

## OCBC Fixed Deposit Hugo Boss Pen Giveaway Campaign (“Campaign”) Terms and Conditions

### 1. The Campaign

- 1.1 OCBC Bank (Malaysia) Berhad (“OBMB”) and OCBC Al-Amin Bank Berhad (“OABB”) present the OCBC Hugo Boss Pen Giveaway Campaign (“Campaign”), which offers One (1) Hugo Boss Roller Ball Pen, (collectively, “Gift”) by participating in the Campaign.
- 1.2 The Campaign shall be valid from 1 July 2015 until 31 July 2015 (both dates inclusive, “Campaign Period”), or such other date(s) as may be determined at the sole and absolute discretion of OBMB and OABB respectively.
- 1.3 The Campaign is available at all OBMB and OABB branches in Malaysia. Please note that OABB Products are also available at OCBC branches, non-Islamic banking products and/or services are only available at OCBC branches.

### 2 Eligibility

- 2.1 Customers must perform a one-time registration to participate in the Campaign by way of:
  - 2.1.1 SMS to **66300** by typing: **OCBCFB<space>12-digit New IC number <space> Full Name** (e.g. OCBCFB 800819145566 Lim Bee Lian) **or**  
*Standard SMS charges by respective mobile operators apply.*
  - 2.1.2 Complete the online form providing **Full Name, Date of Birth and Mobile Number.**
- 2.2 The Campaign is open only to individual Malaysia residents, Permanent Residents and non-residents
- 2.3 Customers shall be and shall remain in good standing according to OBMB’s and OABB’s absolute discretion, to be eligible for participation or continued participation in this Campaign. Customers whose accounts with OBMB and/or OABB have been suspended or terminated or who have breached any other agreements with OBMB and/or OABB any time within the Campaign Period are not eligible to participate, or to continue to participate, in this Campaign.
- 2.4 Customers who are eligible to participate in this Campaign shall be referred to as “Eligible Participant”. Joint accountholders are together considered as one Eligible Participant.

### 3 Gift

- 3.1 The Gift to be given away under this Campaign is one (1) Hugo Boss, roller ball pen.
- 3.2 OBMB and OABB reserve full right to add/remove and to substitute any gift(s) with items of similar retail value with prior notice to the winners.

### 4 Campaign Mechanics and conditions

- 4.1 Qualifying placement for the Campaign:
  - 4.1.1 Produce the SMS notification to OCBC sales staff before placement is made as proof.
  - 4.1.2 Eligible Participants are entitled to receive one Gift based on the qualifying placements amounts during the Campaign Period as stated in Table (2):

Table (2)

Qualifying placements	Gift
RM40,000 placement in one receipt at any one of the promotions in Table (3)	1 Gift per customer only

- 4.1.3 Joint accountholders are regarded together as one customer, and collectively entitled to one Gift.
- 4.1.4 A Customer may also be participating in the RinggitPlus-Start Saving Deal promotion organized for or in conjunction with the acquisition of new banking customers where the Participant may also be similarly entitled to gifts or rewards. For the avoidance of any doubt, if the promotion period for this promotion overlaps with this Campaign, the Customer understands that he/she will only be entitled to receive the gifts or rewards from only ONE of this promotions or this Campaign at the Bank’s discretion and subject to the respective ongoing RinggitPlus-Start Saving Deal promotion’s respective terms and conditions.

- 4.1.5 To be in the running to receive the Gift, Eligible Participant must participate in OCBC Start Savings Treats as stated in Table (3)

Table (3)

<b>Promotions</b>	<b>Fixed Deposit</b>	<b>Commodity Murabahah General Investment Account-i</b>	<b>Tenures</b>	<b>Promotional Interest/ Profit Rate</b>	<b>Board Rates*</b>	<b>Min. Amount (RM)</b>
<b>Double Saving Treats</b>	✓	✓	<b>3-month</b>	<b>4.80%</b>	3.00 %p.a.	RM40,000
<b>Fresh Treats</b>		✓	<b>12-month</b>	<b>4.20%p.a.</b>	3.25%p.a.	
		✓	<b>6-month</b>	<b>4.00% p.a.</b>	3.05% p.a.	
<b>Premier Deal</b>	✓	✓	<b>3-month</b>	<b>6.00% p.a.</b>	3.00 %p.a.	RM300,000

\* For illustration only. The board and declared rates as at 1 February 2015 are used to show the difference between the board rates and the promotional rates.

## 5. Gift Redemption

- 6.1 Eligible Participant must personally collect the Gift from the OBMB/OABB branch where deposit placement for OCBC Start Savings Treats was made, gift will be delivered within sixty (60) days from the campaign ended date and customer will be contacted by OCBC for gift redemption within fourteen (14) days from the Contact Date.
- 6.2 No extension is permitted and Gift that are not claimed within the stipulated period shall be forfeited. The Gift is non-exchangeable for cash, credit or any such other kind.

