

Terms and Conditions Governing OCBC Premier Private Client (Accredited Investor) Referral Programme (the “Programme”)

华侨银行宏富理财私人客户（合格投资者）推荐计划（“项目”）条款与条件

- The Programme (“**Programme**”) is open to existing clients of OCBC Premier Private Client who are not under the OCBC Referral Intermediary Programme (individually “**Eligible Referrer**” and collectively “**Eligible Referrers**”). The Programme will commence on 1 October 2026 and end on 31 October 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私人客户（以下简称“合格推荐人”，并统称“合格推荐人”）。本项目于2026年10月1日开始，至2026年10月31日结束，包含起止时间（“项目期”）。
- The Programme is not available to employees of Oversea Chinese Banking Corporation Limited (“**OCBC**”), OCBC Group and its subsidiaries, who are: 华侨银行有限公司（“华侨银行”）、华侨银行集团及其子公司雇员，如该等雇员属于以下类别不得参加本项目：
 - representatives who conduct regulated activities under the Securities and Futures Act or provide financial advisory services under the Financial Advisers Act; or 根据Securities and Futures Act从事受监管活或根据Financial Advisers Act提供财务咨询服务的人员；或
 - individuals whose job duties include the procurement of, or referral of new-to-bank customers to OCBC or its subsidiaries. 工作职责包括为华侨银行或其子公司开发新客户、招揽新客户，或向华侨银行或其子公司推荐与银行建立业务关系新客户的人员。

