



OCBC helps you achieve your wealth goals

Premier Banking personal customers enjoy multiple extraordinary privileges

Premier MOP / HKD Special Exchange Rate

1.03125*

* The Premier MOP/HKD Special Exchange Rate is only applicable to branch counter transactions and is for reference only.

During the promotion period, new Premier Banking customers can enjoy an array of welcome offers.

Offer 1: New-to-Bank Welcome Offer

	Deposit Tenor	New Fund Deposit (HKD/MOP are included)	New-to-Bank Welcome Offer
New-to-bank Customer	3-month	HKD1,000,000 to HKD2,000,000	4.00% p.a. (3.50% p.a. + bonus 0.50% p.a.)
		MOP1,000,000 to MOP2,000,000	3.55% p.a. (3.05% p.a. + bonus 0.50% p.a.)

- This Offer cannot be used in conjunction with other deposit promotion offers.
- Offers are limited and are available on a first-come, first-served basis. For enquires, please contact your relationship manager.
- The New-to-bank Customer opens the Premier Banking Account and deposits New Funds [MOP/HKD] to the Premier Banking Account, can enjoy up to 4.00% p.a. Time Deposit Interest Rate during the Promotion Period.
- The "New Fund" of this Offer refers to funds in the form of cash, cheques, cashier orders, or wire transfer that are issued by other banks.

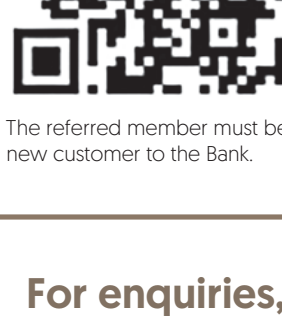
Offer 2: Open Designated Banking Services Rewards

Eligible customers who perform one of the designated banking services listed in [1] and [2] below during the promotion period will receive a MOP50 shopping voucher. Customers may get shopping vouchers up to a value of MOP100 during the promotion period.

Service Items	Designated Items
E-banking services	[1] Experience the service of inter-bank transfer through "Easy Transfer" and transfer successfully at least MOP5,000 as new fund to the Bank's personal account for eligible transaction.
Foreign currency and RMB transactions	[2] Visit the branch in person to exchange foreign or RMB currency with equivalent amount of HKD100,000 under the same name account.

Rewards are limited and are available on a first-come, first-served basis [while stocks last]. For enquires, please contact your relationship manager.

Customer Referral Reward



Existing OCBC Premier Banking Customers who invite their friends or relatives to join OCBC Premier Banking# will be rewarded with MOP1,000 shopping coupons for each successful referral. There's no ceiling to this reward. The more referrals one makes, the more he or she can earn!

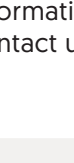
The referred member must be a new customer to the Bank.

For enquiries, please contact your relationship manager.

ocbc.com.mo/premier



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.

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 Securities, Unit Trusts, Bonds, Equity Linked Products and Currency-linked Products are trading products and certain investment products are derivatives 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, 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.

I. Terms & Conditions of "Premier MOP / HKD Special Exchange Rate for OCBC Premier Banking Accounts":

- This offer is only applicable to Premier Banking customers with the Bank who can enjoy the Premier MOP / HKD Special Exchange Rate.
- Premier Banking customers can enjoy a premier exchange rate of 1 = 0.96969 when exchanging MOP for HKD at branch. The Bank reserves the right to change any Terms and Conditions of this promotion without prior notice. Please check the special exchange rate with our branch staff before making any transactions.

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

- Unless otherwise stated, the promotion period is from 2 October 2024 to 31 December 2024. ["The promotion period"]
- Unless otherwise stated, the promotional rewards in this campaign ["Offers"] are applicable to Eligible 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 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 where 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.
- "Time Deposit Interest" and "Shopping Coupons":
 - Offers are limited and are available on a first-come, first-served basis [while stocks last]. 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 bonus interest rate of 0.50% p.a. of Offer 1 will be credited to "New-to-bank-Customer"s Premier Banking Account on or before the next month after the Deposit Maturity Date. The Eligible Customers will be notified individually by phone to our bank on or before 31 January 2025 to collect the shopping coupons for Offer 2. And Eligible Customers will be notified individually by phone to our bank on or before 31 May 2025 to collect the shopping coupons for Offer 3.
- 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 Offers 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.

Offer 1: Terms and Conditions of "New-to-Bank Welcome Offer"

- The promotion period of Offer 1 starts from 2 October 2024. ["the Promotion Period of Offer 1"]
- The New-to-bank Customer opens the Premier Banking Account and deposits New Funds [MOP/HKD] to the Premier Banking Account, can enjoy up to 4.00% p.a. Time Deposit Interest Rate during the Promotion Period of Offer 1

	Deposit Tenor	New Fund Deposit	New-to-Bank Welcome Offer
New-to-bank Customer	3-month	HKD1,000,000 to HKD2,000,000	4.00% p.a. 3.50% p.a. + bonus 0.50% p.a.
		MOP1,000,000 to MOP2,000,000	3.55% p.a. 3.05% p.a. + bonus 0.50% p.a.