## 6. Other terms and conditions

- 6.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the OCBC Start Savings Treats referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Campaign.
- 6.2. The selection of products for this Campaign is at OBMB/OABB's absolute discretion.
- 6.3. Fresh funds are defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OBMB and OABB), which are deposited or transferred into an Eligible Participant's account with OBMB or OABB not more than 3 days from the date of participation in Independence Deals.
- 6.4. OBMB/OABB may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Campaign with notice to the customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Campaign may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OBMB/OABB branch or their websites respectively or by incorporating the notice into OBMB's/OABB's statement sent to the customers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.
- 6.5. By participating in this Campaign, Eligible Participants and/or parties related herein agree to be bound by these Terms and Conditions including decisions of OBMB/OABB which are final, binding and conclusive. No correspondence appeal will be entertained.
- 6.6. OBMB and OABB will collect and store the personal data of Eligible Participants for the administration, operation and as record of the Campaign. An Eligible Participant who does not consent to this collection and storage of data should notify OBMB and OABB in writing to be disqualified from the Campaign and to return intact to OBMB / OABB any gift received.
- 6.7. The Bank reserves the right to use any information, names and photographs or any Winners for publishing in any mass media or marketing materials for advertising or publicity purposes.

## OCBC Start Saving Deal (“Promotion”) – Double Savings Deal II Terms and Conditions

### 1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (“OCBC”) and OCBC Al-Amin Bank Berhad (“OABB”) present the OCBC Start Saving Deal (“the Promotion”), which offers Eligible Customers (defined below) the following product subject to the terms and conditions herein.
- 1.2. The Promotion shall be valid from 1 June until 30 June 2015, or such other date(s) as may be determined at the sole and absolute discretion of, and notified to the Eligible Customers by, OCBC and OABB respectively for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is available at all OCBC branches and all OABB branches (except for OABB Xpres branches) in Malaysia. Please note that OABB Products are also available at OCBC branches, whereas FDs and conventional banking products and/or services are only available at OCBC branches.

### 2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents\*. *\*Subject to country of origin, if a non-resident's country of origin is not acceptable to OCBC or OABB (as the case may be), such non-resident shall not be eligible to participate in this Promotion.*
- 2.2. Customers shall be and shall remain in good standing according to OCBC's and OABB's absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC and/or OABB have been suspended or terminated or who have breached any other agreements with OCBC and/or OABB any time within the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.3. Customers who are eligible to participate in this Promotion shall be referred to as “Eligible Customers”.

### 3. Promotion Mechanics and Conditions

#### 3.1. Double Savings Deal II (FD/CMGIA-i and CASA are insured By PIDM)

- 3.1.1. Eligible Customers who deposit with OCBC within the Promotion Period a minimum of RM20,000 (RM150,000 for Premier Banking) into SmartSavers Account (excluding promotional accounts and the deposit made under this clause is called “CASA Deposit”) may enjoy a 3-month FD/CMGIA-i placement up to an amount equivalent to the CASA Deposit and enjoy the FD/CMGIA-i promotional rate set out in Table (1).
- 3.1.2. The maximum placement amount for promotional FD/CMGIA-i is RM5,000,000 however the Eligible Customer's CASA Deposit may exceed RM5,000,000. The CASA Deposit equivalent to FD/CMGIA-i amount will be earmarked for the duration of the FD/CMGIA-i tenure, on the terms specified below.

Table (1)

FD/CMGIA-i Tenure	Promotional Rate	3-month Board Rate*	Minimum placement for FD/CMGIA-i & CASA Deposit	Maximum placement for FD/CMGIA-i	Special Condition
3-month	<b>4.80% p.a.</b>	3.00% p.a.	RM20,000 (RM150,000 for Premier Banking)	Equivalent to CASA Deposit or RM5Mil, whichever is lower	Fresh funds required as explained in clause 4.2 below. The equivalent amount in CASA will be earmarked for 3-month.

\* For illustration only. The board and declared rates as at 15 April 2015 is 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).

- 3.1.3. To participate in the Deal, the Eligible Customer shall perform the following concurrently within the Promotion Period :
  - (a) make the CASA Deposit into SmartSavers Account subject to the minimum amount of RM20,000 (RM150,000 for Premier Banking); and
  - (b) make a new placement in a 3-month tenured FD/CMGIA-i account, subject to the minimum placement amount of RM20,000 (RM150,000 for Premier Banking) and maximum placement amount equivalent to the CASA Deposit amount.