OCBC reserves the sole and absolute discretion to determine the eligibility of any employee and may disqualify any participant who falls within the excluded categories at any time, without prior notice or liability. 华侨银行保留随时全权以决定任何员工的参与资格而无须事先通知与担责任。
- To participate in this Programme, the Eligible Referrer will have to submit to OCBC a signed copy of the “Terms & Conditions Governing OCBC Premier Private Client (Accredited Investor) 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《华侨银行宏富理财私人客户（合格投资者）推荐计划条款和条件》。
- By participating in this Programme: 参加本项目：
 - 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
 - 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。
 - the Eligible Referrer shall only refer prospects who have interest in the products and services offered by OCBC Premier Banking or OCBC Premier Private Client and who have given consent to the Eligible Referrer 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和华侨银行宏富理财私人客户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。
 - 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。
 - For Referred Clients who reside 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。
- 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：
 - opens a new account as the primary account holder and signs up as a new client in OCBC Premier Banking, OCBC Premier Banking International Wealth, or as a new accredited investor in OCBC Premier Private Client or OCBC Premier Private Client International Wealth, and the month in which the OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client or OCBC Premier Private Client International Wealth 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、华侨银行宏富理财国际财富管理的新客户，或成为华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的合格投资者，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、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理关系之月称为“启动月”；
 - funds their new account with a minimum of S\$350,000 or its equivalent in foreign currency (for the new client in OCBC Premier Banking or OCBC Premier Banking International Wealth) or a minimum of S\$1,500,000 or its equivalent in foreign currency (for the new client in OCBC Premier Private Client or OCBC Premier Private Client International Wealth) in Fresh Funds [as defined in Clause 6 below] (“**Minimum Balance**”) into 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 specify by OCBC (“**Eligible Products**”); 为其新账户存入至少35万新元（适用于华侨银行宏富理财或华侨银行宏富理财国际财富管理的新客户）或150万新元（适用于华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的新客户）（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) 存入往来账户或储蓄账户；或(ii) 用于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），且该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，或已就此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”）；
 - for the Referred Client who signs up as a new client in OCBC Premier Banking, the Fresh Funds must be placed no earlier than one month before the Onboarding Month and no later than one month after the Onboarding Month; for the Referred Client who signs up as a new client in OCBC Premier Banking International Wealth, the Fresh Funds must be placed no earlier than one month before the Onboarding Month and no later than three months after the Onboarding Month; for the Referred Client who signs up as a new client in OCBC Premier Private Client, the Fresh Funds must be placed no earlier than three months before the Onboarding Month and no later than one month after the Onboarding Month; and for the Referred Client who signs up as a new client in OCBC Premier Private Client International Wealth, the Fresh Funds must be placed no earlier than three months before the Onboarding Month and no later than three months after the Onboarding Month. 对于华侨银行宏富理财的新客户，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；对于华侨银行宏富理财国际财富管理的新客户，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；对于华侨银行宏富理财私人客户国际财富管理的新客户，新资金必须在不早于启动月前三个月且不迟于启动月后三个月存入。
 - 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 deposits, investments, and/or financial assets that do not originate from any existing accounts maintained with OCBC and which have not been withdrawn from, transferred out of, and subsequently returned to OCBC within the last 30 days. Such funds and/or assets must be incremental to the Referred Client’s overall deposit and investment balances 30 days prior to the date of placement or transfer. Fresh Funds exclude funds and/or assets placed under any OCBC deposit campaign, time deposit, or other promotional programme, or where any OCBC promotional rate, reward, incentive or offer has already been availed in relation to such deposit, investment or financial asset, unless otherwise specified by OCBC. “新资金”是指并非源自任何现有华侨银行账户，且在最近30天内未曾从华侨银行提取、转出后再存回华侨银行的资金及/或金融资产。该等资金及/或金融资产必须较推荐客户于存入或转入日期前30天所持有的整体存款及投资结余有所增加。新资金不包括已参与任何华侨银行存款推广活动、定期存款计划或其他优惠计划的资金及/或金融资产，亦不包括已就相关存款、投资或金融资产享有任何华侨银行推广利率、奖励、优惠或礼遇的资金及/或金融资产，除非华侨银行另有说明。
- In the event that a Referred Client is unsuccessful in signing up as an accredited investor in OCBC Premier Private Client or OCBC Premier Private Client International Wealth, such client may still qualify as a Referred Client under the Programme as a new client in OCBC Premier Banking or OCBC Premier Banking International Wealth (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或华侨银行宏富理财私人客户国际财富管理的合格投资者，该等推荐客户仍然可成为华侨银行宏富理财或华侨银行宏富理财国际财富管理的客户（前提是前述第5条项下的条款和条件得到满足）并构成本项目下的成功推荐。
- A Referred Client who successfully signs up as a new client in OCBC Premier Banking or an OCBC Premier Banking International Wealth, will not qualify as a Referred Client for the OCBC Premier Private Client Cash Reward or OCBC Premier Private Client International Wealth Cash Reward [as defined in Clause 14] even if they are subsequently upgraded to OCBC Premier Private Client or OCBC Premier Private Client International Wealth. 推荐客户成功签约成为华侨银行宏富理财或华侨银行宏富理财国际财富管理的新客户，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或华侨银行宏富理财私人客户国际财富管理现金奖励的资格（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或华侨银行宏富理财私人客户国际财富管理的客户。
- 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：
 - existing OCBC clients (who are not existing clients of OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client, or OCBC Premier Private Client International Wealth) 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 or OCBC Premier Private Client International Wealth, 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、华侨银行宏富理财国际财富管理、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的客户），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或华侨银行宏富理财私人客户国际财富管理的客户，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；
 - existing OCBC clients (who are not existing clients of OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client, or OCBC Premier Private Client International Wealth) 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、华侨银行宏富理财国际财富管理、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的客户），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的客户，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；
 - Existing clients of OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client, or OCBC Premier Private Client International Wealth 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、华侨银行宏富理财国际财富管理、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的客户若开设新账户（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 Private Client International Wealth, OCBC Premier Banking, or OCBC Premier Banking International Wealth relationship [as the case may be] have 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、华侨银行宏富理财私人客户国际财富管理、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. Referred Clients who are existing/former clients of OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client, or OCBC Premier Private Client International Wealth who have ended their OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client, or OCBC Premier Private Client International Wealth relationship within the last 12 months of the start of the Programme Period will not qualify as a Referred Client for the Programme.
- 现有/前华侨银行宏富理财、华侨银行宏富理财国际财富管理、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的客户于项目推广期开始前12个月内曾注销其相关理财关系，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 the Cash Rewards Table below in respect of referrals of new clients to OCBC Premier Banking, OCBC Premier Banking International Wealth, OCBC Premier Private Client or OCBC Premier Private Client International Wealth (“OCBC Premier Banking Cash Reward”, “OCBC Premier Banking International Wealth Cash Reward”, “OCBC Premier Private Client Cash Reward” or “OCBC Premier Private Client International Wealth Cash Reward” respectively) made within the Programme Period, which will be credited into their OCBC Premier Private Client VOYAGE card 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, OCBC Premier Private Client Cash Reward and OCBC Premier Private Client International Wealth Reward is referred to as “Cash Reward”, and collectively “Cash Rewards”.
- 当合格推荐人在项目期内，推荐新客户成为华侨银行宏富理财、华侨银行宏富理财国际财富管理、华侨银行宏富理财私人客户或华侨银行宏富理财私人客户国际财富管理的客户，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”、“华侨银行宏富理财私人客户现金奖励”或“华侨银行宏富理财私人客户国际财富管理现金奖励”）。奖励将存入合格推荐人名下的华侨银行宏富理财私人客户VOYAGE卡。奖励将在最低维持期结束，抑或是被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、华侨银行宏富理财私人客户现金奖励和华侨银行宏富理财私人客户国际财富管理现金奖励统称为“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 OCBC Premier Private Client VOYAGE Card (SGD\$) 现金奖励将计入华侨银行宏富理财私人客户VOYAGE卡（新元）。
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	SGD\$350,000 350,000新元	SGD\$380 380新元
OCBC Premier Private Client or OCBC Premier Private Client International Wealth 华侨银行宏富理财私人客户或 华侨银行宏富理财私人客户国际财富管理	SGD\$1,500,000 1,500,000新元	SGD\$1,280 1,280新元

15. In the event the Eligible Referrer does not have a OCBC Premier Private Client VOYAGE card, the Eligible Referrer must apply for a OCBC Premier Private Client VOYAGE card in order to receive the Cash Reward. In the event the Eligible Referrer is a Supplementary Cardholder, the Cash Reward will be credited to the Principal Cardholder. All OCBC Premier Private Client VOYAGE card applications are subject to OCBC's approval.
- 若该合格推荐人未办理华侨银行宏富理财私人客户VOYAGE信用卡，那么该合格推荐人应当申请一张华侨银行宏富理财私人客户VOYAGE信用卡，以获得每项现金奖励。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卡中。所有华侨银行宏富理财私人客户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 Private Client VOYAGE Card is unavailable at the time of fulfilment, 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.
- 如在奖励兑现时没有华侨银行宏富理财私人客户VOYAGE信用卡的情况下，奖励将以一个替代的方式发放给合格推荐人。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.
- 华侨银行有关本项目的所有事项的决策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。