- The "New Fund" of this Offer refers to funds in the form of cash, cheques, cashier orders, wire transfer that are issued by other banks.
- "New Fund" must be deposited by the end of the same calendar month as the joining date of Premier Banking for 3-months Deposit Tenor ["Deposit Tenor"]. During the Deposit Tenor, if New-to-bank Customer terminates/ cancels the above Time Deposit or terminates the relevant service within 12 months after opening the Premier Banking Account or convert the Premier Banking account to other account types before the date receiving the interest, the Time Deposit will not earn any interest.
- The bank will credit the Time Deposit Interest Rate of 3.50% p.a. and 3.05% p.a. to the New-to-bank Customer's Premier Banking Account on the Deposit Maturity Date. The bonus interest rate of 0.50% p.a. will be credited to New-to-bank Customer's Premier Banking Account on or before 1 month after the Deposit Maturity Date.
- The Offer is limited and the quota will be based on the deposit date and time by the Bank's record and are available on a first-come, first-served basis, until further notice.
- If Eligible Customer terminates the relevant service within 12 months after opening the Premier Banking Account, and the relevant offer has been rewarded or given to the Eligible Customer, the Bank reserves the right to charge the relevant customer of the equivalent offer, and the equivalent amount of the deposited rewards will be deducted from the designated account without prior notice.
- The promotion will be based on the record of the Bank's system. Customers shall not raise any objection.
- 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 and any other applicable 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.

Offer 2: Terms and Conditions of "Open Designated Banking Services Rewards"

- The promotion targets at individual customers who newly open/upgrade a Premier Banking account [collectively referred to as "eligible customers"] during the promotion period.

	Customers who Deposit New Funds (MOP, HKD and Foreign Currency Time Deposit are included)
New-to-Bank Customers	HKD1,000,000 or above
Upgrade Customers	HKD1,000,000 or above
	HKD500,000 to HKD999,999

- The "New Fund" of this Offer 2 refers to funds in the form of cash, cheques, cashier orders, wire transfer, demand drafts that are issued by other banks or stocks and funds transfer from other banks or financial institutions. New Fund for MOP, HKD and Foreign Currency Time deposit will be included in this promotion.
- Eligible Customers who perform one of the designated banking services listed in [1] and [2] during the promotion period will receive shopping voucher.
- If Eligible Customers cancel the Premier Banking account or switch to other types of accounts before receiving relevant offer, they will not get any rewards.
- The Bank reserves the right to substitute or replace the designated gift with any item of similar value at its sole discretion.
- Rewards are limited and are available on a first-come, first-served basis [while stocks last].
- All gifts must be collected from your relationship manager before 31 January 2025.
- Each customer can sign up for the promotion only once during the promotion period.
- Remarks of designated service items:

E-banking services

- Eligible transaction is a transaction through "Easy Transfer" and where at least MOP5,000 as new fund is remitted to your personal account.

Foreign currency and RMB transactions

- Visit the branch in person to exchange foreign or RMB currency with equivalent amount of HKD100,000 under the same name account. Exchange transactions involving cash conversion, cash deposit/withdrawal, outward/inward transactions will not be considered as eligible foreign exchange transactions, unless those occurring in opening Fixed Deposit Account.

Offer 3: Terms and Conditions of "Customer Referral Reward"

- For promotion period, please refer to the promotion period of welcome offer or contact your relationship manager for details.
- "Referrer" must be the primary account holder of Premier Banking individual account with total asset value of HKD1,000,000 during the promotion period until the date receiving the offers.
- "Referee" must be New-to-Bank Customer who does not maintain any individual deposits account of the Bank in the past 12 months before joining Premier Banking. If referees cancel the Premier Banking account or switch to other types of accounts before receiving relevant gift, referrer will not get any offers.
- For every successful referral, the referrer will be awarded with MOP1,000 shopping coupon rewards. There is no limit to the rewards amount.
- All the offers cannot be transferred or exchanged for any other Bank offers. OCBC Bank (Macau) Limited reserves the right to offer an alternative gift as replacement without prior notice.
- The Bank will notify the Referrers by phone to come to our Bank to collect the offers when the account opening process of the Premier Banking account of the referees is completed and after the promotion period.
- Each Referee can only be referred by one Referrer. The Bank will take the first Referrer with successful referral record for receiving the offer.
- Referrers cannot refer themselves as referees and the referrer must not be the joint account holder of the new OCBC Premier Banking account opened by the referee.
- Rewards are limited and are available on a first-come, first-served basis [while stocks last].
- The Bank will reserve the right to cancel the reward in response to changes in customer account status without prior notice.