

Local Deposit Deal (“Promotion”) Terms and Conditions

1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC”) presents Local Deposit Deal (“the Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion shall be valid from 5 November until 31 December 2015 (both dates inclusive, “Promotion Period”), or such other date(s) as may be determined at the sole and absolute discretion of, and notified to the Eligible Customers by OCBC for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is available at all OCBC branches in Malaysia.

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 (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 OCBC Al-Amin's absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC and/or OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) have been suspended or terminated or who have breached any other agreements with OCBC and/or OCBC Al-Amin 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. Local Deposit Deal (Fixed Deposit (“FD”) and Commodity Murabahah General Investment Account-i (“FD-i”) are insured By PDM)

Table (1)

FD/FD-i Tenures	Promotional Rate	Board Rates*	Min. Amount (RM) per account	Max. Amount (RM) per account	Special Condition
6-month	4.30% p.a.	3.05% p.a.	RM10,000	RM10million	Fresh funds required as explained in clause 4.2 below
12-month	4.50% p.a.	3.25% p.a.			

* For illustration only. The board and declared rates as at 1 August 2015 are used to show the difference between the board rate and the promotional rate for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

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 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 and OCBC Al-Amin), which are deposited or transferred into an Eligible Customer's account with OCBC or OCBC Al-Amin not more than 7 days from the date of participation in this Promotion.
 - 4.2.2. If any amount is prematurely withdrawn from the FD/FD-i Account (as the case may be) before the completion of the promotional FD/FD-i tenure, the penalties/ rebates by the Customer are as follows:

Before completion of first 3 months of the FD/FD-i placement :	No interest/profit will be paid. For FD-i, the Customer shall give rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month for FD-i and 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/FD-i tenure.
- 4.2.4. Upon maturity of the promotional FD/FD-i tenures, the promotional interest/ profit rates will cease to apply and the FD/FD-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 OCBC Al-Amin from time to time.
- 4.4. The selection of products for this Promotion is at OCBC's or OCBC Al-Amin absolute discretion.
- 4.5. OCBC and OCBC Al-Amin 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 OCBC Al-Amin 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/OCBC Al-Amin branch or their websites respectively or by incorporating the notice into OCBC's/OCBC Al-Amin'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.

