are mature. Price of bond will change in opposite direction from a change in interest rates. The longer the tenor of the bond, the more price sensitive it will realize to the rates move. All bonds are subject to issuer default risk. In case of credit event, customers may get nothing back and the potential maximum loss could be the total investment amount and no interest received. Credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer.
- Investment involves risks, including the substantial loss of the principal amount invested. The prices of investment products may move up or down, sometimes dramatically, and may even become valueless. Past performance is not indicative to future performance.
- Transactions denominated in foreign currencies involve exchange rate risks. If you need to convert the unit currency of the transaction into another currency, you may have to bear a serious loss in principal due to exchange rate fluctuations.
- If the investment involves Renminbi (RMB), you should be aware that the value of Renminbi against other currencies fluctuates and is subject to, among other things, the control of the Chinese government. You should also note that RMB is currently not freely convertible and the offshore RMB exchange rate may deviate significantly from the onshore RMB exchange rate.
- Customers should not make any investment decision solely based on the information provided in this promotional material. Before making any investment decision, customers should read attentively and carefully consider all the relevant investment products offering documents and information (including but not limited to the risk factors set out therein) to understand the products features and associated risks. Investment decision is made by customers; customers should also seriously consider if the relevant investment product is suitable for them by reference to their own financial position, investment objectives, investment experience and other relevant circumstances. If necessary, customers should obtain independent professional advice before making any investment decision.
- Nothing in this promotional material constitutes an investment advice or an offer or an inducement to any person to acquire, purchase or subscribe for any investments, products or services referred to herein.

#### General Terms and Conditions of OCBC ("the Bank") Premier Banking Welcome Promotion:

- Unless otherwise stated, the promotion period is from 16 April 2025 to 30 June 2025. ["The Promotion Period"]
- Unless otherwise stated, the promotional rewards in this campaign ("Offers") are applicable to Customers ("Eligible Customers") defined as follows:
  - "New-to-Bank Customer" - an individual who does not maintain any individual deposits account of the Bank in the past 12 months before joining Premier Banking.
  - "Upgrade Customer" - an individual who has maintained individual deposits accounts of the Bank in the past 12 months before joining Premier Banking.
- Unless otherwise stated, Offers are not applicable to:
  - An individual maintains a Premier Banking account as primary account holder in the past 12 months.
  - Customers who close or convert the Premier Banking account to other account types before the date receiving the Offers.
- If there is any abuse / non-compliance by the Customer, the Bank will not provide the Offers, or if the Offers have been provided, the Bank will debit the value of the Offers from the Customer's designated account without prior notice.
- A MOP200 monthly service fee will be charged from the designated account of the Premier Banking customer if the average daily Total Relationship Balance (including deposits and investment) is less than HKD1,000,000 in the previous month.
- Details of "Special Preferential Savings Annual Interest Rate Offer", "Average Total Relationship Balance Reward", "Investment Kick-off Reward", "Investment Transaction Reward" and "Life Insurance Reward" as follows:
  - The availability of Rewards and Offers are limited and are available on a first-come, first-served basis [while stocks last]. The quota will be based on the Bank's record, and Customers shall not raise any objections. The Bank reserves the right to substitute or replace the gifts with any item of similar value at its sole discretion.
  - Unless otherwise stated, the Rewards and Offers will be settled and distributed according to the following rules.
    - The interest of "Special Preferential Savings Annual Interest Rate Offer" will be credited to the New-to-bank Customer's HKD/MOP savings accounts of Premier Banking Account in accordance with the settlement period and relevant Terms and Conditions set by the Bank.
    - For the Cash Rebate of "Average Total Relationship Balance Reward" will be credited to New-to-bank Customer's Premier Banking Account on or before 30 November 2025 by batch. HKD savings accounts are required for reward credit use for this offer.
    - The Cash Rebate of "Investment Kick-off Reward" will be credited to Eligible Customer's Premier Banking Account on or before 31 August 2025 by batch. HKD savings accounts are required for reward credit use for this offer.
    - For the cash rebate of the "Investment Transaction Reward", will be credited to Eligible Customer's Premier Banking Account on or before 31 August 2025. HKD savings accounts are required for reward credit use for this offer.
    - For the Life Insurance Reward, Eligible Customers will be notified individually by phone on or before 31 August 2025 to collect the Gifts.
- The Bank reserves the right to change any Terms and Conditions of this promotion without prior notice. Should there be any disputes, the Bank reserves the right to make any final decision for this promotion.
- Unless otherwise stated, the OCBC Premier Banking Welcome Promotion cannot be enjoyed in conjunction with other promotion offers of the Bank.
- In the event of any inconsistency between the English version and the Chinese version of the Terms and Conditions, the Chinese version shall prevail.

