



MEDIA RELEASE

OCBC BANK CONTINUES TO REWARD CUSTOMERS EVERY DAY IN 2005 DAILY LUCKY DRAW

The first-ever daily lucky draw in 2004 saw over 380 customers walking away with prizes

Singapore, 31 December 2004 – OCBC Bank announces that it will continue with its campaign to reward loyal customers in its lucky draw that awards daily prizes for the entire year. The OCBC Everyday Lucky Draw will kick off 1 January 2005 and run till 31 December 2005. Throughout the year, OCBC Bank customers stand to win cash plus travel, shopping, grocery and dining vouchers if they maintain a minimum monthly average balance of S\$5,000 (or equivalent) in any deposit account.

This is the second year that OCBC Bank is holding its year-long lucky draw and it continues to be the only organisation in Singapore that awards daily prizes to customers for the entire year.

For 2004, more than 380 OCBC Bank customers received prizes, including cash, travel and shopping vouchers, as well as a sporty Alfa Romeo 147 which was given as a bonus prize in October. In January 2005, we will be giving away the Grand Prize for 2004, which is a trip to anywhere in the world for a family of four, with spending cash of S\$50,000.

Eligible customers stand a chance to win daily prizes of S\$888 cash in the months of January and February. Prizes will vary over the year to add elements of fun and surprise and bonus prizes will be given throughout the year on special occasions. Once again, the Grand Prize at the end of the promotion will be a family holiday for four to anywhere in the world and \$50,000 spending cash. Ultimately, more than 365 lucky customers will win daily prizes whilst one customer will win the Grand Prize.

“Our inaugural campaign this year has been very successful. That’s why we have decided for next year’s campaign to continue with the promise that good things can happen to anyone, especially if they are OCBC Bank customers,” says Anna Ho, Vice President, Marketing & Communications, Consumer Financial Services Singapore, OCBC Bank. “Anyone can be a winner in our Everyday Lucky Draw.”

“Our customers like the idea that anyone can win a prize everyday. The higher probability of winning and down-to-earth prizes, such as cash, are especially appealing to them. To make it even luckier for our customers this year, we have decided to give the auspicious sum of S\$888 cash as it signifies greater luck and prosperity.”

The OCBC Everyday Lucky Draw starts on 1 January 2005. To be eligible for the draw, customers simply have to maintain a minimum monthly average of S\$5,000 (or equivalent) in any Singapore Dollar or Foreign Currency savings, current, time deposit or structured deposit

account for that month. Any increase in the monthly average balance will give customers additional chances of winning.

To reward existing customers, all chances earned and accumulated in 2004 will be carried over to 2005. New customers who open deposit accounts between 27 December 2004 and 16 January 2005 will receive a one-off 100 Early Bird Bonus chances.

About OCBC Bank

OCBC Bank is Singapore's longest established local bank. It has assets of S\$119 billion and a network of 112 branches and representative offices in 14 countries and territories including Singapore, Malaysia, Indonesia, China, Hong Kong SAR, Japan, Australia, UK and USA. OCBC Bank offers a range of specialist financial services including consumer, corporate, investment, private and transaction banking, global treasury, asset management and stockbroking services to meet the needs of its customers across communities. Its subsidiary, Great Eastern Holdings, is the largest insurance group in both Singapore and Malaysia in terms of assets and market share.

In 2004, OCBC Bank was named Lafferty Group's Retail Bank of the Year in Asia-Pacific and South East Asia and Global Finance magazine's Best Bank in Singapore. Additional information may be found at www.ocbc.com.

For more information, please contact:

Caren Lee
Assistant Vice President
Group Corporate Communications
OCBC Bank

Tel : (65) 6530 1383

Fax : (65) 6535 7477

Duty Handphone: 9067 8275