Terms and Conditions Governing OCBC Premier Banking International Wealth Client Referral Programme (the "Programme")
华侨银行宏富理财国际财富管理客户推荐计划条款及条件（本"项目"）

1. The Programme ["**Programme**"] is open to existing OCBC Premier Banking International Wealth Clients who are not under any other OCBC referral programmes (individually "**Eligible Referrer**" and collectively "**Eligible Referrers**"). The Programme will commence on 1 June 2026 and end on 30 June 2026 both dates inclusive ["**Programme Period**"].
本项目（"**项目**"）面向未参加任何其他华侨银行推荐计划的现有华侨银行宏富理财国际财富管理客户（以下简称"**合格推荐人**"，并统称"**合格推荐人**"）。本项目于2026年6月1日开始，至2026年6月30日结束（"**项目**"），包含起止时间，销售即止。
2. Employees of Oversea-Chinese Banking Corporation Limited ["**OCBC**"] and its subsidiaries are not eligible to participate in this Programme.
华侨银行有限公司（"**华侨银行**"）及其子公司雇员不得参加本项目。
3. To participate in this Programme, the Eligible Referrer will have to submit to OCBC a signed copy of the "Terms & Conditions Governing OCBC Premier Banking International Wealth Referral Programme" during the Programme Period.
为参与本项目，该合格推荐人必须在项目内向华侨银行提交经签署的《华侨银行宏富理财国际财富管理推荐计划条款和条件》。
4. By participating in this Programme:
参加本项目：
   (a) the Eligible Referrer consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC; and
   该合格推荐人即同意将该推荐行为及其姓名披露给他们推荐给华侨银行的人员；及
   (b) the Eligible Referrer confirms that he has obtained the Referred Client's (as defined below) consent to having his or her name and status of successful signing up
   该合格推荐人确认，其已取得推荐客户（定义见下文）同意，将其姓名及本项目下的成功签约状态披露给该合格推荐人。
   (c) the Eligible Referrer shall only refer prospects who have interest in OCBC Premier Banking products and services and obtained the Referred Client's consent to provide his or her details to OCBC.
   合格推荐人仅应推荐对华侨银行宏富理财产品和服务感兴趣的潜在客户，并已获得被推荐客户同意，允许将其个人信息提供给华侨银行。
   (d) the Eligible Referrer shall not claim to be or represent himself or herself to be an agent or representative of OCBC and distribute or provide specific products or services offered by OCBC to the Referred Client.
   合格推荐人不得声称自己是华侨银行的代理人或代表，也不得向被推荐客户分发或提供华侨银行所提供的特定产品或服务。
   (e) For Referred Clients domiciled outside Singapore, the Eligible Referrer shall be responsible to refer only prospects whom (the Eligible Referrer on reasonable grounds believes) have interest in offshore investment products, and have assets outside the home country or are approved/qualified to invest in offshore investment products.
