

## OCBC iQ Real Deals Promotion (“Promotion”) Terms and Conditions Insured by PIDM

### 1. The Promotion

- 1.1 The OCBC iQ Real Deals Promotion (“the Promotion”) offers promotional 3-month and 9-month Fixed Deposits (“FD”) interest rates, subject to the conditions herein.
- 1.2 The Promotion shall be valid from 1 January 2012 until 31 March 2012 (“Promotion Period”), or such date (s) as may be determined and notified by OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) at its sole discretion from time to time. (Both dates inclusive)

### 2. Eligibility

- 2.1 The Promotion is open only to iQ members who are 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.
- 2.3 To be eligible for the Promotion, customer must have an iQ Account (or) a Basic Salary Account (both accounts are insured by PIDM) and an OCBC FD Account. If customer does not have any of this account(s), the customer must immediately open the account to be eligible for the Promotion.

### 3. Promotion Mechanics and Conditions

- 3.1. Customers will enjoy the following promotional interest rates for the following Fixed Deposit tenures as shown in Table (1)

**Table (1): Promotional Malaysia Ringgit Fixed Deposits (Insured by PIDM)**

| Promotional Fixed Deposit Tenure | Promotional Interest Rate | Board Rate* |
|----------------------------------|---------------------------|-------------|
| 3-month                          | <b>3.60% p.a.</b>         | 2.95% p.a.  |
| 9-month                          | <b>3.80% p.a.</b>         | 3.00% p.a.  |

\* The board rates as at 25 December 2011.

- 3.2. The minimum FD placement under this Promotion is RM5,000.
- 3.3. Upon maturity of the Promotional Fixed Deposit Tenure, the Promotional Interest Rate will cease to apply and the FD will be automatically renewed with a similar tenure at the prevailing board rate when no other instruction is received from customer.

### 4. Other terms and conditions

- 4.1. All the existing Accounts and Services – Main Terms and Conditions shall continue to apply.
- 4.2. If the FD is pre-maturely withdrawn before the completion of the Promotional Fixed Deposit Tenure, the penalties are as follows: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 Promotional Interest Rate is payable for each completed month |

- 4.3. Interest payment will only be made at maturity of the Promotional FD tenure.
- 4.4. This Promotion is not valid with any other promotion or other promotions as specified by OCBC Bank from time to time.
- 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 may, at its sole discretion, 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 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.