

Booster Account
<b>Product Name: OCBC Booster Account</b>
<b>What is OCBC Booster Account?</b> An account that offers attractive interest rates but with the flexibility of a transactional account

Eligibility					
<b>Age Requirement</b>	Individuals aged 18 years and above (for single or joint account).				
<b>Nationality</b>	Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).				
<b>Documents Required</b>	Identity Card or Passport.				
<b>Minimum Initial Deposit</b>	RM500				
<b>Minimum Balance to Maintain in Account</b>	RM20 Any transaction resulting in the balance falling below the minimum balance will be rejected.				
Interest Rate					
<b>Interest Rate</b>	<p>There are 2 types of interest (Base interest and Wealth Bonus interest) for this account.</p> <p>a) <b>Base interest:</b> This interest is calculated daily on end-of day ledger balance and credited monthly.</p> <table border="1" style="margin-left: 40px;"> <tr> <td style="background-color: #e91e63; color: white;">For Accounts with Balances below RM30,000</td> <td style="text-align: center;">0.10%p.a.<sup>1</sup></td> </tr> <tr> <td style="background-color: #e91e63; color: white;">For Accounts with Balances of RM30,000 and above</td> <td style="text-align: center;">2.15%p.a.<sup>1</sup></td> </tr> </table> <p><sup>1</sup>Latest interest rates can be obtained from OCBC Malaysia Website and at any OCBC Bank branch. OCBC Bank reserves the right to change the interest rates and shall do so by posting at the branch, at OCBC Bank's website or in the mass media.</p> <p>b) <b>Wealth Bonus interest:</b> You will receive Wealth Bonus interest for 4 months at a Wealth Bonus interest rate of 1.20%p.a.<sup>2</sup> on your first RM50,000 of your Average Daily Balances, when you invest or insure in any eligible wealth product of at least the minimum amount from OCBC Bank. You will receive Wealth Bonus interest by the 14th business day of the following month or earlier.</p> <p>Please refer to the OCBC Booster Account Terms and Conditions and Appendix for Wealth Bonus for Booster Account from OCBC Malaysia Website or obtain from the nearest OCBC Bank branches to find out more on eligible wealth products and how to earn the Wealth Bonus Interest.</p> <p><sup>2</sup> OCBC Bank reserves the right to change the Wealth Bonus interest rates and shall do so by posting in the branch, at OCBC Bank's website or in the mass media.</p>	For Accounts with Balances below RM30,000	0.10%p.a. <sup>1</sup>	For Accounts with Balances of RM30,000 and above	2.15%p.a. <sup>1</sup>
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<b>Interest Calculation in the Event of Account Closure</b>	In the event of an account closure, the Base Interest shall be applied to compute the daily interest accrual on balances up to the previous day of account closing for the calendar month and no Wealth Bonus interest will be payable for the account.				

<b>Other terms</b>	<ul style="list-style-type: none"> <li>You may only open ONE Booster Account, whether in your own name or in joint names. If for any reason you open more than one Booster Account, the other Booster Account(s) opened subsequent to the first may be converted into the OCBC MoneyMax Savings Account or such other savings account as OCBC Bank may deem fit.</li> <li>A Booster Account with RM0.00 balance for more than 90 days will be closed. A notification via SMS or any other means, as the Bank deems fit, will be sent prior to the account closure. Reactivation of a closed account shall be at OCBC Bank's sole discretion.</li> </ul>				
<b>Services</b>					
<b>Interbranch Withdrawal</b>	Up to RM300,000 per account per day.				
<b>Standing Instruction</b>	Sign up for Standing Instructions to make payments for your routine bills.				
<b>OCBC Online Banking</b>	<p>Electronic Banking Lobbies – eLobby</p> <ul style="list-style-type: none"> <li>ATM Services provide cash withdrawals, funds transfers, balance enquiries, cheque book requests and more, 24 hours a day, 7 days a week.</li> <li>Cash Deposit Machine enables cash deposits or payments with or without your Debit card to your own and third party OCBC accounts.</li> <li>Cheque Deposit Machine provides a quick and convenient way to deposit cheques into OCBC accounts.</li> </ul> <p>OCBC Internet Banking</p> <ul style="list-style-type: none"> <li>Access your OCBC accounts 24 hours a day from the comfort of your home or office. Register for free with your Debit or Credit Card numbers and PIN at OCBC Malaysia website.</li> </ul> <p>OCBC Phone Banking</p> <ul style="list-style-type: none"> <li>The answer to your banking queries is now just a phone call away. Choose from the self-service menu or speak to our Customer Service Executive by calling our Contact Centre (refer to Customer Service Hotlines &gt; Personal Banking from OCBC Malaysia website).</li> </ul>				
<b>Features and Benefits</b>					
<b>Sweep Facility</b>	Enjoy sweep facility from your Booster Account to your current account.				
<b>Account Statement</b>	<p>This account comes with an electronic statement by default that can be retrieved through OCBC Online Banking and/or delivered to your email address. Hardcopy statements will be sent out monthly only upon request.</p> <p>A charge of RM10.00 per month shall be imposed upon each request for an additional paper statement.</p>				
<b>Deposit Insurance</b>	<p>Protected by PIDM up to RM 250,000 for each depositor.</p> <p>For more information, refer to the PIDM information brochures that are available at our counters or go to the website at PIDM website.</p>				
<b>Dormant Account Treatment</b>	<p>Any savings or current account with no activity for 1 year or more from the last date of transaction will be considered as a dormant account under the BNM Guidelines on Basic Banking Services Framework.</p> <table border="1" data-bbox="416 1592 1476 1798"> <tr> <td data-bbox="416 1592 911 1659"><b>Dormant account with balance not more than RM10.00</b></td> <td data-bbox="911 1592 1476 1659">The balance shall be absorbed as a service fee and the account shall be closed.</td> </tr> <tr> <td data-bbox="416 1659 911 1798"><b>Dormant account with balance more than RM10.00</b></td> <td data-bbox="911 1659 1476 1798">An annual fee of RM10.00 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".</td> </tr> </table> <p>To reactivate a dormant account, you are required to perform a deposit or withdrawal transaction over the counter at any OCBC Bank branches personally.</p>	<b>Dormant account with balance not more than RM10.00</b>	The balance shall be absorbed as a service fee and the account shall be closed.	<b>Dormant account with balance more than RM10.00</b>	An annual fee of RM10.00 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".
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<b>Policy of Unclaimed Monies</b>	Please note that any account with a credit balance but which continues to be dormant for 7 years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.				