   合格推荐人有责任仅推荐（根据符合资格客户的合理判断）对离岸投资产品感兴趣、在本国以外拥有资产或已获批准/具备资格投资离岸投资产品的潜在客户。
5. Referrals are considered successful when the person referred by the Eligible Referrer fulfils all the following criteria ["**Referred Client**"]:
该合格推荐人所推荐的人士（"**推荐客户**"）在满足下列所有条件的情况下将被视为推荐成功：
   (a) opens a new account as the primary account holder and signs up as an OCBC Premier Banking Client, OCBC Premier Banking International Wealth Client or as an accredited investor in the OCBC Premier Private Client segment, where the month in which the OCBC Premier Banking, OCBC Premier Banking International Wealth or OCBC Premier Private Client Relationship is successfully established is referred to as the "**Onboarding Month**";
   以账户主要持有人的身份开设一个新账户，并且加入成为华侨银行宏富理财客户、华侨银行宏富理财国际财富管理客户或成为华侨银行宏富理财私人客户业务的合格投资者，成功建立华侨银行宏富理财、华侨银行宏富理财国际财富管理或华侨银行宏富理财私人客户关系之月称为"**启动月**"；
   (b) funds their new account with a minimum of S$350,000 (for the new OCBC Premier Banking Client or new OCBC Premier Banking International Wealth Client) or S$1,500,000 (for the new OCBC Premier Private Client) (or its equivalent) in Fresh Funds (as defined in Clause 6 below)["**Minimum Balance**"] for any of the following: (i) deposited into current or savings account(s); or (ii) used to purchase investment products offered by OCBC (subject to OCBC's assessment of product suitability for the Referred Client) held by the Referred Client as the primary account holder, and excludes all deposit campaigns, time deposits or investments made pursuant to any other OCBC promotions or where any other OCBC promotional rates or offers were already availed in relation to such deposit or investment, unless otherwise specified by OCBC ["**Eligible Products**"];
   为其新账户存入至少 35万新元（适用于新的华侨银行宏富理财客户或新的华侨银行宏富理财国际财富管理客户）或 150万新元（适用于新的华侨银行宏富理财私人银行客户）（或等值金额）的新资金（定义可见下文第 6 条）（"**最低余额**"），用于以下任何一种用途：(i) 存入来往账户或储蓄账户；或 (ii) 用来购买由华侨银行提供的投资产品（须经华侨银行评估该产品是否适合被推荐给客户），且这类投资产品须由被推荐客户作为主账户持有人持有，但不包括所有存款活动、定期存款或根据任何其他华侨银行促销活动进行的投资，或已就这类存款或投资享受任何其他华侨银行促销利率或优惠的投资，除非华侨银行另有规定（"**合格产品**"）；
   (c) for the New OCBC Premier Banking Client, places the Fresh Funds no earlier than one month before the Onboarding Month and no later than one month after the Onboarding Month; for the New OCBC Premier Banking International Wealth Client, places the Fresh Funds no earlier than one month before the Onboarding Month and no later than three months after the Onboarding Month; and for the New OCBC Premier Private Client, places the Fresh Funds no earlier than three months before the Onboarding Month and no later than one month after the Onboarding Month.
   对于新的华侨银行宏富理财客户，新资金必须在不早于启动月前一个月且不迟于启动月后一个月存入；对于新的华侨银行宏富理财国际财富管理客户，新资金必须在不早于启动月前一个月且不迟于启动月后三个月存入；对于新的华侨银行宏富理财私人客户，新资金必须在不早于启动月前三个月且不迟于启动月后一个月存入。
   (d) maintains the Minimum Balance in the relevant account for at least 3 months after the month of most recent placement of Fresh Funds into the Eligible Product as the primary account holder (the "**Minimum Maintenance Period**").
   在最近一次作为主要账户持有人向合格产品投入新资金的当月后，在相关账户中维持最低存款至少3个月（"**最低维持期**"）。
6. "**Fresh Funds**" refers to funds (i) in the form of non-OCBC cheques/cashier's orders/demand drafts or (ii) funds that are not withdrawn from any OCBC accounts and re-deposited in the last 30 days, and funds must be incremental to the Referred 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)并非在最近30天内从华侨银行的任何账户中提取或再存入的资金，这些资金必须在存款日30天前增加至推荐客户的总存款结余。
7. In the event that the referred client is unsuccessful in signing up as an accredited investor in the OCBC Premier Private Client segment, such Referred Client may still qualify as a successful referral under the Programme as an OCBC Premier Banking Client or OCBC Premier Banking International Wealth Client (subject to the terms and conditions under Clause 5 above being met).
如果推荐客户未能成功签约成为华侨银行宏富理财私人客户业务的合格投资者，该等推荐客户仍然可成为华侨银行宏富理财客户或华侨银行宏富理财国际财富管理客户（前提是前述第5条项下的条款和条件得到满足）并构成本项目项下的成功推荐。
8. A Referred Client who successfully signs up as an OCBC Premier Banking Client or an OCBC Premier Banking International Wealth Client, will not qualify as a Referred Client for the OCBC Premier Private Client Cash Reward (as defined in Clause 14) even if they are subsequently upgraded to OCBC Premier Private Client.
