

Shirlin Sim
客户顾问

Paulus Liauw
酒店业者

Welcome Reward Programme 迎宾奖励计划

For **now**,
and **beyond**

As an OCBC Premier Private Client, you will work with our most experienced Client Advisor, who will provide a unique insight on what really matters to you. Together with the bespoke wealth solutions and advisory of OCBC Wealth Panel, you will create an opportunity that is truly right for you.

Be rewarded when you start a new Premier Private Client relationship

Get \$4,000 cash reward* with minimum S\$1,500,000 in fresh funds.

*Terms and Conditions overleaf apply.



Wealth solutions tailored for you

Join us as an Accredited Investor and you can access tailored solutions, such as structured investments, investment financing solutions and legacy planning. To be an Accredited Investor, you need to fulfil the below requirements:

- The value of your net personal assets exceed S\$2 million (or its equivalent in a foreign currency) subject that the value of your primary residence being capped at S\$1 million; or
- Your income in the preceding 12 months is no less than S\$300,000 (or its equivalent in a foreign currency); or
- The value of your financial assets (net of any related liabilities) exceed S\$1 million (or its equivalent in a foreign currency).



A wealth of expertise for you to tap into

Gain exclusive access to advisory from our OCBC Wealth Panel, brought together by OCBC Group, including Bank of Singapore. Armed with over 200 years of collective investment experience, they provide timely insights into global markets and investment strategies.



Entrust your needs to the bank's finest

Be attended to by our most experienced team — a dedicated Client Advisor supported by a Investment Counsellor and a team of Bancassurance and Mortgage Specialists.



Usher in a new frontier of privileges

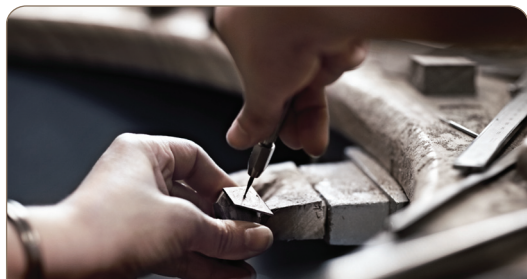
Earn VOYAGE miles with your complimentary OCBC Premier Private Client VOYAGE Card, which can be redeemed on any airline and anytime. In addition, you can enjoy unlimited limousine transfer service from home to Changi Airport, and gain access to over 60 Premier Centres across Asia.

作为华侨银行宏富理财私人客户，搭配经验最丰富的客户顾问，以获得对您真正有利的真知灼见。专家顾问连同定制的财富方案及华侨银行财富咨询团，三管齐下，必可帮助您创建一个真正适合自己的投资良机。

当您于华侨银行宏富理财私人客户缔结新的客户关系将可获享丰厚回馈

只需存入150万新元及以上的新资金，即可获得4,000新元的现金奖励*。

*附带条件



量身定制 财富方案

一旦成为我们的私人客户，您即是“合格投资者”，并可获得为您量身定制的投资方案，如结构性投资、投资融资及遗产规划方案等。

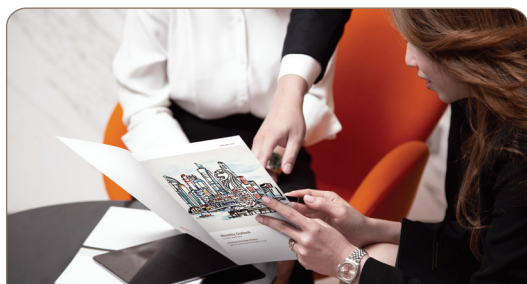
您只须满足以下条件，即可成为“合格投资者”：

- 您的个人净资产值超过新币 200 万元或其等额外币，但其中您的主要住宅价值上限为新币 100 万元；或
- 您过去 12 个月的收入不低于新币 30 万元或其等值外币；或
- 财务资产（减去任何相关负债）超过新币 100 万元或其等值外币。



专精知识 任您取用

由华侨银行集团（包括新加坡银行）召集成立的华侨银行财富咨询团，团员的投资经验合计超过 200 年。通过此咨询团，您可尊享财务及投资咨询、及时掌握对全球市场的剖析与见解，同时听取投资策略建议。



