

## OCBC FDMax Elite Promotion Terms and Conditions

### 1. The Promotion

- 1.1. The OCBC FDMax Elite Promotion ("Promotion") offers customers a special 1-month Fixed Deposit ("FD") or General Investment Account-i ("GIA-i") interest when they invest in the eligible Unit Trust ("UT") funds, subject to the conditions herein.
- 1.2. This Promotion shall be valid from 5 February 2010 to 30 April 2010 ("Promotion Period"), or such date (s) as may be determined and notified by OCBC Bank (Malaysia) Berhad ("OCBC Bank") at its sole discretion from time to time (both dates inclusive).
- 1.3. This Promotion is exclusively available at all OCBC Bank Berhad branches in Malaysia.

### 2. Eligibility

- 2.1. This Promotion is open to individual Malaysian residents, permanent residents and non-residents\* in Malaysia, excluding corporate customers. *\*subject to country of origin*
- 2.2. To be eligible for this Promotion, customers must make a new placement in a 1-month tenure FD/GIA-i and invest in eligible UT funds, during the Promotion Period. If a customer does not have an existing OCBC FD/GIA-i Account, the customer must immediately open the OCBC account in order to be eligible for this Promotion.

### 3. Promotion Mechanics and Conditions

- 3.1. In order to qualify for the Promotion, the customer must invest in the selected UT funds, as listed in Table (1):

**Table (1) – Eligible Unit Trust Funds ("selected funds")**

Eligible Unit Trust Funds	Maximum Sales charge	Eligible Unit Trust Funds	Maximum Sales charge
AMGLOBAL AGRIBUSINESS FUND	5.00%	OSK-UOB GLOBAL EQUITY YIELD FUND	5.26%
AMGLOBAL ENHANCED EQUITY YIELD	5.00%	OSK-UOB GROWTH AND INCOME FOCUS TRUST	5.26%
ASIAN TOTAL RETURN FUND	5.25%	OSK-UOB KIDSAVE TRUST	6.38%
CIMB ISLAMIC ENHANCED SUKUK FUND	2.00%	OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST	6.38%
CIMB ISLAMIC EQUITY AGGRESSIVE FUND	5.00%	OSK-UOB SMART BALANCED FUND	5.26%
CIMB-PRINCIPAL BALANCED FUND	5.00%	OSK-UOB SMART TREASURE FUND	5.26%
CIMB-PRINCIPAL BOND FUND	2.00%	PACIFIC ASIA BRANDS FUND	5.50%
CIMB-PRINCIPAL CLIMATE CHANGE EQUITY FUND	5.50%	PACIFIC ASIAPAC INCOME FUND	5.00%
CIMB-PRINCIPAL EQUITY AGGRESSIVE FUND 3	5.00%	PACIFIC DANA AMAN	5.50%
CIMB-PRINCIPAL EQUITY FUND	6.50%	PACIFIC DANA DIVIDEND	5.00%
CIMB-PRINCIPAL GLOBAL BALANCED FUND	6.50%	PACIFIC DANA MURNI	2.00%
CIMB-PRINCIPAL GLOBAL TITANS FUND	5.50%	PACIFIC DIVIDEND FUND	5.00%
CIMB-PRINCIPAL INCOME PLUS BALANCED FUND	5.00%	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND	0.00%
CIMB-PRINCIPAL MENA EQUITY FUND	5.50%	PACIFIC ELIT DANA DIVIDEN	0.00%
CIMB-PRINCIPALSMALL CAP FUND	6.00%	PACIFIC DANA AMAN	0.00%
CMS BALANCED FUND	5.00%	PACIFIC ELITE DIVIDEND FUND	0.00%
CMS PREMIER FUND	5.00%	PACIFIC FOCUS 18 FUND	5.50%
GLOBAL FORTUNE FUND	5.25%	PACIFIC FOCUS CHINA FUND	5.50%
HLG BALANCED FUND	6.00%	PACIFIC INCOME FUND	5.00%
HLG BLUE CHIP FUND	6.00%	PACIFIC MILLENNIUM FUND	5.50%
HLG BOND-ORDINARY PLAN	4.00%	PACIFIC PEARL FUND	5.50%
HLG DANA MAA'ROF	6.00%	PACIFIC PREMIER FUND	5.50%
HLG DANA MAKMUR FUND	6.00%	PACIFIC RECOVERY FUND	5.50%
HLG DIVIDEND FUND	5.00%	PACIFIC S&P GLOBAL STARS FUND	5.50%
HLG GLOBAL BOND FUND	2.00%	PACIFIC SELECT BALANCE FUND	5.00%
HLG GLOBAL HEALTHCARE FUND	5.00%	PACIFIC SELECT INCOME FUND	2.00%
HLG GROWTH FUND	6.00%	PRUDENTIAL ASIA PACIFIC EQUITY FUND	5.00%
HLG PENNY STOCK FUND	6.00%	PRUDENTIAL BALANCED FUND	5.26%
HLG STRATEGIC FUND	6.00%	PRUDENTIAL DANA AL-ILHAM	5.26%
HWANG-DBS AIIMAN BALANCED	5.50%	PRUDENTIAL DANA AL-ISLAH	5.26%
HWANG-DBS AIIMAN GROWTH	5.50%	PRUDENTIAL EQUITY INCOME FUND	5.00%
HWANG-DBS GLOBAL EMERGING MARKETS	5.50%	PRUDENTIAL GLOBAL BASICS FUND	6.00%
HWANG-DBS GLOBAL PROPERTY FUND	5.50%	PRUDENTIAL GLOBAL LEADERS FUND	5.00%
HWANG-DBS SELECT INCOME FUND	3.00%	PRUDENTIAL GROWTH FUND	5.26%

