

## Global Deposit Deal (“Promotion”) Terms and Conditions

### 1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC”) presents the Global Deposit Deal (“the Promotion”) subject to these terms and conditions.
- 1.2. The Promotion shall be valid from 4 August until 30 November 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 at its sole discretion from time to time.
- 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, 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 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 (Foreign Currency Time Deposit (“FCY TD”) is insured By PIDM)

- 3.1. Eligible Customers will enjoy an additional 4.00% p.a. above the prevailing board rates for 3-month FCY TD board rates.
- 3.2. The minimum FCY TD placement amount is subject to the minimum required under the respective currencies as stated in Table 1.
- 3.3. The maximum placement is RM10million per account or its foreign currency equivalent. OCBC Al-Amin

Table 1: Minimum FCY TD placement amount

Sterling Pound	GBP 500
Singapore Dollar	SGD 1,000
US Dollar	USD 1,000
Australian Dollar	AUD 1,000
Canadian Dollar	CAD 1,000
Euro Dollar	EUR 1,000
New Zealand Dollar	NZD 1,000
Japanese Yen	JPY 100,000

- 3.4. This promotion is valid for time deposits in the following currencies: GBP, SGD, USD, AUD, CAD, EUR, NZD and JPY.
- 3.5. The placement amount must be converted into the FCY TD currency from Ringgit Malaysia or such other foreign currency acceptable to OCBC (other than the FCY TD currency). The conversion shall be effected:
  - (a) on the date of the FCY TD placement; and
  - (b) at the prevailing foreign exchange board rate (the “Bank Sell” rate) as at the date of the FCY TD placement or such other foreign exchange rate as may be determined by OCBC Bank at its sole and absolute discretion
- 3.6. Upon the maturity of the promotional 3-month tenure, the promotional rate will cease to apply and customer shall enjoy the prevailing board rate of the FCY TD.
- 3.7. Cash withdrawal of the FCY TD is only allowed in the form of Ringgit Malaysia.
  - (a) The FCY TD will be converted from the FCY TD currency to Ringgit Malaysia at the prevailing foreign exchange board rate (the “Bank Buy” rate).
  - (b) The Bank Buy rate at the time of cash withdrawal may be lower than the Bank Sell rate at the time of initial FCY TD placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the FCY TD placement. If the Bank Buy rate is sufficiently lower than the Bank Sell rate, then the total return can be negative and customers will incur a loss.

### 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. If any amount is prematurely withdrawn from the FCY TD Account (as the case may be) before the completion of the promotional FCY TD tenure, no interest will be paid.
  - 4.2.1. Interest payment will only be made at maturity of the promotional FCY TD tenure.
  - 4.2.2. Upon maturity of the promotional FCY TD tenures, the promotional interest rates will cease to apply and the FCY TD 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 absolute discretion.
- 4.5. OCBC 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 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.

MEMBER

