

PRODUCT INFORMATION SHEET	OCBC AI-Amin Bank Berhad
Please read this Product Information Sheet together with the latest terms and conditions, inclusive but not limited to the Transaction Banking Services Terms and Conditions and the OCBC AI-Amin Accounts and Services Main Terms and Conditions before deciding to take up the Multi Currency Account-i.	Multi Currency Account-i
	12 June 2025

What is this product about?

- (1) The Multi Currency Account-i (MCA-i) is a depository account denominated in multiple foreign currencies (other than MYR) as follows:
- The MCA-i is opened with defaulted foreign currencies of AUD, CNY, EUR, SGD and USD ("Defaulted Currencies").
 - At the request of the customer or upon the Bank's receipt of incoming funds for payment into the MCA-i, the Bank may allow the MCA-i to be enabled for the additional foreign currencies of GBP, JPY and NZD ("Additional Currencies").

The Defaulted Currencies together with the Additional Currencies shall form the "Permitted Currencies". Any currency other than the Permitted Currencies is referred to as "Non-Permitted Currency". The Bank shall be entitled to review and revise any one or more of the Defaulted Currencies, the Additional Currencies and the Permitted Currencies by giving 21 days prior notice.

Defaulted Currencies	Additional Currencies
AUD = Australian Dollar	GBP = British Pound
CNY = Chinese Yuan	JPY = Japanese Yen
EUR = Currency of Europe	NZD = New Zealand Dollar
SGD = Singapore Dollar	
USD = United States Dollar	

Deposit to MCA-i:

- The incoming funds denominated in any Non-Permitted Currencies (including MYR) will automatically be converted into USD at the Bank's prevalent exchange rate and in accordance with the Bank's standard procedures, before crediting into the MCA-i. There is no currency conversion when crediting funds denominated in any currency classified as Permitted Currencies into the MCA-i.
- If customer requests to deposit an incoming fund into the MCA-i in a specified Permitted Currency, the Bank at its discretion may accede to the customer by performing the conversion at the Bank's prevalent exchange rate and in accordance with the Bank's standard procedures. To illustrate this, (i) incoming fund denominated in GBP, customer requests to deposit into MCA-i in SGD, (ii) incoming fund denominated in Indonesia Rupee (IDR) which is a Non-Permitted Currency, customer requests to deposit into MCA-i in SGD (instead of USD as the defaulted Permitted Currency).

Withdrawal from MCA-i:

- By default, there is no currency conversion for all withdrawals from or transfers out of the MCA-i in any of the Permitted Currencies. The customer may request to withdraw specified amount in one Permitted Currency in the MCA-i, to be transferred/ remitted in another Permitted Currency or in a Non-Permitted Currency to either customer's own account or a third party's account, subject to the availability of such currencies. Where such request is accepted by the Bank, the Bank will perform the currency conversion at the Bank's prevalent exchange rate and in accordance with the Bank's standard procedures. For online transfer, customer can view the currency conversion rate at the

transaction's screen. For over the counter withdrawal/ transfer, customer can inquiry about the currency conversion rate at branch.

- (5) A customer should request to enable Additional Currencies to the MCA-i, before funding the enabled Additional Currency accordingly, prior to withdraw or transfer out the said funds the MCA-i.

What is/are the applicable Shariah concept(s)?

This product is based on the Shariah principle of Qard concept defined as contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent replacement amount to the lender and Bai' al-Sarf concept defined as buying and selling of currencies.

Key features of MCA-i applying Qard and Bai' al-Sarf concept are as follows:

- Qard means a loan by a lender to a borrower where the borrower is bound to repay an equivalent amount to the lender. When this is used as a concept applicable to the MCA-i, by placing funds into the account, you as the customer will become the lender that lends the funds placed with the Bank as the borrower, who is then bound to repay an equivalent amount placed by the customer. The acceptance and continuance of the MCA-i will be entirely at the discretion of the Bank subject to the lender complies with Rules & Regulations under concept of Qard (as stipulated in the OCBC Al-Amin Accounts and Services Main Terms and Conditions). The Bank in this situation is obliged to repay the money placed by the customer, subject to the Bank's withdrawal procedures;
- The Bank (through OCBC Islamic Treasury) will invest the Permitted Currency funds via Shariah compliant assets with Islamic counterparty under the Commodity Murabahah contracts, or other Shariah contracts deemed suitable. With the returns (if any) from the investment vehicles, payment of hadiyyah is at the discretion of the Bank;
- All currency conversions will be performed at the Bank's prevalent exchange rate and in accordance with the Bank's standard procedures (Bai'al-Sarf).

What do I get from this product?

- Initial deposit of MCA-i is as follows:

Currency	Initial Deposit	Currency	Initial Deposit
AUD	2,000	JPY	200,000
CNY	2,000	NZD	2,000
EUR	2,000	SGD	2,000
GBP	1,000	USD	2,000

Please ensure the MCA-i is fulfilled with any one of the above initial deposit amounts.

- Returns (if any) from the investment vehicles, payment of hadiyyah is at the discretion of the Bank.

What are the other terms and conditions of this product that I should know?

- A Multi Currency Account-i that is inactive for one (1) year or more from the last transaction date will be considered as a Dormant Account. To reactivate a Dormant Account, the customer must perform a deposit or withdrawal transaction over the counter at any branch of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin bank Berhad.
- If the MCA-i turns into Dormant Account for 7 years or more, the credit balance (if any) in the MCA-i will be transferred to unclaimed monies in accordance with the Unclaimed Monies Act 1965.
- The deposit is protected by PIDM up to RM250,000 for each depositor.
- Please refer to the latest terms & conditions that can be obtained from www.ocbc.com.my

What are the fees and charges I have to pay?

Please refer to the summary of fees & charges from www.ocbc.com.my (if any).

What are the risks involved?

No risks involved.

What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure all correspondences reach you in a timely manner.

Where can I get further information?

- For more information on our latest products and services, you can:-
 - Visit our website at www.ocbc.com.my
 - Visit the nearest OCBC Al-Amin Bank Berhad or OCBC Bank (Malaysia) Berhad branches
 - Call our Business Banking Service Centre at 1-300-88-0255.
- If you have any feedback on the products and services provided by us, you may contact us at:
Quality & Service Management
c/o OCBC Bank (Malaysia) Berhad
PO Box 10197
50911 Kuala Lumpur
- If our reply to query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia LINK or TELELINK at:
Block D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465
Fax: 03-21741515
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