HWANG-DBS SELECT OPPORTUNITY FUND	5.50%	PRUDENTIAL SMALL-CAP FUND	5.26%
OSK - UOB TMT FOCUS FUND	6.38%	PRUGLOBAL EMERGING MARKETS FUND	6.00%
OSK-UOB ASIA PACIFIC FUND	5.26%	RHB GOLDEN LIFE 2010 FUND	6.00%
OSK-UOB DANA ISLAM	6.38%	RHB SAVINGS BUILDER FUND	5.00%
OSK-UOB DIVERSIFIED MULTI ASSET FUND	5.00%	TA ABN AMRO UTILITIES FUND	5.50%
OSK-UOB EMERGING OPPORTUNITY UNIT TRUST	5.26%	TA EUROPEAN EQUITY FUND	5.50%
OSK-UOB EQUITY TRUST	6.38%	TA GLOBAL ASSET ALLOCATOR FUND	5.50%
OSK-UOB GLOBAL CAPITAL FUND	5.50%	TA SOUTH EAST ASIA EQUITY FUND	5.50%

- 3.2. OCBC Bank reserves the right to amend the selected funds, as stated in Table (1), from time to time without assigning any reasons thereof.
- 3.3. The minimum total investment amount in selected funds to qualify for this Promotion is RM2,500
- 3.4. The minimum FD/GIA-i placement under this Promotion is RM5,000.
- 3.5. The maximum FD/GIA-i placement under this Promotion should not exceed two (2) times the total investment amount in the selected funds.
- 3.6. Full Sales Charge is applicable to all the selected UT products under the Promotion.
- 3.7. Customer will enjoy Promotional Rates as shown in Table (2):

**Table (2)**

Promotional Tenure	Promotional Rate / Indicative Promotional Rate ("Promotional Rate")	Board Rate
1-month fixed deposit / general investment account-i	<b>5.00%p.a.</b>	2.25%p.a.

Please note that the Promotional Rate is for one tenure of 1 month only, after which the Promotional Rate will revert to the prevailing 1-month FD/GIA-i board rate.

\*Board rate for the 1-month fixed deposit/general investment account-i as at 11 March 2010.

- 3.8. Conditions on the eligibility of this Promotion:
- 3.8.1. The full tenure for the Promotional FD/GIA-i tenure as specified in Table (1) must be completed.
- 3.8.2. Upon maturity of the Promotional FD/GIA-i tenure, the Promotion Rate will cease to apply and the FD/GIA-i will be automatically renewed to the respective tenure at prevailing board rate when no other instruction is received from customer.
- 3.8.3. If the FD/GIA-i is pre-maturely withdrawn before the completion of the Promotional FD/GIA-i tenure, the penalties are as follows:
- |   |                          |
|---|--------------------------|
| Before completion of the FD/GIA-i placement : | No interest will be paid |
|---|--------------------------|
- 3.8.4. Interest payment will only be made at maturity of the 1-month Promotional FD/GIA-i tenure.
- 3.8.5. The funds used for the FD/GIA-i placement under this Promotion must be from fresh funds which is defined as follows:
- 3.8.5.1. Cheques issued in the name of the customer from another bank in Malaysia other than OCBC Bank and OCBC Al-Amin Bank Berhad; or
- 3.8.5.2. Fund (cash) transferred from customer's account with another bank into any of the customer's OCBC Bank account for a period not more than 3 days.
- 3.8.6. Placement in FD/GIA-i shall be made concurrently with the investment in selected funds.
- 3.9. If the selected fund investment is cancelled during the respective "cooling-off" period (refer to clause 4.2 for more information on "cooling-off" period), the customer will not be eligible to enjoy the Promotional Rate. The FD/GIA-i shall not be eligible for the Promotional Rate/Indicative Promotional Rate and the prevailing board rate (as at the date of FD/GIA-i placement) shall apply instead from the date of placement of the FD/GIA-i.

