

OCBC Celebrates Malaysia Promotion (“Promotion”) Terms and Conditions

(Updated as of 20 Dec 2010. This version will supersede the Terms and Conditions issued on 30 Oct 2010 [Ref: CelebratesMsiaPromo/Ver5/30Oct])

1. The Promotion

- 1.1. The OCBC Celebrates Malaysia Promotion (“the Promotion”) offers:
 - 1.1.1. special 5-month Malaysia Ringgit Fixed Deposit interest rate when they purchase one of the selected OCBC products, and
 - 1.1.2. special Foreign Currency Time Deposits (“FCY TD”) interest rate, subject to the conditions herein.
- 1.2. The Promotion shall be valid from 20 August until 31 December 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. The promotion is available at all OCBC Bank (Malaysia) Berhad (“OCBC Bank”) in Malaysia.

2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents, non-residents*, staff of OCBC Bank, e2 Power Sdn Bhd and immediate families excluding corporate customers. *Subject to country of origin
- 2.2. Customers whose accounts with OCBC Bank have been suspended or terminated or who have breached any other agreements with OCBC Bank are not eligible.

3. Promotion Mechanics and Conditions

3.1. Promotional 5-month Malaysia Ringgit Fixed Deposit

- 3.1.1. Customers will be eligible for the special 5-month FD interest rate (as stated in Table (2)) should they successfully purchase or participate in any of the selected products/packages as listing in Table (3):

Table (1): Promotional 5-month Malaysia Ringgit Fixed Deposits

Fixed Deposit Tenure	Promotional Interest Rate	Board Rate*
5-month	5.00% p.a.	2.65% p.a.

* The 5-month Fixed Deposit board rate as at 20 August 2010.

Table (2): Eligible Products and Packages Purchase

1	OCBC Builder
2	OCBC Multiplier
3	OCBC Starter Protect
4	OCBC Legacy
5	<p>Bancassurance Products</p> <p><u>Eligible Bancassurance plans / policies (“Plans or Policies”):</u></p> <ul style="list-style-type: none"> • MAXMONEY PLUS • MAXMONEY BACK • MAXWEALTH • MAXADVANCE • BIJAK MALAYSIA • MAXEDU LINKED • MAXVANTAGE <p><i>OCBC Bank reserves the right to amend the list of eligible Plans or Policies from time to time without assigning any reasons thereof. OCBC Bank will give notice of any amendments to the list of eligible Plans or Policies to the customer by way of posting these said terms and conditions on OCBC Bank’s website or in any other manner deemed suitable by OCBC Bank.</i></p>
6	OCBC Stabiliser
7	OCBC ARIP-i
8	OCBC Starter Invest
9	<p>Unit Trust (“UT”) Products</p> <p><u>Eligible unit trust funds (“Funds”):</u></p> <ul style="list-style-type: none"> • AMGLOBAL AGRIBUSINESS FUND • AMGLOBAL ENHANCED EQUITY YIELD • CIMB-PRINCIPAL CLIMATE CHANGE EQUITY FUND • CIMB-PRINCIPAL GLOBAL BALANCED FUND • CIMB-PRINCIPAL GLOBAL TITANS FUND • CIMB-PRINCIPAL MENA EQUITY FUND • HWANG-DBS AIIAMAN GROWTH • HWANG-DBS GLOBAL EMERGING MARKETS • HWANG-DBS GLOBAL PROPERTY FUND • HWANG-DBS SELECT OPPORTUNITY FUND • OSK-UOB ASIA PACIFIC FUND • OSK-UOB EMERGING OPPORTUNITY UNIT TRUST • OSK-UOB EQUITY TRUST • OSK-UOB GLOBAL CAPITAL FUND • OSK-UOB GLOBAL EQUITY YIELD FUND • OSK-UOB GROWTH AND INCOME FOCUS TRUST • PACIFIC ASIAPAC INCOME FUND • PACIFIC ASIA BRANDS FUND • PACIFIC DANA AMAN • PACIFIC DANA DIVIDEND • PACIFIC DIVIDEND FUND • PACIFIC ELITE DIVIDEND FUND • PACIFIC ELIT DANA AMAN • PACIFIC ELIT DANA DIVIDEN • PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND • PACIFIC ELITE ASIA DIVIDEND FUND • PACIFIC ELITE GLOBAL STRATEGIC FUND • PACIFIC ELITE EMERGING MARKETS FUND • PACIFIC ELITE CHINA GROWTH FUND • PACIFIC FOCUS 18 FUND • PACIFIC FOCUS CHINA FUND • PACIFIC INCOME FUND • PACIFIC RECOVERY FUND • PACIFIC GLOBAL STARS FUND • PACIFIC SELECT BALANCE FUND • PRUDENTIAL BALANCED FUND • PRUDENTIAL ASIA PACIFIC EQUITY FUND • PRUDENTIAL DANA AL-ILHAM • PRUDENTIAL DANA AL-ISLAH • PRUDENTIAL EQUITY INCOME FUND • PRUDENTIAL GLOBAL BASICS FUND • PRUDENTIAL GLOBAL LEADERS FUND • PRUDENTIAL GROWTH FUND • PRUGLOBAL EMERGING MARKETS FUND • PRUDENTIAL SMALL-CAP FUND • RHB ASIAN TOTAL RETURN FUND • RHB GLOBAL FORTUNE FUND • TA ABN AMRO UTILITIES FUND