#### Terms and Conditions of "Special Preferential Savings Annual Interest Rate Offer"

- "New-to-bank Customers" who open a Premier Banking Account with designated new funds of HKD 1,000,000 or above during the Promotion Period, can enjoy a preferential HKD/MOP savings annual interest rate for the first three months, with details as follows:

First 3-month of Preferential HKD/MOP Savings Annual Interest Rate
Prevailing rate 0.001% + Bonus rate 2.999% = 3.00%

- Prevailing HKD/MOP Savings Annual Rates and "Special Preferential Savings Annual Interest Rate Offer", may change depending on the market conditions from time to time. The Bank reserves the absolute right to change the above rates at any time without prior notice. Please visit the bank's website or inquire with bank staff for the latest prevailing savings annual interest rate offers.
- The interest will be based on the Bank's record, and Customers shall not raise any objections.
- Unless otherwise stated, this Offer cannot be used in conjunction with other deposits promotion offers. The Bank may at any time change or cancel the promotion or amend the Terms and Conditions of this promotion without prior notice.
- In addition to these Terms and Conditions, all deposit products and services are subject to the relevant Terms and Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail.
- In case of disputes arising out of this promotion, the Bank's decision shall be final and conclusive.

#### Terms and Conditions of "Average Total Relationship Balance Reward"

- During the Promotion Period, New-to-bank Customers who have deposited designated amount of New Fund and fulfilled the requirements in clause [2] and clause [3] and [4] below, can enjoy the following cash rebate:

Designated New Fund Amount (HKD or equivalent)	Cash Rebate New to bank Customers
HKD1,000,000 to below HKD3,000,000	<b>\$3,500</b>
HKD3,000,000 and above	<b>\$8,500</b>

- "Designated New Fund" refers to funds in the form of cash, cheques, cashier orders, wire transfer, demand drafts that are issued by other banks. All Time Deposits created with new funds will not be included.
- "Eligible New Fund" refers to the "Designated New Fund" must be deposited by the end of the same calendar month as the joining date of Premier Banking. In addition, from the month of account opening until the end of the third month thereafter, the monthly average Total Relationship Balance [Includes Monthly Average Balance of Savings Account and Month-end Balance of designated investments: Equity Linked Contract (ELC), Bond Linked Notes (BLN), Bonds, Unlisted Equity Linked Investments Linked to a Single Security with Full or Partial Principal Protection at Expiry and Potential Bonus Performance Return (PBPR ELI) and Unit Trust] should be at or above the Designated New Fund amount [exclude Time Deposit, Securities and Insurance related], please find below table for more details:

Month of Joining Premier Banking	Deadline to Deposit New Fund	Maintain the Monthly Average Total Relationship Balance after depositing new funds	Cash Rebate Credit Date
April 2025	30 April 2025	Until 31 July 2025	On or before 30 September 2025
May 2025	31 May 2025	Until 31 August 2025	On or before 31 October 2025
June 2025	30 June 2025	Until 30 September 2025	On or before 30 November 2025

- Customers must sign the "Hold Funds Consent Letter" on the same day they become Premier Banking customers. By signing this letter, Customer agrees to hold in the designated new funds deposited for a minimum of 3 months (until the end of the third month after account opening) in their HKD/MOP savings account. During the deposit period, if customers need to make an early withdrawal, they must do so at branch. If customers withdraw funds for purchasing designated investment products under this promotion, they must agree to keep the remaining funds in the HKD/MOP savings account and sign a new "Funds Release Consent Letter" to ensure the funds are maintained until the specified date. If any terms and conditions related to this Average Total Relationship Balance Reward are not met, customers will not be eligible for this reward.
- If Customer terminates the relevant service within 12 months after opening the Premier Banking Account, and the relevant cash rebate has been rewarded or given to the Customer, the Bank reserves the right to charge the relevant customer of the equivalent rebate will be deducted from the designated account without prior notice.
- The reward cannot be transferred or exchanged to cash, or any other Bank offers. The Bank reserves the right to offer an alternative gift as replacement without prior notice. If there is any abuse / non-compliance by the Customer, the Bank will not provide the Offers, or if the Offers have been provided, the Bank will debit the value of the Offers from the Customer's designated account without prior notice.
- If Customers cancel the Premier Banking account or switch to other types of accounts before receiving relevant offer, they will not get any rebate.
- The availability of Cash Rebate is limited and are available on a first-come, first-served basis. The quota will be based on the Bank's record, customers shall not raise any objection.
- Unless otherwise stated, this Offer cannot be used in conjunction with other deposits promotion offers. The Bank may at any time change or cancel the promotion or amend the Terms and Conditions of this promotion without prior notice.
- In addition to these Terms and Conditions, all deposit products and services are subject to the relevant Terms and Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail.
- In case of disputes arising out of this promotion, the Bank's decision shall be final and conclusive.