#### 4. General conditions

- 4.1. All existing Accounts and Services - Main Terms and Conditions and Terms and Conditions for OCBC Investment Services shall continue to apply.
- 4.2. The Cooling-Off Right (for Unit Trust)
- 4.2.1. The cooling off right is only applicable once for any customer who is investing for the first time in any UT Fund with OCBC Bank. The cooling off right is not applicable for any subsequent investment by the same customer in UT funds with OCBC Bank
- 4.2.2. If the UT investment is cooled-off, the Customer will receive the refund of the UT investment amount and the UT service charge paid,
- 4.2.3. The cooling-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC Bank.
- 4.2.4. Should customers exercise their cooling-off right, the customers will not be entitled to participate in the Promotion with that investment amounts.
- 4.3. This Promotion is not valid with any other promotions as specified by OCBC Bank from time to time.
- 4.4. All promotional rates and tenures applicable for the Promotion are subject to change by OCBC Bank at its absolute discretion without prior notice.
- 4.5. OCBC Bank has the right to debit the customer's account(s) with OCBC Bank as it deems appropriate for any prevailing bank and/or statutory fees, stamp duty, commission or service charge or reimbursement applicable on the customer's account(s).
- 4.6. OCBC Bank shall not be liable for any injury or loss of lives or valuables or any other loss or damage whatsoever or howsoever suffered or sustained by the customers arising or resulting, directly or indirectly, in whole or in part, from their participation in the Promotion or as a result of any act of omission on the part of OCBC Bank.
- 4.7. OCBC Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of OCBC Bank.
- 4.8. OCBC Bank shall not be liable for any loss or damages (including without limitation), loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion, even if OCBC Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

- 4.9. OCBC Bank may, at its sole discretion, vary or add to these Terms and Conditions; or vary, suspend or terminate the Promotion without any prior notice to the entities. 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 Bank branch or its website or by incorporating the notice into OCBC Bank'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.
- 4.10. In the event of any inconsistencies between the English version of these Terms and Conditions and (i) the translation of these Terms and Conditions in any other language; (ii) any brochure, marketing, promotional material in English or any other language, the English version of these Terms and Conditions shall prevail.

**Agreement**

I/We have read and understood the Terms and Conditions governing OCBC FDMax Elite Promotion. I/We agree to be bound by the above Terms and Conditions and such other terms and conditions as may be amended by OCBC Bank from time to time.

.....  
Name:  
CIF No:  
I/C No:  
Date:

.....  
Name:  
CIF No:  
I/C No:  
Date:

## Promosi OCBC FDMax Elite Terma dan Syarat

### 1. Promosi

- 1.1. Promosi OCBC FDMax Elite ("Promosi") menawarkan pelanggan kadar faedah istimewa untuk Simpanan Tetap ("ST") atau Akaun Pelaburan Am-i ("APA-i") bagi tempoh 1-bulan apabila mereka membuat pelaburan bagi dana Unit Amanah ("UT") yang layak , tertakluk kepada syarat-syarat yang terkandung di sini.
- 1.2. Promosi ini sah mulai 5 Februari 2010 hingga 30 April 2010 ("Tempoh Promosi"), atau mana-mana tarikh (-tarikh) seperti yang ditentukan dan dimaklumkan oleh OCBC Bank (Malaysia) Berhad ("OCBC Bank") atas budi bicara mutlaknya dari semasa ke semasa ( termasuk kedua-dua tarikh ).
- 1.3. Promosi ini boleh didapati secara eksklusif di semua cawangan OCBC Bank di Malaysia.

### 2. Kelayakan

- 2.1. Promosi ini dibuka kepada individu pemastautin Malaysia, pemastautin tetap dan bukan pemastautin\*, tidak termasuk pelanggan korporat dan kakitangan OCBC Bank dan e2 Power Sdn Bhd. \**Tertakluk kepada negara asal*
- 2.2. Untuk layak menyertai Promosi ini, pelanggan mestilah membuat perletakan baru bagi tempoh 1-bulan dalam ST/APA-i dan melabur dalam dana UT yang layak semasa Tempoh Promosi. Jika pelanggan tidak mempunyai Akaun Simpanan Tetap OCBC atau Akaun Pelaburan Am yang sedia ada, pelanggan mestilah membuka akaun OCBC tersebut dengan segera untuk layak menyertai Promosi ini.

### 3. Kondisi dan Mekanisma Promosi

- 3.1. Bagi kelayakan untuk Promosi ini, pelanggan mestilah melabur dalam dana unit amanah terpilih seperti dalam Jadual (1)