- OSK-UOB KIDSAVE TRUST
- OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST
- OSK-UOB SMART TREASURE FUND
- PACIFIC MILLENNIUM FUND
- PACIFIC PEARL FUND
- PACIFIC PREMIER FUND
- TA GLOBAL ASSET ALLOCATOR FUND
- TA SOUTH EAST ASIA EQUITY FUND
- TA EUROPEAN EQUITY FUND

OCBC Bank reserves the right to amend the list of eligible Funds from time to time without assigning any reasons thereof. OCBC Bank will give notice of any amendments to the list of eligible Funds to the customer in any of the modes of communication specified in OCBC Bank's Terms and Conditions for Investment Services

- 3.1.2. Subject to the minimum amount of investment or annual premium (whichever applies) paid or invested by the customer in any one of the selected OCBC Products; selected bancassurance plans, selected unit trust products or structured investment; falling within the respective range as specified in Table (2) below, the customer is entitled to the Promotional 5-month FD.

Table (3)

OCBC Products	Investment Amount	Annual Premium	Maximum FD Placement Amount
OCBC Builder (based on policy premium amount and payment mode must be annual)		RM3,400 and above	Should not exceed three (3) times of the annual premium amount
OCBC Multiplier (based on policy premium amount and payment mode must be annual)		RM3,400 and above	Should not exceed three (3) times of the annual premium amount
OCBC Starter Protect (based on policy premium amount and payment mode must be annual)		RM3,400 and above	Should not exceed three (3) times of the annual premium amount
OCBC Legacy (based on policy premium amount and payment mode must be annual)		RM3,400 and above	Should not exceed three (3) times of the annual premium amount
Bancassurance products (based policy premium amount and payment mode must be annual)		RM2,200 and above	Should not exceed three (3) times of the annual premium amount
OCBC Stabiliser	RM30,000 and above		Should not exceed one (1) time of the UT investment amount
OCBC ARIP-i	RM30,000 and above		Should not exceed one (1) time of the UT investment amount
OCBC Starter Invest (based on initial UT amount)	RM5,000 and above		Should not exceed one (1) time of the UT investment amount
Unit Trust products (lump sum investment)	RM5,000 and above		Should not exceed one (1) time of the UT investment amount

- 3.1.3. The minimum FD placement amount is RM5,000 and the maximum FD placement amount is as stated in Table (3).

- 3.1.4. A minimum of Sales Charge of 2.50% is applicable to the UT products under the Promotion. Investors in the following funds - Pacific ELITE Dividend Fund, Pacific ELIT Dana Aman, Pacific ELIT Dana Dividen, Pacific ELIT Islamic AsiaPac Balanced Fund, Pacific ELITE Asia Dividend Fund, Pacific ELITE Global Strategic Fund, Pacific ELITE Emerging Markets Fund and Pacific ELITE China Growth Fund are also eligible for the Promotion even though these investors will not be charged upon entry into the funds. Customers are to refer to the prospectus for each specific Fund for information on the full sales charge. Investors are advised to read and understand the contents of the prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing in the Pacific ELITE/ELIT funds including the annual management fee which to be imposed at a higher rate than the industry average for similar funds.

- 3.1.5. Investments in UT funds using EPF monies are excluded from the Promotion.

- 3.1.6. Placement of the Promotional FD shall be made concurrently with the OCBC product purchase.

- 3.1.7. In the event that the investments in any one of the selected OCBC Products are cancelled during the respective "cooling-off" period, or the policy is cancelled within the "free look" period, the customer will not be eligible to enjoy the Promotional 5-month FD interest rate. The prevailing board rate (as at the date of FD placement) shall apply instead, from the date of placement of the FD.