推荐客户成功签约成为华侨银行宏富理财客户或华侨银行宏富理财国际财富管理客户，将不具备作为推荐客户获得华侨银行宏富理财私人客户现金奖励的资格（定义见第14条），即使其随后升级为华侨银行宏富理财私人客户。
9. For the avoidance of doubt, Referred Clients who are:
为避免疑义，符合以下条件的被推荐客户，既：
   (a) existing OCBC clients (who are not OCBC Premier Banking Clients, OCBC Premier Banking International Wealth Clients or OCBC Premier Private Clients) who (i) deposit a minimum of S$1,500,000 (or its equivalent in a foreign currency) in Fresh Funds, (ii) opt in as accredited investors and (iii) are upgraded to OCBC Premier Private Client, will be considered as Referred Clients under the Programme when the Minimum Maintenance Period is met,
   现有华侨银行客户（非华侨银行宏富理财客户，华侨银行宏富理财国际财富管理客户或华侨银行宏富理财私人客户），若(i)存入至少1,500,000新元（或其等值外币）的新资金，(ii) 选择成为合格投资者，且 (iii) 升级为华侨银行宏富理财私人客户，将在达到最低维持期限时，该等客户被认定为本项目的推荐客户；
   (b) existing OCBC clients (who are not OCBC Premier Banking Clients , OCBC Premier Banking International Wealth Clients or OCBC Premier Private Clients) who (i) deposit a minimum of S$350,000 (or its equivalent in a foreign currency) in Fresh Funds and (ii) are upgraded to the OCBC Premier Banking or OCBC Premier Banking International Wealth, will be considered Referred Clients under the Programme when the Minimum Maintenance Period is met; and
   现有华侨银行客户（非华侨银行宏富理财客户，华侨银行宏富理财国际财富管理客户或华侨银行宏富理财私人客户），若(i)存入至少350,000新元（或其等值外币）的新资金，且 (ii) 升级为华侨银行宏富理财或华侨银行宏富理财国际财富管理计划的，将在达到最低维持期限时，该等客户被认定为本项目的推荐客户；
   (c) existing OCBC Premier Banking Clients, OCBC Premier Banking International Wealth Clients or OCBC Premier Private Clients who open new accounts (be it in his or her sole name or jointly with another person) will not be considered Referred Clients under the Programme, even if they fund their new accounts with the Minimum Balance.
   现有的华侨银行宏富理财客户、华侨银行宏富理财国际财富管理客户或华侨银行宏富理财私人客户若开设新帐户（以他或她自身名义或同他人联名）将不会被认定为本项目的推荐客户，即使其在新帐户用最低存款注入资金。
10. Referred Clients are eligible to participate in the Programme and make referrals only after their OCBC Premier Private Client, OCBC Premier Banking or OCBC Premier Banking International Wealth relationship (as the case may be) has been successfully established.
推荐客户仅在其成功建立华侨银行宏富理财私人客户、华侨银行宏富理财或华侨银行宏富理财国际财富管理客户关系后，方有资格参与本项目并进行推荐。
11. Existing/former OCBC Premier Banking Clients, OCBC Premier Banking International Wealth Clients or OCBC Premier Private Clients who have ended their OCBC Premier Banking, OCBC Premier Banking International Wealth or OCBC Premier Private Client relationship within the last 12 months of the start of the Promotional Period will not qualify as a Referred Client for the Programme.
现有/前华侨银行宏富理财客户、华侨银行宏富理财国际财富管理客户或华侨银行宏富理财私人客户于推广期开始后12个月内注销其在华侨银行宏富理财、华侨银行宏富理财国际财富管理或华侨银行宏富理财私人客户关系的，将不符合本项目的推荐客户资格。
12. Eligible Referrers are not allowed to refer themselves for this Programme. To be eligible for the reward under the Programme, an Eligible Referrer must not be the joint account holder of the new account opened by the Referred Client.
