



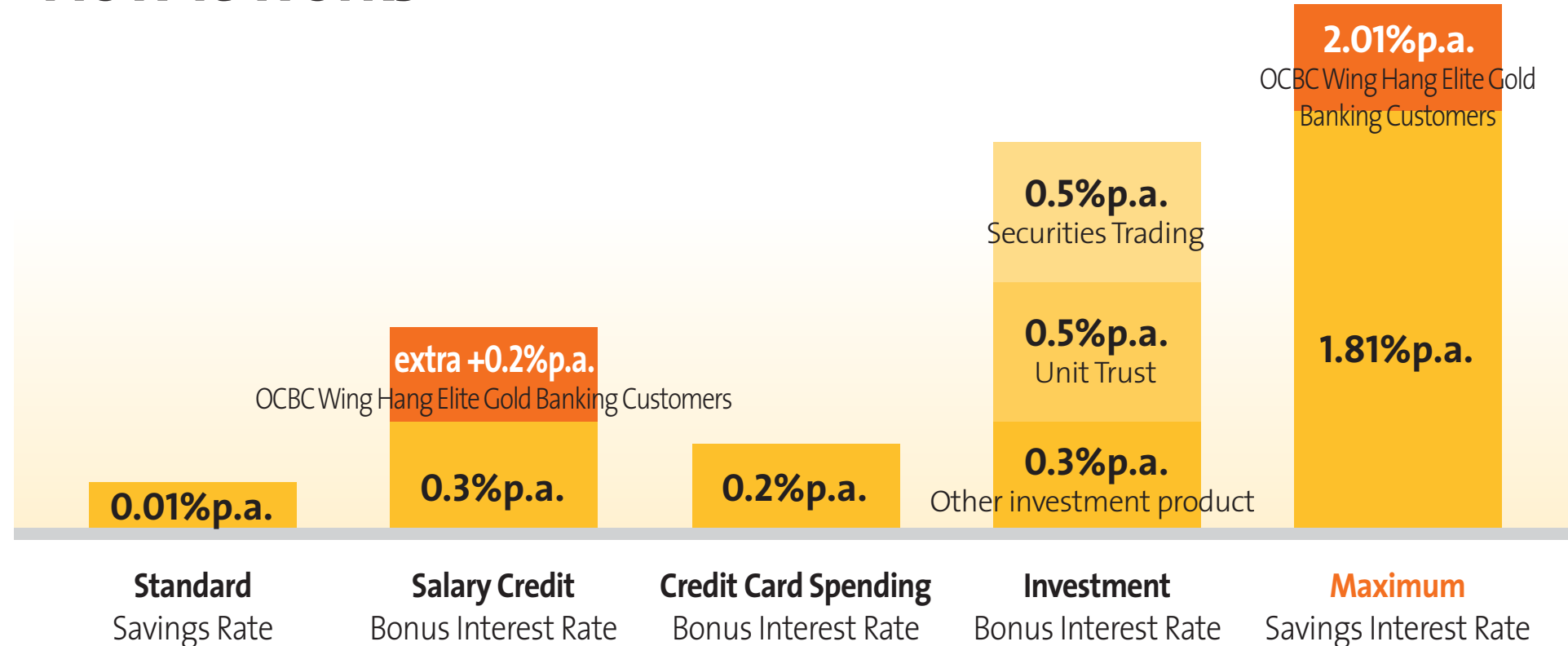
And Enjoy Up to HKD750 Welcome Reward*

OCBC Wing Hang Smart Account

The OCBC Wing Hang **Smart Account** is an integrated account that offers you bonus interest rates as high as 2% p.a.* for your Hong Kong Dollar savings deposit up to HK\$300,000 in each calendar month.

Simply deposit your salary of an amount of HK\$30,000 or above through autopay, standing instructions or the Nominated Account Transfer (NACT) service of our Personal eBanking into your OCBC Wing Hang **Smart Account** during each calendar month, and you can enjoy bonus interest rate at 0.3% p.a. (0.5% p.a. for OCBC Wing Hang Elite Gold Banking customers) on top of the standard savings rate. The more you make use of our designated services, the higher bonus interest rate you get.

#How it works



*The bonus interest rate which can be as high as 2%p.a. is subject to terms and conditions.

How to get bonus interest rates monthly?

- **Salary credit:** credit your salary in a lump sum amount of HK\$30,000 or above every calendar month via autopay or standing instruction or the NACT services of Personal eBanking.
- **Credit card spending:** spend HK\$3,500 or above equivalent on retail transaction with designated OCBC Wing Hang credit card in a calendar month.
- **Securities trading:** conduct securities trading transaction(s) with accumulated transaction amount of HK\$150,000 or above equivalent in a calendar month.
- **Unit trust subscription:** subscribe unit trust by lump-sum payment with accumulated subscription amount at HK\$80,000 or above equivalent in a calendar month.
- **Other investment product subscription:** subscribe investment product (including CLD, ELI and structured deposits) with accumulated transaction amount of HK\$150,000 or above equivalent in a calendar month.

Smart Tips

To facilitate your salary credit every month, simply register our payroll service by one of the following ways:

- **Auto Payroll:** You can arrange for automatic payment arrangement under which your employer credits your salary to your OCBC Wing Hang **Smart Account** automatically and such arrangement is authorized by the employer.
- **Standing Instruction:** You can set up standing instruction to transfer salary on a regular basis from pre-registered account (in your sole name) you maintained with other banks to your OCBC Wing Hang **Smart Account**.
- **Nominated Account Transfer:** You can transfer salary from pre-registered account (in your sole name) you maintained with other banks to your OCBC Wing Hang **Smart Account** via the Bank's Internet Banking or Mobile Banking services.

Benefits

- OCBC Wing Hang **Smart Account** maximizes your potential returns with an account that earns bonus interest rates.
- OCBC Wing Hang Smart Account is an Integrated Account that allows you to manage your HKD, RMB and up to 14 foreign currencies savings account, current account and time deposit account under one account. Once the OCBC Wing Hang **Smart Account** is opened, funds from different accounts can be allocated easily.
- With OCBC Wing Hang **Smart Account**, you can make payment, collect / transfer funds, withdraw cash, conduct interbank account transfer/ remittance transactions easily through our multi-channel banking services.

The average daily total relationship balance requirements of OCBC Wing Hang Smart Account and OCBC Elite Gold Banking Account are HK\$10,000 and HK\$1,000,000 respectively.

Please visit any branches of the Bank to open the OCBC Wing Hang **Smart Account** now.

 **2815 9919**

 **ocbcwhhk.com**

*Please note that the offer of the above privileges is subject to the attached Specific Terms and Conditions and General Terms and Conditions of "OCBC Wing Hang Smart Account" and its "Welcome Reward".

Important Notice and Risk Warning
Specific Terms and Conditions and
General Terms and Conditions of
"OCBC Wing Hang Smart Account"

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