

Terms and Conditions Governing OCBC Premier Banking Asia Client Referral Programme (the “Programme”)

华侨银行宏富理财亚洲客户推荐计划条款及条件（本“项目”）

- The Programme [**“Programme”**] is open to existing OCBC Premier Banking Asia Clients who are not under the OCBC Referral Intermediary Program (individually **“Eligible Client”** and collectively **“Eligible Clients”**). The Programme will commence on 1 August 2025 and end on 30 September 2025, both dates inclusive [**“Programme Period”**]. 本项目（“项目”）面向未参加华侨银行推荐中介计划的现有华侨银行宏富理财亚洲客户（单独称为“该合格客户”，统称“合格客户”）。本项目于2025年8月1日开始，至2025年9月30日结束（“项目”），包含起止时间，销售即止。
- 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。
- To participate in this Programme, the Eligible Client will have to submit to OCBC a signed copy of the “Terms & Conditions Governing OCBC Premier Banking Asia Referral Programme” during the Programme Period. 为参与本项目，该合格客户必须在项目内向华侨银行提交经签署的《华侨银行宏富理财亚洲推荐计划条款和条件》。
- By participating in this Programme:
参加本项目：
 - the Eligible Client consents to having the referrals and his or her name disclosed to the person(s) referred by them to OCBC; and 该合格客户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
 - the Eligible Client 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 under the Programme disclosed to the Eligible Client. 该合格客户确认，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客户。
- Referrals are considered successful when the person referred by the Eligible Client fulfils all the following criteria [**“Referred Client”**]:
该合格客户所推荐的人士（“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：
 - opens a new account as the primary account holder and signs up as an OCBC Premier Banking Client, OCBC Premier Banking Asia 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 Asia 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、华侨银行宏富理财亚洲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、华侨银行宏富理财亚洲或华侨银行宏富理财私人客户关系之月称为“启动月”；
 - funds their new account with a minimum of S\$350,000 [for the new OCBC Premier Banking Client or new OCBC Premier Banking Asia 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 products: Singapore Dollar Current and Savings account, Singapore Dollar time deposit, Foreign Currency time deposit, unit trust, structured deposits, regular premium insurance and single premium insurance offered by OCBC (subject to OCBC's assessment of product suitability for the Referred Client) [**“Eligible Products”**]; 在其账户中分别存入至少350,000新元（对于新的华侨银行宏富理财客户或新的华侨银行宏富理财亚洲客户）或1,500,000新元（对于新的华侨银行宏富理财私人客户）（或等值外币）的新资金（定义见下文第6条）（“最低存款”），并投资于以下任何产品：由华侨银行提供的新元往来和储蓄账户，新元定期存款、外币定期存款、单位信托、结构性存款、定期保费保险和单期保费保险（须符合华侨银行的评估条件以确保产品是否适合推荐客户）（“合格产品”）；
 - 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 Asia 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亚洲客户，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。
 - 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”）。
- “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。
- 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 Asia 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亚洲客户（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。
- A Referred Client who successfully signs up as an OCBC Premier Banking Client or an OCBC Premier Banking Asia 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亚洲客户，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。
- For the avoidance of doubt:
为避免疑义：
 - existing OCBC clients [who are not OCBC Premier Banking Clients, OCBC Premier Banking Asia 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) qualify as accredited investors and (iii) are upgraded to OCBC Premier Private Client, and existing OCBC clients [who are not OCBC Premier Banking Clients, OCBC Premier Banking Asia 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 Asia, will be considered 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、华侨银行宏富理财亚洲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)符合合格投资者资格，且(iii)升级为华侨银行宏富理财私人客户；和现有华侨银行客户（非华侨银行宏富理财客户、华侨银行宏富理财亚洲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亚洲计划的，当达到最低维持期要求时，该等客户将被认定为本项目的推荐客户；
 - existing OCBC Premier Banking Clients, OCBC Premier Banking Asia 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、华侨银行宏富理财亚洲客户或华侨银行宏富理财私人客户若开设新账户（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，即使其在新账户用最低存款注入资金。
- 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 Asia 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亚洲客户关系后，方有资格参与本项目并进行推荐。
- Existing/former OCBC Premier Banking Clients, OCBC Premier Banking Asia Clients or OCBC Premier Private Clients who have ended their OCBC Premier Banking, OCBC Premier Banking Asia 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、华侨银行宏富理财亚洲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、华侨银行宏富理财亚洲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。
- Eligible Clients are not allowed to refer themselves for this Programme. To be eligible for the reward under the Programme, an Eligible Client must not be the joint account holder of the new account opened by the Referred Client.
合格客户不得推荐自己参与本项目。为取得本项目的奖励，合格客户不得是推荐客户新设账户的联名账户持有人。
- If a Referred Client is referred by more than one Eligible Client, only the Eligible Client 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客户所推荐的，则仅华侨银行最先收到客户推荐表的合格客户有权获得上述奖励。
- An Eligible Client will be rewarded with S\$250 cash reward in respect of referrals of new OCBC Premier Banking Clients or OCBC Premier Banking Asia Clients [**“OCBC Premier Banking Cash Reward”** or **“OCBC Premier Banking Asia Cash Reward”** respectively] or S\$1,000 cash reward in respect of referrals of new OCBC Premier Private Clients [**“OCBC Premier Private Client Cash Reward”**] which will be credited into, at the Eligible Client'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 Asia Cash Reward and OCBC Premier Private Client Cash Reward is referred to as **“Cash Reward”**, and collectively **“Cash Rewards”**].
每位合格客户在本项目下每成功推荐一位客户，在推荐客户的最低维持期或启动月结束（以较晚发生者为准）后的八（8）周内，就推荐新的华侨银行宏富理财亚洲客户或新的华侨银行宏富理财客户可获得250新元的现金奖励（分别称为“华侨银行宏富理财现金奖励”或“华侨银行宏富理财亚洲现金奖励”），或就推荐新的华侨银行宏富理财私人客户可获得1,000新元的现金奖励（“华侨银行宏富理财私人客户现金奖励”），该合格客户可选择将该奖励存入其：(a)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（按适用情况）；或(b)指定的华侨银行储蓄或往来账户之中。（每个华侨银行宏富理财现金奖励、华侨银行宏富理财亚洲现金奖励以及华侨银行宏富理财私人客户现金奖励，单独称为“每项现金奖励”，统称为“现金奖励”）。