- 3.1.7.1. Unit Trust Cooling-Off right

- 3.1.7.1.1. The cooling off right is only applicable once to any customer who is investing for the first time in any UT with OCBC Bank. The cooling off right is not applicable for any subsequent investment by the same customer in UT with OCBC Bank

- 3.1.7.1.2. If the UT investment is cooled off, the Customer will receive the refund of the UT investment amount and the UT service charge paid

- 3.1.7.1.3. The cool-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC Bank

- 3.1.7.2. Bancassurance Free Look right

- 3.1.7.2.1. Policy owner is given a "Free-Look Period" of fifteen (15) days to review the suitability of the newly purchased insurance plan after delivery or receipt of the policy contract, depending on the insurance plan type purchased.

- 3.1.7.2.2. If the Policy Owner returns the policy contract to the Insurer during this period, all premiums paid (less any medical examination fees) will be refunded to the Policy Owner and this policy contract shall be cancelled.

3.2. Promotional 1-month Foreign Currency Time Deposits ("FCY TD")

3.2.1. Customers will enjoy special 1-month FCY TD interest rates as shown in Table (4):

Table (4): Promotional 1-month Foreign Currency Time Deposits

Currency	Promotional 1-month FCY TD Interest Rate	Board Rate*
Australia Dollar (AUD)	10.00% p.a.	4.15% p.a.
New Zealand Dollar (NZD)	8.00% p.a.	2.50% p.a.
British Pound (GBP)	6.00% p.a.	0.10% p.a.
Singapore Dollar (SGD)	6.00% p.a.	0.00% p.a.
United States Dollar (USD)	6.00% p.a.	0.05% p.a.

* The board rates as at 20 August 2010.

3.2.2. The prevailing minimum FCY TD placement amount for each respective currency will apply for this Promotion..

3.2.3. The placement amount must be in Ringgit Malaysia or any other eligible foreign currency and converted into FCY TD currency according to the prevailing foreign exchange board rate or any other rate subject to the absolute discretion of OCBC Bank on the day of the FCY TD placement.

3.2.4. Upon Expiry Date, the promotional rate as listed in Table (4) will cease to apply and customer shall enjoy the prevailing board rate of the FCY TD.

4. Other terms and conditions

4.1. All the existing Terms and Conditions governing all products / programmes shortlisted in clause 3.1 shall continue to apply.

4.2. Conditions on the promotional Malaysia Ringgit Fixed Deposit and Foreign Currency Time Deposit placements:

4.2.1. The funds used for the FD placement under this Promotion must be from fresh funds ("Fresh Funds") defined as follow:

4.2.1.1. Cheques issued in the name of the customer from another bank in Malaysia other than OCBC Bank and OCBC Al-Amin Bank Berhad; or

4.2.1.2. Funds (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.

4.2.2. Upon maturity of the Promotional FD and FCY TD tenure, the Promotion Rate will cease to apply and the FD and FCY TD will be automatically renewed to the respective tenure at prevailing board rate when no other instruction is received from customer.

4.2.3. If the FD is pre-maturely withdrawn before the completion of the Promotional FD and tenure, the penalties are as follows:

Before completion of first 3 months of the FD placement :	No interest will be paid
Thereafter:	50% of the contracted Special Interest Rate is payable for each completed month

4.2.3.1. Interest payment will only be made at maturity of the Promotional FD and FCY TD tenure.

4.3. This promotion is not valid with any other promotion or other promotions as specified by OCBC Bank from time to time.

4.4. The selection of OCBC Products for this promotion is at OCBC Bank's absolute discretion.

4.5. OCBC Bank reserves the right to substitute at any time, at its sole discretion, the OCBC Products available for this Promotion with prior notice.

4.6. OCBC Bank reserves the right to amend or vary any of these terms and conditions from time to time with notice. These terms and conditions may be modified, added to, deleted or varied by OCBC Bank by way of posting the said amended terms and conditions on OCBC Bank's website or in any other manner deemed suitable by OCBC Bank. The Customers agree that continued participation in the Promotion shall constitute their acceptance of these terms and conditions (as modified and varied from time to time).

4.7. OCBC Bank reserves the right to terminate this Promotion and/or make changes either to the terms herein or otherwise, with prior notice.

4.8. In the event of discrepancy or conflict between the English version and the translation of these terms and conditions in any other language, the English version of these terms and conditions shall prevail. The Bank reserves the right at its absolute discretion to vary any of these terms and conditions at any time without prior notice.

Agreement

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

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Name:

I/C No:

Date:

CIF No:

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Name:

I/C No:

Date:

CIF No