



Notice to Customers relating to the Integration of OCBC Bank Hong Kong branch and OCBC Wing Hang Bank

Dear Valued Customer,

The OCBC Bank group aims to provide the best banking experience to match our customers' needs. To make our offerings broader, better and more relevant, we are pleased to inform you that commencing 1st December 2021, the management team of Oversea-Chinese Banking Corporation Limited, Hong Kong branch ("OCBC HK Branch") will be integrated with OCBC Wing Hang Bank Limited, Hong Kong ("OCBC Wing Hang"), while the two entities will remain as separately licensed banks.

The Benefits

You will enjoy a bigger business platform with more comprehensive product suites and services. The integrated management team will capitalize on more efficient and effective use of our shared product platforms and expertise to better serve your banking needs.

The Impacts

You are not required to take any action on your existing account nor execute any new documents or loan agreements. If there is any further update, your Relationship Manager will inform you in due course.

Existing branch network of OCBC HK Branch and OCBC Wing Hang will remain unchanged at this moment. We will continue to improve our network and optimize our service/product offerings and will keep you posted if there is any update.

The Supports

Customer experience is always on the bank's first priority, therefore your current Relationship Manager/Coverage Team will remain unchanged. If there is any change in your Relationship Manager/Coverage Team, your Relationship Manager will keep you updated.

As part of the integration and to maximize customer experience, OCBC HK Branch has also made arrangement to outsource all its operations, risk and controls functions to OCBC Wing Hang. To this end, designated staff at OCBC Wing Hang would have access to the customer data of OCBC HK Branch. Please be assured that both OCBC HK Branch and OCBC Wing Hang have put in place appropriate controls and safeguards to protect the integrity and confidentiality of customer information.

Should you wish to learn more about the details related to your account, please contact your Relationship Manager/Coverage Team.

Thank you for your continued support.

Oversea-Chinese Banking Corporation Limited, Hong Kong Branch and
OCBC Wing Hang Bank Limited

About OCBC Bank

OCBC Bank is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is now the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC Bank is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC Bank and its subsidiaries offer a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC Bank's key markets are Singapore, Malaysia, Indonesia and Greater China. It has more than 450 branches and representative offices in 19 countries and regions. These include over 220 branches and offices in Indonesia under subsidiary Bank OCBC NISP, and over 70 branches and offices in Mainland China, Hong Kong SAR and Macau SAR under OCBC Wing Hang.

OCBC Bank's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.

OCBC Bank's insurance subsidiary, Great Eastern Holdings, is the oldest and

most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the largest private sector asset management companies in Southeast Asia.

For more information, please visit www.ocbc.com.

About OCBC Wing Hang

OCBC Wing Hang, together with its subsidiaries and affiliated companies, offers a comprehensive range of commercial banking products and services and other financial services such as consumer financing, share brokerage and insurance, among others. It has a network of over 70 branches and offices in Hong Kong SAR, Macau SAR and Mainland China.

Founded in Guangzhou as a money changing business in 1937, the former Wing Hang Bank was incorporated and granted a banking licence in Hong Kong in 1960. OCBC Wing Hang became a wholly-owned subsidiary of OCBC Bank on 15 October 2014. OCBC Bank is the second largest financial services group in Southeast Asia by assets and one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC Bank is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker. OCBC Bank is the longest established Singapore bank with an international presence of more than 450 branches and representative offices in 19 countries and regions. OCBC Bank's market-leading subsidiaries include Great Eastern Holdings, the oldest and most established life insurance group in Singapore and Malaysia; Lion Global Investors, one of the largest private sector asset management companies in Southeast Asia; and Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals.

As part of the OCBC group of companies, OCBC Wing Hang offers customers an augmented banking network, global market access and an extensive range of products and services for personal and business financial needs.

For more information, pls visit www.ocbcwhhk.com.