私人财富 最佳委托

由我们最富经验的团队悉心管理您的财务需求。此团队由敬业乐业的专家所组成，其中包括一名客户顾问、一名投资组合顾问及一组保险、财资与贷款专员。



全新礼遇 拓宽视野

您获赠的华侨银行 Premier Private Client VOYAGE 信用卡可赚取 VOYAGE 里程，供您随时兑换任何航空公司的机票。此外，您还可享受无限次往返住家及樟宜机场的专车接送服务，并享有使用亚洲超过 60 多个宏富理财中心的权利。

Terms and Conditions Governing OCBC Premier Private Client (Accredited Investor) Welcome Reward Programme (the “Programme”) 华侨银行宏富理财私人客户(合格投资者)欢迎项目的条款和条件 (本“项目”)

Programme Period 项目期间

1. The Programme is valid from 1 April 2025 to 31 May 2025 (both dates inclusive), or such other period(s) as may be determined by Oversea-Chinese Banking Corporation Limited [“OCBC”] at its absolute discretion (the “Programme Period”)

本项目的有效期自2025年4月1日(含当日)起至5月31日止(含当日), 或由华侨银行有限公司(“华侨银行”)全权决定的其他期间(“项目期间”)运营。

Eligibility 资格

2. An individual will be eligible for the Programme if he/she qualifies as an Accredited Investor and is successfully onboarded as a new OCBC Premier Private Client [“Eligible Client”] during the Programme Period. The Eligible Client must not have (i) an existing OCBC Premier Banking or Premier Private Client relationship; and/or (ii) ceased his/her OCBC Premier Banking or Premier Private Client relationship within the last 12 months.

若个人在项目期间取得合格投资者资格, 并成功成为华侨银行新晋宏富理财私人客户(“合格客户”), 那么该个人将有资格参与本项目。合格客户不得存在如下情况: (i)已有华侨银行宏富理财或宏富理财私人客户关系; 和/或(ii)在过去的12个月内终止了其华侨银行宏富理财或宏富理财私人客户关系。

Promotion Mechanics 推广机制

3. An Eligible Client will qualify for the welcome reward [described in Clause 7 below (each a “Welcome Reward”) when they fulfil all the following criteria:

合格客户在满足以下所有标准时, 将有资格获得下文第7条所述的欢迎奖励(每笔“欢迎奖励”):

a) submits a signed copy of the “Terms & Conditions Governing OCBC Premier Private Client (Accredited Investor) Welcome Reward Programme” during the Programme Period;

在项目期间提交一份签署版的“华侨银行宏富理财私人客户(合格投资者)欢迎项目的条款和条件”副本;

b) places Fresh Funds [as defined in Clause 4 below] into Eligible Product(s) [as defined in Clause 5 below] with qualifying amount set out in Clause 10 [“Qualifying Amount”] as the primary account holder, no earlier than three months before the month in which the Eligible Client’s OCBC Premier Private Client relationship is successfully established [“Onboarding Month”] and no later than one month after the Onboarding Month; and

作为主要账户持有人须在不早于合格客户成功建立华侨银行宏富理财私人客户关系当月(“启动月”)之前的三个月, 且不迟于启动月之后的一个月, 向合格产品(定义见下文第5条)存入符合第10条规定的合格金额的新资金(定义见下文第4条)(“合格金额”); 且

c) maintains the Qualifying Amount and Investment [where applicable] for at least three months after the month of most recent placement of Fresh Funds into the Eligible Product as the primary account holder [“Minimum Maintenance Period”].

从最近一次作为主要账户持有人将新资金存入合格产品之月起, 将合格金额和投资金额(如适用)留存至少三个月(“最低维持期”)。

4. “Fresh Funds” refers to (i) funds in the form of non-OCBC cheques/ cashier’s orders/ demand drafts or (ii) funds that are not withdrawn from any existing OCBC accounts and re-deposited in the last 30 days, and funds must be incremental to the Eligible Client’s overall deposit balances 30 days prior to the date of deposit.