**Booster Account**

<p><b>Operation of Joint Account</b></p>	<ul style="list-style-type: none"> <li>• Joint account (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport is required upon application.</li> <li>• The accountholders shall be jointly entitled to any deposit or credit balance in the Account.</li> <li>• All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with the Bank or any other information, shall be given in writing (or by any other means permitted by OCBC Bank) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders.</li> <li>• All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions.</li> <li>• If OCBC Bank receives contradictory instructions, whether or not from authorised person(s), OCBC Bank may choose to act only on the mandate of all the joint accountholders.</li> <li>• Upon notice of death of any one or more of the joint accountholders, OCBC Bank shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and if more than one survivor in their joint names provided that prior to such payment OCBC Bank shall be entitled to set off the indebtedness of any of the joint accountholders under any account with OCBC Bank and/or with any company within the OCBC Group from the deposit or credit balance.</li> <li>• OCBC Bank may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfilment of such Terms and Conditions as may be imposed by OCBC Bank.</li> </ul>
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**Summary of Fees and Charges**

<p><b>Early Closure</b> Within 3 months from date opened</p>	<p>RM20</p>
<p><b>Dormant Account</b> Account is dormant if no activity for 1 year or more from the last date of transaction</p>	<p>Account with a balance up to RM10.00: Balance shall be absorbed and account will be closed.</p> <p>Accounts with a balance more than RM10.00: RM10.00 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies</p>
<p><b>Debit Card</b> Registration Fee (One-time Fee) Annual Fee</p> <p><b>Cash Withdrawal Services</b></p> <ul style="list-style-type: none"> <li>• Withdrawal at any ATM in overseas bearing the MasterCard logo</li> <li>• Withdrawal at ATMs of participating banks in MEPS shared ATM network</li> <li>• Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)</li> <li>• Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia</li> </ul> <p>MEPS Instant Transfer via MEPS ATM</p>	<p>RM8.00 RM8.00 per annum</p> <p>RM10.00</p> <p>Up to RM1.00* per transaction determined by the Financial Institution that provides the ATM services</p> <p>RM1.00</p> <p>No charge</p> <p>No charges (for transaction amount RM5,000 and below); Fees determined by financial institution that provides the ATM services (for transaction amount above RM5,000)</p>



MEPS Instant Transfer at OCBC ATMs	No charge
Card Replacement Fee	RM12.00
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy
Overseas Conversion Fee	Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX
<b>Other Fees &amp; Charges</b>	Refer to Personal Banking > Fees & Charges from OCBC Malaysia website

**Contact Information**

<b>OCBC Bank (Malaysia) Berhad</b>	<p>For more information, inquiries or feedback on our latest products and services, you may call our Contact Centre (refer to Customer Service Hotlines &gt; Personal Banking from OCBC Malaysia website) or any OCBC Bank branch nearest to you.</p> <p>You may also contact us at any time to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your personal details will be kept confidential.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address or email to us (refer to Help &amp; Support &gt; The Dispute Resolution Process from OCBC Malaysia website):</p> <p style="text-align: center;"><b>Service Transformation Department,</b> OCBC Bank (Malaysia) Berhad, Menara OCBC, 18 Jalan Tun Perak, 50050 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) (refer to Contact Us from Ombudsman for Financial Services website); or Bank Negara Malaysia (refer to Contact Us from Bank Negara Malaysia website)</p>
<b>Bank Negara Malaysia</b>	<p>For further enquiries on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• MyCoverage website</li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK (refer to Contact Us from Bank Negara Malaysia website).</p>
<b>Perbadanan Insurans Deposit Malaysia (PIDM)</b>	<p>Call PIDM hotline (available Monday to Friday from 8.30am to 5.30pm) or email to PIDM (refer to Contact Us from PIDM website).</p>

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