合格推荐人不得推荐自己参与本项目。为取得本项目的奖励，合格推荐人不得是推荐客户新设账户的联名账户持有人。
13. If a Referred Client is referred by more than one Eligible Referrer, only the Eligible Referrer from whom OCBC receives the Client Referral Form first will be entitled to the Cash Reward.如果一个推荐客户是由一个以上的合格推荐人所推荐的，则仅华侨银行最先收到客户推荐表的合格推荐人有权获得上述奖励。

14. An Eligible Referrer will be rewarded with cash reward as illustrated in "**Cash Rewards Table**" in respect of referrals of new OCBC Premier Banking Clients, OCBC Premier Banking International Wealth Clients, or OCBC Premier Private Client ("**OCBC Premier Banking Cash Reward**", "**OCBC Premier Banking International Wealth Cash Reward**" or "**OCBC Premier Private Client Cash Reward**" respectively) , which will be credited into, at the Eligible Referrer's option, his or her (a) OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card (as applicable); or (b) indicated OCBC savings or current account, within eight weeks after the end of the Minimum Maintenance Period or Onboarding Month of the Referred Client, whichever is later. Each of the OCBC Premier Banking Cash Reward, OCBC Premier Banking International Wealth Cash Reward and OCBC Premier Private Client Cash Reward is referred to as "**Cash Reward**".
当合格推荐人推荐新客户成为华侨银行宏富理财客户、华侨银行宏富理财国际财富管理客户或华侨银行宏富理财私人客户，合格推荐人即可获得现金奖励，具体奖励金额请参见"**现金奖励表**"（分别称为"**华侨银行宏富理财现金奖励**"、"**华侨银行宏富理财国际财富管理现金奖励**"或"**华侨银行宏富理财私人客户现金奖励**"）。奖励将由合格的推荐人选择存入名下的以下账户：(a) 华侨银行宏富理财Visa Infinite卡或华侨银行宏富理财VOYAGE卡（视情况而定）；或 (b) 指定的华侨银行储蓄账户或来往账户。奖励将在最低维持期结束，抑或是获推荐客户的开户月份结束后的八周内到账，以较晚者为准。华侨银行宏富理财现金奖励、华侨银行宏富理财国际财富管理现金奖励和华侨银行宏富理财私人客户现金奖励统称为"**现金奖励**"。

Cash Rewards Table
现金奖励表

Referred Client 推荐客户		**Eligible Referrer** 合格推荐人
New Relationship 新客户关系	**Fresh Funds Amount (SGD$ or equivalent)** 新资金数额（新元或等值外币）	**Cash Reward to be credited into (a) OCBC Premier Visa Infinite Card or OCBC Premier VOYAGE Card (SGD$); or (b) OCBC savings/current account (SGD$)** 存入(a)华侨银行宏富理财Visa Infinite信用卡或华侨银行宏富理财VOYACE信用卡（新元）；或(b)华侨银行储蓄/往来账户（新元）的每项现金奖励
OCBC Premier Banking or OCBC Premier Banking International Wealth 华侨银行宏富理财或华侨银行宏富理财国际财富管理计划	SGD$350,000 350,000新元	SGD$380 380新元
OCBC Premier Private Client (AI) 华侨银行宏富理财私人客户(AI)	SGD$1,500,000 1,500,000新元	SGD$1,280 1,280新元

15. In the event that an Eligible Referrer opts to have the Cash Reward credited into their OCBC Premier Visa Infinite Card or OCBC Premier VOYAGE Card but does not have a OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card, the Eligible Referrer must apply for a OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card (annual fees apply) to receive the Cash Reward. The OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card will be delivered, and the Cash Reward will be credited to the Eligible Referrer's card, within 6 weeks from the date of card issue to the Eligible Referrer. In the event the Eligible Referrer is a Supplementary Cardholder, the Cash Reward will be credited to the Principal Cardholder. All OCBC Premier Visa Infinite card and OCBC Premier VOYAGE card applications are subject to OCBC's approval.