**Jadual (1) –Dana Unit Amanah yang Layak ("dana terpilih")**

Dana Unit Amanah yang Layak	Caj jualan maksima	Dana Unit Amanah yang Layak	Caj jualan maksima
AMGLOBAL AGRIBUSINESS FUND	5.00%	OSK-UOB GLOBAL EQUITY YIELD FUND	5.26%
AMGLOBAL ENHANCED EQUITY YIELD	5.00%	OSK-UOB GROWTH AND INCOME FOCUS TRUST	5.26%
ASIAN TOTAL RETURN FUND	5.25%	OSK-UOB KIDSAVE TRUST	6.38%
CIMB ISLAMIC ENHANCED SUKUK FUND	2.00%	OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST	6.38%
CIMB ISLAMIC EQUITY AGGRESSIVE FUND	5.00%	OSK-UOB SMART BALANCED FUND	5.26%
CIMB-PRINCIPAL BALANCED FUND	5.00%	OSK-UOB SMART TREASURE FUND	5.26%
CIMB-PRINCIPAL BOND FUND	2.00%	PACIFIC ASIA BRANDS FUND	5.50%
CIMB-PRINCIPAL CLIMATE CHANGE EQUITY FUND	5.50%	PACIFIC ASIAPAC INCOME FUND	5.00%
CIMB-PRINCIPAL EQUITY AGGRESSIVE FUND 3	5.00%	PACIFIC DANA AMAN	5.50%
CIMB-PRINCIPAL EQUITY FUND	6.50%	PACIFIC DANA DIVIDEND	5.00%
CIMB-PRINCIPAL GLOBAL BALANCED FUND	6.50%	PACIFIC DANA MURNI	2.00%
CIMB-PRINCIPAL GLOBAL TITANS FUND	5.50%	PACIFIC DIVIDEND FUND	5.00%
CIMB-PRINCIPAL INCOME PLUS BALANCED FUND	5.00%	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND	0.00%
CIMB-PRINCIPAL MENA EQUITY FUND	5.50%	PACIFIC ELIT DANA DIVIDEN	0.00%
CIMB-PRINCIPALSMALL CAP FUND	6.00%	PACIFIC DANA AMAN	0.00%
CMS BALANCED FUND	5.00%	PACIFIC ELITE DIVIDEND FUND	0.00%
CMS PREMIER FUND	5.00%	PACIFIC FOCUS 18 FUND	5.50%
GLOBAL FORTUNE FUND	5.25%	PACIFIC FOCUS CHINA FUND	5.50%
HLG BALANCED FUND	6.00%	PACIFIC INCOME FUND	5.00%
HLG BLUE CHIP FUND	6.00%	PACIFIC MILLENNIUM FUND	5.50%
HLG BOND-ORDINARY PLAN	4.00%	PACIFIC PEARL FUND	5.50%
HLG DANA MAA'ROF	6.00%	PACIFIC PREMIER FUND	5.50%
HLG DANA MAKMUR FUND	6.00%	PACIFIC RECOVERY FUND	5.50%
HLG DIVIDEND FUND	5.00%	PACIFIC S&P GLOBAL STARS FUND	5.50%
HLG GLOBAL BOND FUND	2.00%	PACIFIC SELECT BALANCE FUND	5.00%
HLG GLOBAL HEALTHCARE FUND	5.00%	PACIFIC SELECT INCOME FUND	2.00%
HLG GROWTH FUND	6.00%	PRUDENTIAL ASIA PACIFIC EQUITY FUND	5.00%
HLG PENNY STOCK FUND	6.00%	PRUDENTIAL BALANCED FUND	5.26%
HLG STRATEGIC FUND	6.00%	PRUDENTIAL DANA AL-ILHAM	5.26%
HWANG-DBS AIIMAN BALANCED	5.50%	PRUDENTIAL DANA AL-ISLAH	5.26%
HWANG-DBS AIIMAN GROWTH	5.50%	PRUDENTIAL EQUITY INCOME FUND	5.00%
HWANG-DBS GLOBAL EMERGING MARKETS	5.50%	PRUDENTIAL GLOBAL BASICS FUND	6.00%
HWANG-DBS GLOBAL PROPERTY FUND	5.50%	PRUDENTIAL GLOBAL LEADERS FUND	5.00%

HWANG-DBS SELECT INCOME FUND	3.00%	PRUDENTIAL GROWTH FUND	5.26%
HWANG-DBS SELECT OPPORTUNITY FUND	5.50%	PRUDENTIAL SMALL-CAP FUND	5.26%
OSK - UOB TMT FOCUS FUND	6.38%	PRUGLOBAL EMERGING MARKETS FUND	6.00%
OSK-UOB ASIA PACIFIC FUND	5.26%	RHB GOLDEN LIFE 2010 FUND	6.00%
OSK-UOB DANA ISLAM	6.38%	RHB SAVINGS BUILDER FUND	5.00%
OSK-UOB DIVERSIFIED MULTI ASSET FUND	5.00%	TA ABN AMRO UTILITIES FUND	5.50%
OSK-UOB EMERGING OPPORTUNITY UNIT TRUST	5.26%	TA EUROPEAN EQUITY FUND	5.50%
OSK-UOB EQUITY TRUST	6.38%	TA GLOBAL ASSET ALLOCATOR FUND	5.50%
OSK-UOB GLOBAL CAPITAL FUND	5.50%	TA SOUTH EAST ASIA EQUITY FUND	5.50%

- 3.2. OCBC Bank berhak untuk menukarkan dana terpilih, seperti yang dinyatakan dalam Jadual (1), dari semasa ke semasa tanpa memberi penjelasan.
- 3.3. Jumlah keseluruhan pelaburan minima bagi dana terpilih untuk layak menyertai Promosi ini adalah RM2, 500.
- 3.4. Peletakan minima bagi ST/APA-i di bawah Promosi ini adalah RM5, 000.
- 3.5. Peletakan maksima bagi ST/APA-i di bawah Promosi ini mestilah tidaklah melebihi dua (2) kali jumlah keseluruhan pelaburan bagi dana terpilih.
- 3.6. Caj jualan penuh akan dikenakan ke atas semua dana terpilih di bawah Promosi ini.
- 3.7. Pelanggan akan menikmati Kadar Promosi seperti dalam Jadual (2):

Jadual (2)

Tempoh Promosi	Kadar Promosi / Kadar Promosi Indikatif ("Kadar Promosi")	Kadar Lazim
Simpanan Tetap / Akaun Pelaburan Am-i 1bulan	<b>5.00% setahun</b>	2.25% setahun

Sila ambil perhatian bahawa Kadar Promosi adalah bagi tempoh 1 bulan sahaja, di mana selepas itu Kadar Promosi akan kembali kepada Kadar Lazim 1-bulan bagi ST/APA-i yang terbit.