“新资金”是指(i)非华侨银行支票/银行本票/即期汇票形式的资金, 或(ii)非在最近30天内从华侨银行任何现有账户中提取并再存入的资金, 并且该资金必须在存款日30日之前增加至合格客户的存款总额。

5. An “Eligible Product” refers to (a) current or savings account(s); (b) Foreign Currency time deposit(s); or (c) investment products offered by OCBC [subject to OCBC’s assessment of product suitability for the Eligible Client] held by the Eligible Client as the primary account holder, and excludes all Singapore Dollar time deposits and deposits or investments made pursuant to any other OCBC promotions or where any other promotional rates or offers were already availed in relation to such deposit or investment, or deposits or investments specified by OCBC Bank.

“合格产品”指合格客户作为主要账户持有人持有的(a)活期或储蓄账户; (b)外币定期存款; 或(c)华侨银行提供的投资产品(受限于华侨银行根据合格客户所进行的产品适格性评估), 但不包括所有新加坡元定期存款, 及根据华侨银行任何其他推广优惠所进行的存款或投资或已适用任何其他有关优惠利率、优惠政策的存款或投资, 或其他由华侨银行指定的存款或投资。

6. Each Eligible Client will only be entitled to receive a maximum of one Welcome Reward during the Programme Period, regardless of the number of Eligible Investment Products the Eligible Client purchases (whether singly or jointly) during the Programme Period.

每名合格客户在项目期间内最多仅有权获得一次欢迎奖励, 而不考虑合格客户在项目期间购买(不论单独或共同购买)的合格投资产品数量。

7. Cash Reward 现金奖励

Type of Rewards 奖励类型	Qualifying Criteria 合格标准	Cash Reward 现金奖励
Welcome Reward 欢迎奖励	Places Qualifying Amount of S\$1,500,000 or more [or the equivalent in a foreign currency] 存入合格金额达到或超过1,500,000新币 (或等值外币)	S\$4,000 credited into OCBC Premier Private Client VOYAGE Card 4,000新币存入华侨银行宏富理财私人客户 VOYAGE卡内

8. If the Eligible Client is subsequently discovered to be ineligible to participate in the Programme or to receive the Welcome Reward, OCBC reserves the right to (a) forfeit or withdraw the Welcome Reward at any time; or (b) (where the Welcome Reward has been redeemed) claw-back the Welcome Reward or request the relevant customer to repay to or compensate OCBC the value of the Welcome Reward at any time, and OCBC shall have the right to debit the value of the Welcome Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC should any Welcome Reward be forfeited or withdrawn, if any Welcome Reward is reclaimed by OCBC, or if a customer is asked to repay to or compensate OCBC the value of the Welcome Reward for whatsoever reasons.

如果未来发现合格客户不符合参加本项目或获得欢迎奖励的资格, 华侨银行保留以下权利: (a)随时没收或收回欢迎奖励; 或(b)在已兑现欢迎奖励的情况下)在任何时候收回欢迎奖励或要求客户向华侨银行偿还或补偿欢迎奖励的价值, 并且华侨银行保留从客户账户中扣除欢迎奖励的价值加上任何商品和服务税或其认为合适的其他金额的权利。如果华侨银行要求收回任何欢迎奖励, 或者由于任何原因要求客户偿还或补偿华侨银行的欢迎奖励的价值, 致使任何欢迎奖励被没收或收回, 任何人均无权从华侨银行获得任何款项或赔偿。

9. The Welcome Reward will be credited to the Eligible Client's OCBC Premier Private Client VOYAGE Card within eight weeks after the Minimum Maintenance Period or Onboarding Month, whichever later.

欢迎奖励将在最低维持期或启动月(以孰晚者为准)后的八周内存入合格客户的华侨银行宏富理财私人客户VOYAGE卡内。

10. OCBC reserves the right to substitute or replace the Welcome Reward with any item of similar value at its sole discretion without notice to any person.

华侨银行保留自行决定以任何具有类似价值的物品替代或代替欢迎奖励 的权利, 并且不另行通知任何人。

General 通用条款

11. The eligibility of any Eligible Client to participate in the Programme and receive any Welcome Cash Reward shall be determined at the absolute discretion of OCBC.