#### Terms and Conditions of "Investment Kick-off Reward"

- Eligible customers who successfully open a new investment account and complete the risk profiling questionnaire during the promotion period can enjoy HKD200 Cash Rebate.
- "New Investment Account" - Premier Banking individual customers who do not hold any investment account with the before joining Premier Banking.
- The Cash Rebate of "Investment Kick-off Reward" will be credited to Eligible Customer's Premier Banking Account on or before 31 August 2025 by batch. HKD savings accounts are required for reward credit use for this offer, please find the details as follows:

The month of completing the Investment Kick-off Reward	Cash Rebate Credit Date
April 2025	On or before 30 July 2025
May 2025	On or before 31 June 2025
June 2025	On or before 31 August 2025

- Each Eligible Customers can only receive the cash rebate once during the promotion period. Rewards are limited and are available on a first-come, first-served basis. The quota will be based on the Bank's record, and Customers shall not raise any objections.
- If Eligible Customers cancel their Premier Banking Account or investment Account with our Bank before receiving the cash rebate, they will not receive any cash rebate.
- If there is any abuse / non-compliance by the Customer, the Bank will not provide the Offers, or if the Offers have been provided, the Bank will debit the value of the Offers from the Customer's designated account without prior notice.
- The Bank reserves the right to change the Terms and Conditions of "Investment Kick-off Reward" at any time without prior notice.
- In case of disputes arising out of this promotion, the Bank's decision shall be final and conclusive.

#### Terms and Conditions of "Investment Transaction Reward"

- "Investment Transaction Rewards" refers to the Eligible Customer who completed eligible investment transaction at designated amount on designated investment products during the promotion period, can enjoy cash rebate. Each investment account can enjoy a maximum of HKD10,000 cash rebate.

Designated Investment Products	Every Investment Transaction Amount (or its equivalent)	Rewards	
		New-to-Bank Customer	Upgrade Customer
Equity Linked Contract [ELC] / Bond Linked Notes [BLN] / Bonds / Unlisted Equity Linked Investments Linked to a Single Security with Full or Partial Principal Protection at Expiry and Potential Bonus Performance Return [PBPR ELI] / Unit Trust	Every HKD300,000	Cash Rebate HKD 400	Cash Rebate HKD 300

- Eligible Investment Transactions are defined as:
  - Subscribing any Unit Trusts via the Bank (with the subscription fee at 1.5% or above, excluding UT monthly investment plans);
  - Subscribing any Bonds, Equity Linked Contract (ELC), Bond Linked Notes (BLN) or Unlisted Equity Linked Investments Linked to a Single Security with Full or Partial Principal Protection at Expiry and Potential Bonus Performance Return [PBPR ELI].
- If there is any abuse or non-compliance by the Customer, the Bank will not provide the cash rebate. If the cash rebate have already been gifted, the Bank will debit the value of the rewards from the customer's designated account without prior notice.
- To calculate the transaction amount of eligible investment products, the Bank will convert all transactions to Hong Kong dollars at such exchange rate as determined by the Bank at its sole and absolute discretion on the last transaction day of the month when the relevant transaction and/or subscription is successfully executed. Transaction day refers the day on which the Bank opens to the general public for normal business in Macau.
- Cash Rebate will be credited to the Eligible Customer's Premier Banking Account on or before 31 August 2025. Hong Kong dollar savings accounts are required for reward credit use.
- If Eligible Customers who are eligible for the Cash Rebate and cancel their Premier Banking Account, Investment Account, and Hong Kong Dollar Savings Account with our bank before 31 August 2025, they will not receive any cash rebate.
- "Investment Transaction Reward" cannot be used in conjunction with other promotions.
- Investment transaction cash rebate are limited and available on a first-come, first-served basis. The quota will be based on the Bank's record, and Customers shall not raise any objections.
- The bank reserves the right to suspend, change, or terminate the Terms and Conditions of "Investment Transaction Rewards" at any time without prior notice. In the event of any disputes, the bank reserves the final decision.

#### Terms and Conditions of "Life Insurance Reward"

- Eligible Customers who apply for designated life insurance policies during the promotion period, and are issued on or before 31 July 2025 can enjoy a Golden Merlion ("Gift").
- Applicable to payment methods such as monthly payment, annual payment, lump-sum payment, and payable premiums. Also applicable to customers applying for premium financing.
- Applicable to premiums that are continuously paid for 5 years at an annual payment of HKD 100,000 or a lump-sum payment of HKD 500,000 or above (or equivalent).
- Eligible Customers will be notified individually by phone on or before 31 August 2025 to collect the Gifts.
- Each Eligible Customers can only receive the Gift once during the promotion period. Rewards are limited and are available on a first-come, first-served basis. The quota will be based on the Bank's record, customers shall not raise any objection.
- The Bank reserves the right to change the Terms and Conditions of "Life Insurance Rewards" at any time without prior notice. In case of any dispute, the Bank reserves the right to make the final decision.