\*Kadar Lazim bagi simpanan tetap / akaun pelaburan am-i 1-bulan pada 11 Mac 2010.

- 3.8. Syarat-syarat kelayakan bagi Promosi ini:
- 3.8.1. Tempoh penuh bagi tempoh Promosi ST/APA-i adalah sepertimana dalam Jadual (1) mestilah ditamatkan.
- 3.8.2. Pada tempoh matang Promosi ST/APA-i, Kadar Promosi tamat dipakai dan ST/APA-i akan automatik diperbaharui berdasarkan tempoh terbabit pada kadar lazim yang terbit apabila tiada arahan lain diterima dari pelanggan.
- 3.8.3. Jika ST/APA-i dikeluarkan sebelum matang sebelum tamat tempoh Promosi ST/APA-i, penalty yang akan dikenakan adalah seperti berikut:
- |                                  |                           |
|----------------------------------|---------------------------|
| Sebelum tamat peletakan ST/APA-i | Tiada faedah akan dibayar |
|----------------------------------|---------------------------|
- 3.8.4. Faedah hanya akan dibayar pada kematangan tempoh Promosi 1-bulan ST/APA-i.
- 3.8.5. Dana yang digunakan untuk peletakan ST/APA-i di bawah Promosi ini mestilah dari dana segar sepertimana dijelaskan seperti berikut:
- 3.8.5.1. Cek-cek yang dikeluarkan atas nama pelanggan daripada bank lain di Malaysia selain daripada OCBC Bank atau OCBC Al-Amin Bank Berhad; atau
- 3.8.5.2. Dana (tunai) dipindahkan daripada akaun pelanggan dengan bank lain ke dalam mana-mana akaun OCBC pelanggan untuk tempoh tidak lebih daripada 3 hari.
- 3.8.6. Peletakan bagi ST/APA-i mestilah dibuat pada masa yang sama dengan pelaburan dalam dana terpilih.
- 3.9. Jika pelaburan bagi Dana Terpilih dibatalkan semasa tempoh "bertenang" (sila rujuk pada klausa 4.2 untuk maklumat lanjut tentang tempoh "bertenang"), pelanggan tidak akan layak untuk menikmati Kadar Promosi. Simpanan Tetap/Akaun Pelaburan Am-i tidak akan layak bagi Kadar Promosi/ Kadar Promosi Indikatif dan kadar lazim yang terbit (pada tarikh peletakan ST/APA-i) akan diguna pakai dari tarikh peletakan ST/APA-i.

#### 4. Syarat-syarat am yang lain:

- 4.1. Semua Terma dan Syarat Utama Akaun dan Perkhidmatan yang sedia ada yang mengikut Akaun dan Perkhidmatan dan Terma yang mengikat Kemudahan Pelaburan akan tetap diguna pakai
- 4.2. Hak Bertenang (Untuk Unit Amanah sahaja)
- 4.2.1. Hak bertenang hanya boleh diguna pakai pada mana-mana pelanggan yang pertama kali melabur dalam mana-mana Dana UT dengan OCBC Bank. Hak bertenang tidak boleh diguna pakai pada mana-mana pelaburan berikutnya oleh pelanggan yang sama dalam dana UT dengan OCBC Bank.
- 4.2.2. Jika Pelaburan UT adalah bertenang, pelanggan akan menerima bayaran balik jumlah pelaburan UT dan bayaran caj perkhidmatan UT.
- 4.2.3. Tempoh bertenang adalah tempoh enam (6) hari bekerja bermula dari tarikh penerimaan permohonan oleh OCBC Bank.
- 4.2.4. Sekiranya pelanggan mengamalkan Hak Bertenang, pelanggan akan tidak layak untuk menyertai Promosi dengan jumlah pelaburan.
- 4.3. Promosi ini tidak sah dengan mana-mana promosi lain seperti yang dinyatakan oleh OCBC Bank dari semasa ke semasa.
- 4.4. Semua tempoh dan kadar faedah istimewa promosi Simpanan Tetap dan Kemudahan Overdraft diguna pakai untuk Promosi adalah tertakluk kepada perubahan oleh OCBC Bank atas budi bicara mutlak tanpa perlu memberi notis terlebih dahulu.
- 4.5. OCBC Bank berhak untuk melakukan debit daripada akaun (-akaun) pelanggan dengan OCBC Bank sekiranya dirasa perlu bagi mana-mana yuran statutori dan/atau terbitan bank, duti setem, komisen atau caj perkhidmatan atau bayaran balik yang diguna pakai pada akaun-(akaun) pelanggan.
- 4.6. OCBC Bank tidak akan bertanggungjawab atau tidak menanggung liabiliti ke atas sebarang kecederaan atau kehilangan nyawa atau barangan berharga atau mana-mana kerosakan lain atau kemusnahan apa saja atau cara mana sekalipun yang dialami atau dihadapi oleh pelanggan yang timbul atau akibat, secara langsung atau tidak langsung, seluruh atau sebahagian, daripada penyertaan mereka dalam Promosi atau sebagai hasil daripada mana-mana tindakan pengeluaran bagi pihak OCBC Bank.

