

Premier Wealth Deal (“Promotion”) 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”) present Premier Wealth Deal (“the Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion shall be valid from 1 September until 31 December 2016, (both dates inclusive, “Promotion Period”), or such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank and/or OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is available at all OCBC Bank and OCBC Al-Amin branches (except for OCBC Al-Amin Xpres 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 Bank and/or OCBC Al-Amin 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 Bank's and/or OCBC Al-Amin's absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC Bank and/or OCBC Al-Amin have been suspended or terminated or who have breached any other agreements with OCBC Bank 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 Premier Customers”.
- 2.4. “Eligible Premier Customers” shall mean and refer to such Eligible Premier Customers of OCBC Bank and/or OCBC Al-Amin who are members of OCBC Bank and/or OCBC Al-Amin Premier Banking/ Private Premier Client within the Promotion Period.

3. Promotion Mechanics and Conditions

3.1. **Premier Wealth Deal (Fixed Deposit (“FD”) and Fixed Deposit-i (“FD-i”) are insured By PIDM)**

- 3.1.1. Promotional FD/FD-i rate are applicable when Eligible Premier Customers purchase any one or more of the selected OCBC Bank /OCBC Al-Amin Investment products.
- 3.1.2. Subject always to the provisos in clauses 3.1.3 and 3.1.4 below :
 - (a) Eligible Premier Customers shall be eligible for the promotional 3-month FD/FD-i rate as stated in Table (1) below, if they successfully purchase or participate in any of the selected products/packages set out in the Appendices.

Table (1)

FD/FD-i Tenure	Board Rate*	Promotional Rate^	Condition
3-month	2.75% p.a.	5.20% p.a.	Fresh funds

**For illustration only. The board rates published as at 27 July 2016 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.*

^ Promotional rate(s) are subject to change. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank and/or OCBC Al-Amin branches or www.ocbc.com.my.

- 3.1.3. The minimum FD/FD-i placement amount for this Promotion is RM10,000 and maximum placement amount is subject to the investment amount and/or sales charge if applicable and the products as listed in Table (1a).
- 3.1.4. The Eligible Premier Customers shall be eligible for the promotional 3-month FD/FD-i rate set out in Table (1) pursuant to Clause 3.1.2 above provided always that:
 - (a) The Eligible Premier Customers' purchase or participate in any of the products stated in Column A of Table (1a) comes within the range of the investment amount and/or sales charge if applicable as stated in Column B of Table (1a); and
 - (b) The Eligible Premier Customers' placement amount in the promotional 3-month FD/FD-i account shall not exceed the limit stated in Column C of Table (1a).

Table (1a)

Column A Listed Products	Column B Minimum Investment Amount and/or Sales Charge (if applicable)	Column C Maximum FD Placement Amount
OCBC Starter Invest (based on initial UT amount)	Minimum investment amount RM50,000	Should not exceed <u>one and a half (1.5) times</u> of the investment amount
Unit Trust/ Unit Trust-i products (lump sum investment)	Sales Charge below 2% & Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount
	Minimum Sales Charge 2% & Minimum investment amount RM50,000	Should not exceed <u>one and a half (1.5) times</u> of the investment amount
Premier Legacy	Minimum single premium amount RM100,000	Should not exceed <u>one and a half (1.5) times</u> of the single premium amount
MaxTreasure	Minimum annual premium amount RM12,000	Should not exceed <u>four (4) times</u> of the annual premium amount
Malaysian Ringgit Retail Bonds	Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount
Foreign Currency Retail Bonds	Sales Charge below 2% & Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount
	Minimum Sales Charge 2% & Minimum investment amount RM50,000	Should not exceed <u>one and a half (1.5) times</u> of the investment amount



MEMBER



Auto-callable Structured Investment	Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount
Floating Rate Negotiable Instruments of Deposits	Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount
Callable Credit Linked Structured Investment	Minimum investment amount RM50,000	Should not exceed <u>one and a half (1.5) times</u> of the investment amount
Dual Currency Investment (Only for New-to-DCI customers)	Minimum investment amount RM50,000	Should not exceed <u>50%</u> of the investment amount

- 3.1.5. Any purchase of or participation in any of the products using **monies withdrawn from the Employees Provident Fund (EPF) are excluded from and shall not be eligible** for purposes of this Promotion.
- 3.1.6. Placement of the FD/FD-i under this Promotion shall be made at most two weeks apart from the OCBC Bank and/or OCBC Al-Amin Product purchase.
- 3.1.7. In the event that the investment in any one of the selected products is cancelled and/or cancelled during the respective "cooling-off" period, the Eligible Premier Customer will not be eligible to enjoy the promotional 3-month FD/FD-i rate. The prevailing board rate (as at the date of FD/FD-i placement) shall apply instead, from the date of placement of the FD/FD-i.
- 3.1.8. Unit Trust Cooling-Off right:
- The cooling off right is only applicable once to any customer who is investing for the first time in any UT/UT-i with OCBC Bank /OCBC Al-Amin. The cooling off right is not applicable for any subsequent investment by the same customer in UT/ UT-i with OCBC Bank/OCBC Al-Amin.**
 - If the UT/UT-i investment is cooled off, the Customer will receive the refund of the UT/UT-i investment amount and the UT/UT-i service charge that was paid.
 - The cooling-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC Bank /OCBC Al-Amin.

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 / programmes 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 above promotion 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 and/or OCBC Al-Amin), which are deposited or transferred into an Eligible Premier Customer's account with OCBC Bank and/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, no interest/profit will be paid. For FD-i, the Customer shall give rebate on all profit.
 - 4.2.3. Except where clause 4.2.2 applies, 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 Premier Customer.
- 4.3. This Promotion is not valid with any other promotion or promotions as specified by OCBC Bank and/or OCBC Al-Amin from time to time.
- 4.4. The selection of products for this Promotion is at OCBC Bank's and/or OCBC Al-Amin absolute discretion.
- 4.5. OCBC Bank and/or 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 21 days' notice.
- 4.6. OCBC Bank and/or OCBC Al-Amin reserve the right to vary or add to these Terms and Conditions, or to suspend or terminate this Promotion. Notice of such variation of the T&C or suspension or termination of the Promotion is deemed given by posting a general notice in any OCBC Bank and/or OCBC Al-Amin branch or their websites respectively 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 posted.