SmartSavers Deal ("Promotion")
Terms and Conditions

1. The Promotion

1.1. OCBC Al-Amin Bank Berhad (818444-T) ("OCBC Al-Amin") presents SmartSavers Deal ("the Promotion") subject to the terms and conditions herein.

1.2. The Promotion shall be valid from 1 January until 30 April 2016 (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 Al-Amin for the relevant product(s) offered in this Promotion.

1.3. The Promotion is available at all 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 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's and OCBC Al-Amin's absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC Bank (Malaysia) Berhad (295400-W) ("OCBC") and/or 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. **SmartSavers Deal** *(SmartSavers Account-i is insured By PIDM)*

3.1.1. Eligible Customers who participate in this Promotion are eligible to the promotional rate set out in Table (1) on their SmartSavers Account-i until 30 June 2016 ("Expiry Date").

Table (1)

Your SmartSavers Account transactional behaviour	Your SmartSavers Account board rate*	Your SmartSavers Account promotional rate
With a single withdrawal in a month	0.50% p.a.	0.50% p.a.
Deposit below RM50 monthly with no withdrawal	2.55% p.a.	**3.90%p.a.**
Deposit a minimum of RM50 monthly with no withdrawal	2.90% p.a.	
Deposit a minimum of RM1,000 monthly with no withdrawal	3.05% p.a.	

*** For illustration only. The board and declared rates as at 1 December 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.*

3.1.2. Upon expiry, the promotional rate shall no longer apply.

3.1.3. To participate in the promotion, the Eligible Customer shall open a SmartSavers Account-i and deposit subject to the minimum amount of RM200.

3.1.4. Fresh funds are required for this promotion as explained in clause 4.2 below.

3.1.5. The Board rate will apply upon cessation of the promotional rate.

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. The funds used 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 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.

4.3. 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 21 days' 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 21 days' 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.

PERBANKAN ISLAM MEMBER PIDM OCBC Bank