- 4.7 OCBC Bank tidak akan bertanggungjawab ke atas mana-mana kegagalan untuk melaksanakan akibat mana-mana tindakan Tuhan, perang, rusuhan, mogok, keganasan, wabak, darurat, tindakan industri, kebakaran, banjir, kemarau, taufan atau mana-mana peristiwa yang di luar kawalan OCBC Bank.
- 4.8 OCBC Bank tidak akan bertanggungjawab di atas mana-mana kehilangan atau kerosakan (termasuk tanpa had), kehilangan pendapatan, keuntungan atau kebaikan, secara langsung atau tidak langsung, tidak sengaja, penting, teladan, punitif atau kemusnahan khusus bagi mana-mana pihak termasuklah pihak ketiga yang mungkin timbul sama ada dalam kontrak, tort, kelalaian atau sebaliknya, berhubung dengan Promosi, walaupun jika OCBC Bank telah dinasihat tentang kemungkinan kemusnahan tersebut terlebih dahulu, dan semua kemusnahan tersebut dinyatakan dikecualikan.
- 4.9 OCBC Bank boleh, atas budi bicara mutlaknyanya, mempelbagai atau menambah Terma dan Syarat; atau mempelbagai, menggantung atau menamatkan Promosi ini tanpa memberi notis terlebih dahulu kepada entiti. Kepelbagaian atau penambahan kepada Terma dan Syarat, penggantungan atau penamatan Promosi boleh dilakukan dengan meletakkan notis umum dalam mana-mana keluaran surat khabar nasional harian atau dengan meletakkan notis umum di mana-mana cawangan OCBC Bank atau dalam laman webnya atau dengan memasukkan notis ke dalam penyata OCBC Bank yang dihantar kepada pelanggan secara berkala dan notis tersebut akan berkuat kuasa dari tarikh dinyatakan dalam notis dan, jika tiada tarikh diberikan, ia akan berkuat kuasa dari tarikh notis tersebut dihantar.
- 4.10 Sekiranya terdapat sebarang percanggahan Terma dan Syarat dalam versi Bahasa Inggeris dengan (i) terjemahan Terma dan Syarat ini dalam mana-mana bahasa lain; (ii) mana-mana brosur, bahan pemasaran dan promosi dalam bahasa

**Persetujuan**

Saya/Kami telah membaca dan memahami bahawa Terma-terma dan Syarat-syarat yang mengikat Promosi OCBC FDMax Elite ini. Saya/Kami bersetuju untuk terikat dengan Terma-terma dan Syarat-syarat ini yang mungkin dipinda oleh OCBC Bank dari semasa ke semasa.

## 华侨银行 FDMax Elite 促销活动条规

### 1. 促销活动

- 1.1. 当客户投资符合促销条件的信托基金时，华侨银行 FDMax Elite 促销活动（“本活动”）将会为客户提供一项特别为期1个月的定期存款（“定存”）利息或普通投资户头-i（General Investment Account-i）利息，本活动必须符合以下条规。
- 1.2. 本活动有效期从2010年2月5日开始至2010年4月30日（“促销期间”）截止，或依照马来西亚华侨银行（马）有限公司（“华侨银行”）有权随时决定与告知的日期为准（包括所述的两个日期）。
- 1.3. 本活动仅在马来西亚的所有华侨银行分行举办。

### 2. 参加资格

- 2.1. 本活动公开予马来西亚境内所有马来西亚居民、永久居民及非居民\*，不包括企业客户的职员参加。\*视其国籍而定。
- 2.2. 欲参与本活动，客户必须在促销期间存放一个月的全新定存/普通投资户头-i，并投资符合促销条件的信托基金。若客户尚未有华侨银行定存/普通投资户头-i 户头，则该客户必须立即开设有关的华侨银行户头，方有资格参与本活动。

