

## OCBC Bank & OCBC Al-Amin: Fixed Deposit Deal

### Terms and Conditions

#### 1. The Promotion

1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) presents Fixed Deposit Deal (“the Promotion”) with the terms and conditions as follows. The Promotion is valid from 1 April 2018 until 5 June 2018 (“Promotion Period”) and is available at all OCBC Bank and OCBC Al-Amin branches in Malaysia except for OCBC Xpress branch.

#### 2. Eligible Customers

2.1 Customers who are eligible to participate in this Promotion shall be referred to as “Eligible Customers”. Eligible Customers are

- Individuals who are Malaysia residents, Permanent Residents and non-residents except for individuals from countries which are not acceptable to OCBC Bank and OCBC Al-Amin.
- Customers who remain in good standing with regard to operations of account(s) according to OCBC Bank and OCBC Al-Amin’s absolute discretion to be eligible to participate in this Promotion

#### 3. Monthly Income Fixed Deposit/-i (Mi FD/Mi FD-i) Deal

3.1. Mi Fixed Deposit and Mi Fixed Deposit-i are insured by PIDM.

Mi Fixed Deposit/-i Tenure	Board rate <sup>1</sup>	Promotional Rate <sup>2</sup>	Minimum Placement Amount	Maximum Placement Amount	Criteria
12-month	3.25% p.a.	4.20% p.a.	RM10,000	RM10mil	Fresh funds are required.

Table (1)

<sup>1</sup> For illustration only. The board rates published as at 2 February 2018 are used to show the difference between the board rates and the promotional rates for illustration only. To find out the latest board rates, please visit [www.ocbc.com.my](http://www.ocbc.com.my).

<sup>2</sup> Promotional rate(s) is/are subject to revision. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank or OCBC Al-Amin branch or [www.ocbc.com.my](http://www.ocbc.com.my).

- 3.2. The interest/profit payment must be credited into the Eligible Customers’ OCBC savings account/ savings account-i on a monthly basis.
- 3.3. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.4. Eligible Customers shall be responsible to maintain his/her OCBC savings account/savings account-i for crediting of the interest/profit of the Mi FD/Mi FD-i. If the OCBC savings account/savings account-i is closed prior to maturity of the Mi FD/Mi FD-i tenures, the interest/profit will be accumulated as interest/profit in the Mi FD/Mi FD-i account that can be withdrawn, unless instructions are received from the Eligible Customers to credit to another account.
- 3.5. Upon maturity of the promotional tenures, the promotional interest/profit rates will cease to apply and the Mi FD/ Mi FD-i will automatically be renewed with a similar tenure at the prevailing board rate, unless the Eligible Customer withdraws the Mi FD/ Mi FD-i upon maturity of the promotional tenures.

- 3.6. The Bank reserves the right to revise the minimum deposit or placement amount for all products and the currencies stated in Table (1) above from time to time and our customers will be notified of such revisions in a manner deemed appropriate by the Bank.
- 3.7. The funds used for the placement under the promotion above must be “fresh funds”, which is defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OCBC Bank or OCBC Al-Amin), which are deposited or transferred into an Eligible Customer’s account with OCBC Bank or OCBC Al-Amin not more than 7 calendar days from the date of participation in this Promotion.
- 3.8. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.9. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure before 1 January 2019, the penalties/rebates by the Eligible Customers are as follows:

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid. For Mi FD-i, the Eligible Customers shall give a rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month. For Mi FD-i, the Eligible Customers shall give a rebate on 50% of the contracted profit.

- 3.10. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure on and after 1 January 2019, the penalties/rebates by the Eligible Customers are as follows:

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid regardless of the number of completed months at the time of premature withdrawal.
Thereafter:	For Mi FD-i, the Eligible Customers shall give a rebate on all profit.

- 3.11. Referring to clause 3.10 & 3.11 above, the penalties/rebates as a result of premature withdrawal will be debited from the principal amount/customer’s purchase price of the Mi FD/Mi FD-i placement.
- 3.12. This Promotion is not valid for Mi FD/Mi FD-i receipts subjected to any security interest.

#### 4. Other terms and conditions

- 4.1. The latest interest/profit rates can be found at [www.ocbc.com.my](http://www.ocbc.com.my). For avoidance of doubt, OCBC Bank reserves the right to vary the promotion interest/profit rates in its sole and absolute discretion from time to time without prior notice.
- 4.2. This Promotion Terms and Conditions must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet, whichever applicable.
- 4.3. In the event of any inconsistency between these terms and conditions and the Accounts and Services – Main Terms and Conditions, any brochure or marketing material, this Promotion Terms and Conditions shall apply.
- 4.4. The funds used for this promotion must be “fresh funds” from other licensed bank in Malaysia, other than OCBC Bank and/or OCBC Al-Amin. Fresh funds are money deposited into an account with OCBC Bank and/or OCBC Al-Amin not more than 7 calendar days from the placement date.
- 4.5. OCBC Bank and/or OCBC Al-Amin has the right to change these Terms and Conditions, or to stop this Promotion after giving 21 calendar days’ notice.
- 4.6. Notice of such variation to the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any branch or on our website. The changes will take effect on/ from the date in the notice or 21 calendar days’ from the date the notice is posted.
- 4.7. OCBC Bank’s records and decisions on any of the matters relating to this promotion shall be final, conclusive

and binding on all parties including Eligible Customers.

- 4.8. OCBC Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of OCBC Bank.
- 4.9. The terms and conditions herein shall be governed in all respects by laws of Malaysia and Eligible Customers shall submit to the non-exclusive jurisdiction of the courts of Malaysia.