

Frequently Asked Questions – Premier Accredited Investor

1) What does it mean to be an Accredited Investor (AI)?

Below are some benefits and consequences of being an Accredited Investor (AI) client:

- AIs typically enjoy access to a broader selection of investment solutions that are tailored for them.
- AIs are presumed to be better informed, and better able to access resources to protect their own interests. As such, they are subject to a lower level of regulatory safeguards.
- Investors are encouraged to seek advice from a professional adviser if they are unsure about any implications of being treated as an AI.

For details on the relevant regulatory safeguards which we will be exempted from when serving you as an AI, please refer to Schedule 1 and 2 under OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions (with effect from 1 May 2026).

2) What does it mean to be a non-AI?

As a non-AI, your access to the range of investment products and services may be more limited as compared to an AI client.

However, you will continue to receive the benefits that you enjoy with your Premier Banking status.

3) Can I have different status for each of my accounts with OCBC?

AI status is determined on a per financial institution basis. If you opt in for AI status, this status will be applied across all OCBC account(s) held in your name.

This is with the exception of joint accounts where the non-AI joint account holder/s have not opted in to be treated as an AI. OCBC will be required to treat you as a non-AI for your joint account(s) if (i) none of the joint account holders is an individual AI account holder or (ii) the non-AI account holder has not opted in to be treated as AI for transactions conducted through that joint account. For example, for a joint account held jointly by Person A and Person B, whereby Person A has opted into AI, but Person B has not opted in to be treated as an AI for transactions conducted through that joint account, both Person A and Person B will not be treated as AI for transactions conducted through that joint account.

4) If I am not AI eligible, can I still opt in to be treated as an AI?

For non-AIs who maintain joint accounts with at least one account holder who is an AI, the non-AI account holder/s may opt in to be treated as an AI, but only for transactions conducted through that joint account.

OCBC will be required to treat you as a non-AI for your joint account(s) if (i) none of the joint account holders is an individual AI account holder or (ii) the non-AI account holder(s) have not opted in to be treated as AI for transactions conducted through that joint account.

5) How can I opt-in as AI?

For existing OCBC Premier Banking customers, please contact your Relationship Manager or call us at 1800 773 6437 (local) / (65) 6530 5930 (overseas). Your Relationship Manager details are available via the OCBC app: Log in > More > Premier Banking services > See RM details.

For non-premier customers, please click [here](#) to leave your contact details. We will contact you on the next steps within 3 working days.

6) Can I opt out of AI status?

A Premier AI client may opt out of the AI status at any time. If you are an existing Premier AI and wish to opt out of the AI status, please notify your Relationship Manager. Do note that OCBC may take approximately 14 business days to process your request. Once the opt-out request has been processed and your investor status has been updated in OCBC's records, you will be notified. Until such time, you would still be considered as an AI.

For joint accounts, if there is at least one joint account holder/s who have opted out of AI status, OCBC will be required to treat you as a non-AI for transactions conducted through that joint account(s). This is applicable once the opt-out request has been processed and your investor status has been updated in OCBC's records, and you will be notified. Until such time, you would still be considered as an AI.

7) After I have successfully opted out of Accredited Investor status, will the investments I previously entered into as an Accredited Investor be covered by regulatory protections applicable to non-Accredited Investors?

Investments made with the bank while you were still an AI will not be subject to the regulatory protections applicable to non-AI. However, any investments made with the bank after you have been notified that your opt out from AI request has been processed (i.e. you have successfully opted out of Accredited Investor status) will be subject to the regulatory safeguards accorded to a non-AI.