### 3. 促销机制与条规

- 3.1. 欲参与本活动，客户必须投资在有关的特选信托基金中，如图表（1）所示：

图表（1）- 符合促销条件的信托基金（“特选基金”）

符合促销条件的信托基金	最高可征收销售费	符合促销条件的信托基金	最高可征收销售费
AMGLOBAL AGRIBUSINESS FUND	5.00%	OSK-UOB GLOBAL EQUITY YIELD FUND	5.26%
AMGLOBAL ENHANCED EQUITY YIELD	5.00%	OSK-UOB GROWTH AND INCOME FOCUS TRUST	5.26%
ASIAN TOTAL RETURN FUND	5.25%	OSK-UOB KIDSAVE TRUST	6.38%
CIMB ISLAMIC ENHANCED SUKUK FUND	2.00%	OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST	6.38%
CIMB ISLAMIC EQUITY AGGRESSIVE FUND	5.00%	OSK-UOB SMART BALANCED FUND	5.26%
CIMB-PRINCIPAL BALANCED FUND	5.00%	OSK-UOB SMART TREASURE FUND	5.26%
CIMB-PRINCIPAL BOND FUND	2.00%	PACIFIC ASIA BRANDS FUND	5.50%
CIMB-PRINCIPAL CLIMATE CHANGE EQUITY FUND	5.50%	PACIFIC ASIAPAC INCOME FUND	5.00%
CIMB-PRINCIPAL EQUITY AGGRESSIVE FUND 3	5.00%	PACIFIC DANA AMAN	5.50%
CIMB-PRINCIPAL EQUITY FUND	6.50%	PACIFIC DANA DIVIDEND	5.00%
CIMB-PRINCIPAL GLOBAL BALANCED FUND	6.50%	PACIFIC DANA MURNI	2.00%
CIMB-PRINCIPAL GLOBAL TITANS FUND	5.50%	PACIFIC DIVIDEND FUND	5.00%
CIMB-PRINCIPAL INCOME PLUS BALANCED FUND	5.00%	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND	0.00%
CIMB-PRINCIPAL MENA EQUITY FUND	5.50%	PACIFIC ELIT DANA DIVIDEN	0.00%
CIMB-PRINCIPAL SMALL CAP FUND	6.00%	PACIFIC DANA AMAN	0.00%
CMS BALANCED FUND	5.00%	PACIFIC ELITE DIVIDEND FUND	0.00%
CMS PREMIER FUND	5.00%	PACIFIC FOCUS 18 FUND	5.50%
GLOBAL FORTUNE FUND	5.25%	PACIFIC FOCUS CHINA FUND	5.50%
HLG BALANCED FUND	6.00%	PACIFIC INCOME FUND	5.00%
HLG BLUE CHIP FUND	6.00%	PACIFIC MILLENNIUM FUND	5.50%
HLG BOND-ORDINARY PLAN	4.00%	PACIFIC PEARL FUND	5.50%
HLG DANA MAA'ROF	6.00%	PACIFIC PREMIER FUND	5.50%
HLG DANA MAKMUR FUND	6.00%	PACIFIC RECOVERY FUND	5.50%
HLG DIVIDEND FUND	5.00%	PACIFIC S&P GLOBAL STARS FUND	5.50%
HLG GLOBAL BOND FUND	2.00%	PACIFIC SELECT BALANCE FUND	5.00%
HLG GLOBAL HEALTHCARE FUND	5.00%	PACIFIC SELECT INCOME FUND	2.00%
HLG GROWTH FUND	6.00%	PRUDENTIAL ASIA PACIFIC EQUITY FUND	5.00%
HLG PENNY STOCK FUND	6.00%	PRUDENTIAL BALANCED FUND	5.26%
HLG STRATEGIC FUND	6.00%	PRUDENTIAL DANA AL-ILHAM	5.26%
HWANG-DBS AIIAMAN BALANCED	5.50%	PRUDENTIAL DANA AL-ISLAH	5.26%
HWANG-DBS AIIAMAN GROWTH	5.50%	PRUDENTIAL EQUITY INCOME FUND	5.00%
HWANG-DBS GLOBAL EMERGING MARKETS	5.50%	PRUDENTIAL GLOBAL BASICS FUND	6.00%
HWANG-DBS GLOBAL PROPERTY FUND	5.50%	PRUDENTIAL GLOBAL LEADERS FUND	5.00%
HWANG-DBS SELECT INCOME FUND	3.00%	PRUDENTIAL GROWTH FUND	5.26%
HWANG-DBS SELECT OPPORTUNITY FUND	5.50%	PRUDENTIAL SMALL-CAP FUND	5.26%
OSK - UOB TMT FOCUS FUND	6.38%	PRUGLOBAL EMERGING MARKETS FUND	6.00%

OSK-UOB ASIA PACIFIC FUND	5.26%	RHB GOLDEN LIFE 2010 FUND	6.00%
OSK-UOB DANA ISLAM	6.38%	RHB SAVINGS BUILDER FUND	5.00%
OSK-UOB DIVERSIFIED MULTI ASSET FUND	5.00%	TA ABN AMRO UTILITIES FUND	5.50%
OSK-UOB EMERGING OPPORTUNITY UNIT TRUST	5.26%	TA EUROPEAN EQUITY FUND	5.50%
OSK-UOB EQUITY TRUST	6.38%	TA GLOBAL ASSET ALLOCATOR FUND	5.50%
OSK-UOB GLOBAL CAPITAL FUND	5.50%	TA SOUTH EAST ASIA EQUITY FUND	5.50%

- 3.2. 华侨银行有权不予任何理由随时修改图表（1）中所列明的有关特选基金。  
 3.3. 特选基金最低总投资额达 RM2,500 方符合参与本活动。  
 3.4. 定存/普通投资户头-i 在本活动中的最低存放额为 RM5,000。  
 3.5. 定存/普通投资户头-i 在本活动中的最高存放额不可超过特选基金投资总金额的 2 倍。  
 3.6. 本活动的所有特选基金将被征收总额销售费。  
 3.7. 客户将可享有图表（2）中所示的促销利率：

