

Announcement – Additional Collateral Recognize for Wealth Financing at OCBC

We are pleased to announce that, starting from 20 January 2025 (“Effective Date”), OCBC will accept **Structured Investments** and **Negotiable Instruments of Deposit** as additional collateral for wealth financing.

As part of our commitment to provide comprehensive financial solutions, we understand the importance of offering flexible options to our clients. With this new feature, clients can now use a wider range of assets as collateral for their wealth financing needs.

In addition to the traditional forms of collateral such as cash, fixed deposits, and securities, clients can now also pledge Structured Investments and Negotiable Instruments of Deposit. This expanded collateral recognition allows clients to leverage their existing wealth and maximize their borrowing capacity.

Please take note that the following provisions shall apply for Structured Investments and Negotiable Instruments of Deposit which are part of the Collaterals: -

Selected Structured Investments and Negotiable Instruments of Deposit shall have the Assigned Values with the mode of valuations as stated respectively in Table A and B below.

TABLE A	
Collateral Type	Assigned Value for the Collateral
Structured Investments	Up to 85% of the Structured Investment valuation
Negotiable Instruments of Deposit	Up to 85% of the Negotiable Instrument of Deposit valuation

Non-cash collaterals are valued daily or at such other intervals at the discretion of the Bank, in the manner set out in Table B below:

TABLE B	
Collateral	Valuation
Structured Investments	The Bank will use its pricing models to derive the value of the Structured Investments based on market data obtained from data providers of the Bank’s choice such as Bloomberg Refinitiv or others, on the day preceding a valuation date. The Bank may by prior notice to you stipulate other mode of valuation of the Structured Investments.
Negotiable Instruments of Deposit	The Bank will use its pricing models to derive the value of the Negotiable Instruments of Deposit based on market data obtained from data providers of the Bank’s choice such as Bloomberg, Refinitiv or others, on the day preceding a valuation date. The Bank may by prior notice to you stipulate other mode of valuation of the Negotiable Instruments of Deposit.

To find out more about our wealth financing options and the additional collateral recognized, kindly call your OCBC Client Advisor / Relationship Manager.

Date of Notice: 18 November 2024