若该合格推荐人选择将每项现金奖励存入其华侨银行宏富理财Visa Infinite信用卡或华侨银行宏富理财VOYAGE信用卡，但未办理华侨银行宏富理财Visa Infinite 信用卡或华侨银行宏富理财VOYAGE信用卡，那么该合格推荐人应当申请一个华侨银行宏富理财Visa infinite信用卡或华侨银行宏富理财VOYAGE信用卡（需缴纳年费）以获得每项现金奖励。华侨银行宏富理财Visa Infinite信用卡或华侨银行宏富理财VOYAGE信用卡将被签发给客户且每项现金奖励将会在该卡被签发给该合格推荐人后的6个星期内存入合格推荐人的卡内。若合格推荐人为副卡持有人，那么每项现金奖励将会被存入主卡持有人。所有的华侨银行宏富理财Visa Infinite 信用卡和华侨银行宏富理财VOYAGE信用卡的申请应当由华侨银行审批通过。
16. In the event that the OCBC Premier Visa Infinite card or OCBC Premier VOYAGE card application is not approved, an alternative reward will be given to the Eligible Referrer. OCBC reserves the right to determine such a reward and to substitute the Cash Reward with another item of similar value at any time without prior notice.
在华侨银行宏富理财Visa Infinite. 信用卡或华侨银行宏富理财VOYAGE信用卡审批未被通过的情况下，奖励将以一个替代的方式发放。华侨银行保留以其他等值物品替换每项现金奖励的权利而无须事先通知。
17. An Eligible Referrer shall only be entitled to receive Cash Reward in respect of a maximum of ten successful referrals per calendar year.
合格推荐人在每个日历年度成功推荐客户而获得奖励的上限为10位客户。
18. OCBC reserves the right to make any changes where it deems necessary in its absolute discretion to these Terms and Conditions at any time and without prior notification.
华侨银行保留随时全权对本条款和条件进行必要修订的权利而无须事先通知。
19. This Programme is not valid with any other promotions or offers held or conducted by OCBC.
本项目不适用华侨银行进行或举办的其他推荐或优惠活动。
20. OCBC's decision on all matters relating to the Programme, is final, conclusive and binding on all participants. No appeal or correspondence will be entertained or accepted by OCBC. OCBC shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Programme.
华侨银行有关于本项目的所有事项的决定是终局的并对所有参与人有约束力。华侨银行不受理或接受任何申诉或交流。华侨银行无需就任何有关本项目的事宜提供任何解释或与任何人进行任何交流。
21. In the event of any inconsistency between these Terms and Conditions and any application form, brochure, marketing or promotional material relating to the Programme, these Terms and Conditions shall prevail.
若本条款和条件与任何与项目有关的申请表、宣传册、市场或推广材料内容有任何不一致，以本条款和条件为准。
22. If OCBC subsequently discovers that a participant is in fact not eligible to participate in the Programme or any of the applicable conditions are not fulfilled, OCBC may at its discretion forfeit the Cash Reward (or reclaim it, if already awarded, by debiting any account of the participant). No person shall be entitled to any payment or compensation from OCBC should any reward be forfeited or reclaimed.
如果华侨银行随后发现参与者实际上没有资格参与本项目或者任何适用条件未得到满足，华侨银行有权全权决定撤销该现金奖励（如已经给出，则通过从参与者的任何账户扣除该奖励来收回）。如果任何奖励被撤销或收回，任何人都无权向华侨银行主张任何款项或赔偿。
23. OCBC shall not be liable to any person for any loss or damage in connection with the Programme, including without limitation, any error in computing any changes, any breakdown or malfunction in any computer system or equipment. Without prejudice to the generality of the foregoing, OCBC assumes no responsibility for lost, late, misdirected, damaged, incomplete, illegible and/or postage-due mail.
华侨银行对于与本项目有关的任何损失或损害（包括但不限于计算错误，任何计算机系统或设备的损坏或故障）不承担任何责任。在不影响前述规定的一般性的前提下，华侨银行不承担任何邮件遗失、延迟、地址错误、损坏、不完整、难以辨认和/或欠邮资的责任。
24. OCBC shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any reward. Notwithstanding anything herein, OCBC shall not at any time be responsible or held liable for any defect or malfunction in any reward, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of any reward by any person.
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