图表（2）

促销存放期	促销利率或指示促销率 （“促销利率”）	当前利率
1 个月定存或普通投资户头-i	<b>5.00%年利率</b>	2.25%年利率

请注意，有关促销利率仅适用于一项为期 1 个月的存放额，其后促销利率将自动回复，按照一般为期 1 个月的定存/普通投资户头-i 当前利率计算。

\*截至 2010 年 3 月 11 日为止，为期 1 个月的定存/普通投资户头-i 的当前利率。

- 3.8. 参与本活动的条件：
- 3.8.1. 图表（1）所列明的定存/普通投资户头-i 促销存放额必须存放至期满为止。  
 3.8.2. 定存/普通投资户头-i 的促销存放期满后，若客户没有其他的指示，有关促销利率将停止使用并按照一般当前利率自动更新。  
 3.8.3. 若定存/普通投资户头-i 在本活动存放期满前被提出，将会受到以下处罚：
- |                     |           |
|---------------------|-----------|
| 在定存/普通投资户头-i 期满前提取： | 将不能得到任何利息 |
|---------------------|-----------|
- 3.8.4. 利息仅将支付予期满的 1 个月定存/普通投资户头-i 促销存放额。  
 3.8.5. 本活动中被存放在定存/普通投资户头-i 的资金必须是全新的资金，其定义如下：  
 3.8.5.1. 除了华侨银行或 OCBC Al-Amin Bank Berhad 以外，由客户在马来西亚的其他银行户头开出、以客户姓名为抬头的支票；或  
 3.8.5.2. 客户从其他银行户头汇入其任何华侨银行户头的款项（现金），唯期限不得超过 3 天。  
 3.8.6. 定存/普通投资户头-i 的存放与特选基金的投资必须同时进行。
- 3.9. 若有关特选基金的投资在相关的冷静期内（欲知更多有关冷静期的详情，请参照条款 4.2）被取消，该客户将失去享有相关促销利率的资格。另外，有关的定存/普通投资户头-i 亦无法获得相关促销利率/指示促销利率的资格，有关利率将从定存/普通投资户头-i 的存放日期开始，按照一般当前利率（定存/普通投资户头-i 存放该日的利率）进行计算。
- 4. 一般条规**
- 4.1. 所有华侨银行投资服务现有户头与服务的主要条款与条规依旧有效。  
 4.2. 冷静期权利（适用于信托基金）  
 4.2.1. 有关冷静期权利只能使用一次，且仅适用于首次透过华侨银行在任何信托基金进行投资的客户。若同一客户在其后透过华侨银行投资信托基金，有关冷静期权利将不再适用。  
 4.2.2. 若信托基金的投资在冷静期内被取消，有关客户将能索回投资信托基金的退款和已缴付的信托基金服务费用。  
 4.2.3. 有关冷静期为期六个（6）工作日，从华侨银行收到申请表格的该日算起。  
 4.2.4. 若客户履行其冷静期的权利，有关客户将无法透过其投资额参与本活动。  
 4.3. 本活动不适用于华侨银行在任何时候所进行的其他促销活动。  
 4.4. 华侨银行拥有绝对的权利，在不予通知的情况下，对本活动的促销利率和存放额做出更改。  
 4.5. 华侨银行有权在其认为适当的情况下，从客户的华侨银行户头扣除任何适用于客户户头的一般银行费用和/或法定收费、印花税、佣金或服务或偿还款项。  
 4.6. 由于参与本活动或因华侨银行行为之疏忽，而引发、造成、直接或间接、全部或局部引起任何人士受伤、死亡、损失、或其他的伤害或损失，华侨银行一概不须承担任何责任。  
 4.7. 由于任何天灾、战争、暴动、罢工、恐怖行动、流行病、停工、工业行动、火灾、水灾、旱灾、风灾或其他任何在华侨银行控制能力范围以外的事故所造成的任何违约情况，华侨银行一概不须承担任何责任。  
 4.8. 由于合约、民事侵权、疏忽、或与本活动相关，而导致第三者在内的任何一方遭受（包括但不限于）在收入、盈利或名誉上、直接或间接、附带性、后果性、惩戒性、惩罚性或特定伤害的任何损失，即使华侨银行可能已在事先被告知有可能发生上述事故，华侨银行一概不须对任何损失或伤害承担任何责任。  
 4.9. 华侨银行有权随时更改或增删这些条款；或在不给予各单位任何事先通知的情况下更改、暂停或终止本活动。华侨银行可透过任何一份全国性日报刊登通告、或在任何华侨银行分行或网页张贴通告、或在华侨银行定期发送给客户的单据上附带有通告。有关通告将按照其所列明之日期生效，若通告中并未列明日期，则有关通告将依照其所寄出的日期即时生效。  
 4.10. 若有关条规的英文版本与 (i) 其他任何语文译本的条规；(ii) 英文或其他任何语文的传单、行销内容、促销物品有任何出入或矛盾之处，一概将以此英文版本的条规为准。

#### 同意书

本人/我们已详读并了解华侨银行 FDMax Elite 促销活动的条规。本人/我们同意受以上条规，并遵守华侨银行随时所可能更改的条规。