Table (1a): Illustrations on the respective placement amounts into FD and Selected CASA

FD/ CMGIA-i PLACEMENT AMOUNT	CASA DEPOSIT AMOUNT
RM20,000	RM20,000
RM200,000	RM200,000
RM5,000,000	RM6,500,000 (Note: Earmarked Amount (defined below) will be for RM5,000,000 only, which is equivalent to the amount of the FD/CMGIA-i)

- 3.1.4. If the Eligible Customer does not have any existing OCBC FD/CMGIA-i account and/or SmartSavers Account, the Eligible Customer shall open such account(s) within the Promotion Period in order to participate in the Promotion. The FD/CMGIA-i and SmartSavers accounts are subject to their respective terms and conditions, including minimum amounts for account opening which shall apply.
- 3.1.5. The CASA Deposit will be earmarked for the duration of the FD/CMGIA-i tenure i.e. 3 months from the deposit/placement date (“Earmarked Amount”). If the whole or any part of the Earmarked Amount shall be withdrawn from the SmartSavers Account before maturity of the 3-month FD/CMGIA-i tenure, clause 3.1.6 below shall apply. The earmarking shall automatically cease to apply upon maturity of the 3-month FD/CMGIA-i tenure, or upon withdrawal of the FD/CMGIA-i placement under clause 3.1.6(b), whichever is earlier.
- 3.1.6. For continued participation in this promotion, an Eligible Customer must:
  - (a) Maintain the Earmarked Amount in the Selected CASA for the 3 months period. If the whole or part of the Earmarked Amount is withdrawn from the Selected CASA anytime within the 3 months period, then clause 3.1.7 below applies; and



MEMBER



(b) Maintain the amount in the FD/CMGIA-i until the maturity date. If the whole or part of the FD/CMGIA-i placement is withdrawn prior to the maturity date, then the Earmarked Amount in CASA will be released, and clause 4.2.2 below applies and no interest/profit shall be payable for the FD/CMGIA-i.

3.1.7. The promotional rate will cease to apply to the FD/CMGIA-i placement, should the Eligible Customer withdraw the whole or part of the Earmarked Amount any time within the 3 months period. In such case, the prevailing board rate will apply to the FD/CMGIA-i placement.

**Table (1b): Explanation on earmarking of CASA placement amount**

Date	FD/CMGIA-i Account	CASA Deposit	FD/CMGIA-i Rate
1 April 2015	Placement of RM20,000	Placement of RM20,000 (Earmarked Amount)	4.80%p.a.
10 May 2015	<b>No activity</b>	<b>Withdrawal of RM100 from Earmarked Amount</b>	<b>3.00%p.a.**</b>
20 June 2015	<b>Upliftment/Withdrawal</b>	Earmark to be released	<b>RM0***</b>

\*\* For illustration only. The 3-month FD/CMGIA-i board rate as at 15 April 2015 is used for illustration purposes. To find out the latest board rates, please visit [www.ocbc.com.my](http://www.ocbc.com.my).

\*\*\* Please refer to clause 4.2.2 below; no interest/profit will be paid on the FD/CMGIA-i if there is premature upliftment/withdrawal of FD/CMGIA-i before completion of first 3 months of the FD/CMGIA-i placement.

3.1.8. The CASA Deposit is further subject to the respective terms and conditions of the SmartSavers Account.

3.1.9. The promotional rate for FD/CMGIA-i will cease to apply if the cheque issued for CASA placement void and the prevailing board rate will apply to the FD/CMGIA-i placement.

#### 4. Other terms and conditions

4.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products / packages / programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.

4.2. Conditions on the promotion above:

4.2.1. The funds used for the FD/CMGIA-i placement and CASA Deposit for 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 and OABB), which are deposited or transferred into an Eligible Customer's account with OCBC or OABB not more than 3 working days from the date of participation in this Promotion.

4.2.2. If any amount is prematurely withdrawn from the FD/CMGIA-i Account (as the case may be) before the completion of the promotional FD/CMGIA-i tenure, the penalties/rebates by the Customer are as follows:

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

4.2.3. Interest/profit payment will only be made at maturity of the promotional FD/CMGIA-i tenure.

4.2.4. Upon maturity of the promotional FD/CMGIA-i tenures, the promotional interest/profit rates will cease to apply and the FD/CMGIA-i will be automatically renewed with a similar tenure at the prevailing board rates when no other instruction is received from the Eligible Customer.

4.3. This Promotion is not valid with any other promotion or promotions as specified by OCBC or OABB from time to time.

4.4. The selection of products for this Promotion is at OCBC's or OABB absolute discretion.

4.5. OCBC and OABB reserve the right to substitute at any time, at their sole and absolute discretion respectively, any of the products available for this Promotion with prior notice.

4.6. OCBC and OABB may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Promotion with notice to the Customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Promotion may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC/OABB branch or their websites respectively or by incorporating the notice into OCBC's/OABB's statement sent to the customers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.



MEMBER

