

**(“Promotion”)
Terms and Conditions
Insured by PIDM**

1. The Promotion

- 1.1. The OCBC iQ Real Deals Premier Banking Fixed Deposit Promotion (“the Promotion”) offers customers the following:
 - 1.1.1. **iQ Real Deals Premier 3-month Fixed Deposit Promotion:** promotional 3-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)
- 1.3. The promotion is available at all Premier Banking Centre/Premier Banking Desk at OCBC Bank (Malaysia) Berhad (“OCBC Bank”) branches in Malaysia.

2. Eligibility

- 2.1. The Promotion is open only to “**Eligible iQ Premier Banking customer(s)**”,(defined in clause 2.2) 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. Eligible iQ Premier Banking Customer(s) refers to iQ Premier Banking new sign up and/or iQ Premier Banking upgrade.
 - 2.2.1. iQ Premier Banking new sign up refers to customer with no product holding, has never had a deposit/investment/bancassurance account with OCBC Bank prior to sign up
 - 2.2.2. iQ Premier Banking upgrade refers to upgraded customer(existing mass / mass affluent customer) with top up / no top up so long as at point of upgrade, the customer meets the minimum RM 300,000 Asset Under Management (AUM)
- 2.3. To be eligible for the Promotion, customer must make a new placement in a 3-month tenured iQ FD with OCBC Bank during the Promotion Period. If customer does not have an existing OCBC iQ FD Account, the customer must immediately open the OCBC iQ FD Account in order to be eligible for the Promotion
- 2.4. 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. **iQ Real Deals Premier 3-month Fixed Deposit Promotion (Insured By PIDM)**
 - 3.1.1. 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

Promotional Fixed Deposit Tenure	Promotional Interest Rate for 3-month FD (%p.a.)	3-month Fixed Deposit Board Rate (%p.a.)	Number of product holding to determine interest rates
3-month Fixed Deposit	5.00%p.a.	2.95%p.a.	3 Product Holding
3-month Fixed Deposit	4.00%p.a.	2.95%p.a.	2 Product Holding

* The board rates as at 25 December 2011.

- 3.1.2. Customer will be eligible for the promotional 3-month FD interest rate should they successfully purchase or participate or have existing holding in selected products/packages as listed in Table (2). The promotional interest rates will be determine by the numbers of product holding (as stated in Table (1))

Table (2): Eligible Products and Packages

Products or packages	
1	OCBC Fixed Deposit
2	OCBC Islamic GIA
3	OCBC Savings Account Products
4	OCBC Islamic Savings Account Products
5	OCBC Current Account Products
6	OCBC Islamic Current Account
7	OCBC Foreign Currency Deposits
8	Unit Trust (“UT”) Products
9	OCBC Bancassurance Products
10	Retail Bonds
11	Negotiable Instruments of Deposits (“NID”)
12	Credit-Linked Investments (“CLI”)
13	Dual Currency Investments (“DCI”)
14	Equity Linked Convertible Investments (“ELCI”)

- 3.1.3. The minimum FD placement under this Promotion is RM10,000 and maximum FD placement is 50% of customer’s (AUM) on the date of the placement (including the FD placement amount) or RM1 million whichever lower.
- 3.1.4. This Promotion is limited to one FD placement per OCBC Premier Banking Customer
- 3.1.5. 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 and Terms and Conditions shall continue to apply.
- 4.2. Conditions on the promotional Fixed Deposit placements:
 - 4.2.1. The funds used for the FD placement under this Promotion must be from fresh funds (“Fresh Funds”) which are defined as follows:

- 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; and/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. 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

- 4.2.3. Interest payment will only be made at maturity of the Promotional Fixed Deposit 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 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.

Agreement

I/We have read and understood the Terms and Conditions governing the OCBC iQ Real Deals Premier 3-month Fixed Deposit 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.

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 I/C No:
 Date:
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