任何合格客户是否有资格参加本项目和获得任何欢迎奖励, 应由华侨银行全权决定。

12. The Programme shall not apply in conjunction with any other privileges or promotions held or conducted by OCBC.

本项目不适用于任何华侨银行举办或实行的其他特惠或推广活动。

13. OCBC reserves the right at its absolute discretion to terminate the Programme or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Programme.

华侨银行保留在任何时候终止本项目, 或更改、删除或添加任何条款和条件的权利并且不另行通知, 包括但不限于任何客户的资格和项目日期。

14. OCBC shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Programme, or any product and/or service relating to the Programme. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Programme, and/or the use of any product and/or service relating to the Programme, by any person.

华侨银行不对本项目或与本项目相关的任何产品和/或服务的质量, 适销性或适用性及其他任何方面承担责任。无论本条款和条件的其他条款如何规定, 华侨银行在任何时候均不对其提供任何产品的缺陷或故障或其提供任何服务的不足之处, 和/或由本项目导致的或与之有关的损失、损害、伤害或损伤, 和/或与本项目有关的任何产品和/或服务的使用负责或承担责任。

15. OCBC's decisions on all matters relating to the Programme shall be final and binding on all participants. No correspondence or appeal shall be entertained by OCBC. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.

华侨银行就与本项目有关的所有事项所作出的决定应当具有终局性并对所有参与人均有约束力。华侨银行不受理任何函件或上诉。若本条款与条件和与本项目有关的任何宣传册、市场及推广材料的内容之间存在不一致的情形, 以本条款和条件为准。

16. OCBC shall not be responsible for any loss or damage to any person in connection with the Programme howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.

华侨银行对与本项目有关的任何人所遭受的任何损失或伤害不承担责任, 包括机会计算中的任何错误、任何计算机系统或设备的任何故障或失灵、或任何在邮寄或传输过程中被错误投递或丢失的通知。

17. These terms and conditions shall be governed by the laws of Singapore and each participant in the Programme irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

本条款和条件受新加坡法律约束且本项目的每一参与人在此不可撤销地同意由新加坡法院享有非独家管辖权。不受本条款和条件约束的任何合同项下的一方无权享有《合同法案(第三方权利)2001》项下的任何权利来执行本条款和条件。

18. By participating in this Programme, the Eligible Client hereby agrees and consents to the collection, use and disclosure of their personal data by OCBC Bank and its related corporations (collectively, "OCBC Group"), and its business partners for the purposes of managing, marketing, and administering this Programme, and such other related purposes, in accordance with OCBC's Data Protection Policy (which can be accessed via the OCBC website > Personal Banking > Policies).

通过参与本项目, 合格客户在此同意并授权OCBC银行及其关联公司(统称为“华侨银行集团”)按照OCBC的数据保护政策(详见银行官网 > 个人银行 > 政策)收集、使用和披露其个人数据, 以便管理和执行本计划及其他相关用途。

19. The terms and conditions (or any part thereof) governing the Programme may be provided in such other languages as may be published by the Bank from time to time. In the event of any conflict, discrepancy or inconsistency in interpretation between the various versions, this English version shall prevail.

本项目的条款和条件(或其中任何部分)可能由华侨银行不时以其他语言发布。若不同版本的语义出现冲突、差异或不一致的情形, 以英文版本为准。

By signing this form, I hereby acknowledge that I have read, understood and agree to be bound by the above "Terms & Conditions Governing OCBC Premier Private Client [Accredited Investor] Welcome Reward Programme" **[Valid from 1 April 2025 to 31 May 2025]**.

通过签署本文件, 我在此承认我已阅读、理解并同意受上述“华侨银行宏富理财私人客户(合格投资者)欢迎项目的条款条件”(有效期自2025年4月1日至5月31日)的约束。

Customer's Signature 客户签名

Customer's Name:

客户姓名:

Last 4 character of NRIC/Passport:

身份证或护照的最后4个字符:

Date:

日期:

Client Advisor's Signature 客户经理签名

Client Advisor's Name:

客户经理姓名:

PPC Team:

团队:

Date:

日期:



Oversea-Chinese Banking Corporation Limited
65 Chulia Street OCBC Centre Singapore 049513
Premier Private Client Hotline: 1800 424 8888 or
+65 6424 8888 when calling from overseas