

PRODUCT INFORMATION SHEET	OCBC Bank (Malaysia) 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 Accounts and Services Main Terms and Conditions before deciding to take up the Multi Currency Account.	Multi Currency Account
	12 June 2025

### What is this product about?

- (1) The Multi Currency Account (MCA) is a depository account denominated in multiple foreign currencies (other than MYR) as follows:
- (a) The MCA is opened with defaulted foreign currencies of AUD, CNY, EUR, SGD and USD ("Defaulted Currencies").
  - (b) At the request of the customer or upon the Bank's receipt of incoming funds for payment into the MCA, the Bank may allow the MCA to be enabled for the additional foreign currencies of CAD, GBP, HKD, 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	CAD = Canadian Dollar
CNY = Chinese Yuan	GBP = British Pound
EUR = Currency of Europe	HKD = Hong Kong Dollar
SGD = Singapore Dollar	JPY = Japanese Yen
USD = United States Dollar	NZD = New Zealand Dollar

#### Deposit to MCA:

- (2) 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. There is no currency conversion when crediting funds denominated in any currency classified as Permitted Currencies into the MCA.
- (3) If customer requests to deposit an incoming fund into the MCA 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 in SGD, (ii) incoming fund denominated in Indonesia Rupee (IDR) which is a Non-Permitted Currency, customer requests to deposit into MCA in SGD (instead of USD as the defaulted Permitted Currency).

#### Withdrawal from MCA:

- (4) By default, there is no currency conversion for all withdrawals from or transfers out of the MCA in any of the Permitted Currencies. The customer may request to withdraw specified amount in one Permitted Currency in the MCA, 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 at branch.

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

### What do I get from this product?

- Initial deposit of MCA is as follows:

Currency	Initial Deposit	Currency	Initial Deposit
AUD	2,000	HKD	2,000
CAD	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 is fulfilled with any one of the above initial deposit amounts.

- No interest is payable for the balances in the MCA unless otherwise agreed between the Bank and the customer.

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

- A Multi Currency Account 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 turns into Dormant Account for 7 years or more, the credit balance (if any) in the MCA 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](http://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](http://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](http://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  
E-mail: [telelink.bnm.gov.my](mailto:telelink.bnm.gov.my)

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