Cash Rewards
现金奖励

Referred Client 推荐客户		Eligible Client (Referrer) 合格客户（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VOYAGE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 Asia 华侨银行宏富理财或华侨银行 宏富理财亚洲计划	SGD\$350,000 350,000新元	SGD\$250 250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\$1,000 1,000新元

15. In the event that an Eligible Client 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 Client 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 Client's card, within 6 weeks from the date of card issue to the Eligible Client. In the event the Eligible Client 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.
若该合格客户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，那么该合格客户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客户后的6个星期内存入合格客户的卡内。若合格客户为副卡持有人，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 Client. 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 Client shall only be entitled to receive Cash Reward in respect of a maximum of ten successful referrals per calendar year.
合格客户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.
华侨银行不对任何奖励的质量、适销性或任何目的适用性或其他任何方面负责。尽管有此处的规定，华侨银行在任何时候都不对任何奖励中的任何缺陷或故障，和/或因任何人使用任何奖励而遭受或发生的或与之相关的任何损失、伤害、损害或危害负责或承担责任。
25. These Terms and Conditions shall be governed by the laws of Singapore and the participants in the Programme irrevocably submit to the non- exclusive jurisdiction of the courts of Singapore.
本条款和条件受新加坡法律管辖，且本项目的参与者不可撤销地服从新加坡法院的非专属管辖权。
26. A person who is not a party to any agreement governed by these Terms and Conditions shall not have any right under Contracts [Rights of Third Parties] Act 2001 to enforce any of these Terms and Conditions.
受本条款和条件约束的任何协议的非缔约方不享有《合同（第三方权利）法（2001）》项下执行本条款和条件的任何权利。
27. 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.
若本文与英文范本有所出入，一切以英文原文为依据。