

#### Product Name: OCBC 360 Account-i

#### What is OCBC 360 Account-i?

An Islamic savings account that rewards you for your banking activities.

| General Information                    |  |
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| <b>Shariah Contract</b>                | Tawarruq   |
| <b>Definition and salient features</b> | Tawarruq refers to a sale of an asset by a seller for a price to be paid on deferred basis, and the subsequent sale of the asset by the purchaser to a party other than the original seller on cash basis, for the purpose of obtaining cash.  |
| <b>How does the Product Work?</b>      | <p>The Tawarruq transactions will be conducted through dual agency arrangement. Under this arrangement, OCBC Al-Amin Bank Berhad ('OCBC Al-Amin') will act as the Customer's agent to conclude the Tawarruq transactions. Essentially, the Customer is the seller and OCBC Al-Amin is the purchaser of commodity at deferred price. The detailed explanation is as follows:</p> <p>The Customer deposits funds* with OCBC Al-Amin and appoints OCBC Al-Amin as the Customers' agent to purchase commodity. The commodity will be Crude Palm Oil ('CPO') or such other Shariah compliant non-Ribawi commodity as determined by OCBC Al-Amin.</p> <p><u>*Customers Funds : Customer's Purchase Price</u></p> <p>OCBC Al-Amin purchases commodity as the Customers' agent from a broker at spot. If there is no request of physical delivery of the commodity, the Customer authorises and appoints the Bank as agent (Wakil) to sell the commodity at an amount equivalent to Bank's Purchase Price to any party including to the Bank itself when the Customer has constructive possession (Qabd al-Hukmi). OCBC Al-Amin then purchases the commodity from the Customer at cost plus profit**.</p> <p><u>**Cost plus profit : Bank's Purchase Price</u></p> <p>Profit will accrue daily to be credited to Customer's account at the end of the month.</p> <p>The Tawarruq transactions will be carried out on every trading day of a trading platform selected by OCBC Al-Amin, so long as the trading day is also a banking day in Kuala Lumpur.</p> |
| <b>Shariah-compliant Asset(s)</b>      | Crude Palm Oil ("CPO") or such other Shariah compliant non-Ribawi commodities as determined by the Bank acting as Customer's Wakil.  |

| Eligibility                            |   |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
|--|---|---|---------------------------|---------------------|---------|-----------------|---|--------------|-----------------|---|------------|-----------------|---|
| Age requirement                        | Individuals aged 18 years old and above (for single or joint account).  |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Nationality                            | Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).  |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Documents Required                     | Identity Card or Passport.  |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Minimum Initial Deposit                | RM500   |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Minimum Balance to Maintain in Account | RM0<br>Any transactions resulting in the balance falling below minimum balance shall be rejected.   |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Profit Rate                            |   |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Base Profit                            | You will earn base profit on the entire account balance at the prevailing profit rate ("Board Rate") computed daily and credited into the OCBC 360 Account-i at the end of the month ("Base Profit") at such rate as may be determined by OCBC Al-Amin from time to time. The latest rate is available on OCBC Al-Amin's website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>  |   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Bonus Profit                           | <p>Within a calendar month, if you fulfill all necessary requirements for :</p> <p>(a) the "Deposit" category in Table 1 below to OCBC Al-Amin's satisfaction, you earn bonus profit for the "Deposit" category at the corresponding rate; and/or</p> <p>(b) the "Bill Payment" category in Table 1 below to OCBC Al-Amin's satisfaction, you earn bonus profit for the "Bill Payment" category at the corresponding rate; and/or</p> <p>(c) the "Debit Card" category in Table 1 below to OCBC Al-Amin's satisfaction, you earn bonus profit for the "Debit Card" category at the corresponding rate</p> <p>on the average daily account balance capped at a maximum average daily account balance of RM100,000 ("Maximum Average Balance") for that calendar month. Please read the OCBC 360 Account-i Terms and Conditions to find out more on how to earn the bonus profits.</p> <p style="text-align: center;"><b>TABLE 1</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">CATEGORY</th> <th style="width: 25%;">BONUS PROFIT<sup>#</sup></th> <th style="width: 50%;">BASIC REQUIREMENTS*</th> </tr> </thead> <tbody> <tr> <td>Deposit</td> <td>1.30% per annum</td> <td>When you deposit a minimum of RM500 into the OCBC 360 Account-i</td> </tr> <tr> <td>Bill Payment</td> <td>1.30% per annum</td> <td>When you perform a minimum of 3 Bill Payments<sup>^</sup> from your OCBC 360 Account-i</td> </tr> <tr> <td>Debit Card</td> <td>1.30% per annum</td> <td>A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Al-Amin Bank debit card</td> </tr> </tbody> </table> <p><sup>^</sup>Through OCBC Online Banking or OCBC Internet Banking (excluding any FPX payment) to participating billings organisations, other banks/financial institutions and Customer's OCBC Al-Amin home financing facility. A payment to Customer's OCBC Al-Amin home financing facility from OCBC 360 Account-i pursuant to a standing instruction also qualifies as a Bill Payment.</p> <p>*Please read OCBC 360 Accounts-i for details of terms and conditions. OCBC 360 Account-i Terms and Conditions are posted at OCBC Al-Amin's website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>. Printed copies of OCBC 360 Account-i Terms and Conditions are available on request at any OCBC Al-Amin or OCBC branch.</p> <p><sup>#</sup>These are the bonus profit rates as at date of publication. OCBC Al-Amin has the right to change the bonus profit rates from time to time, by notice published at OCBC Al-Amin website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p> | CATEGORY  | BONUS PROFIT <sup>#</sup> | BASIC REQUIREMENTS* | Deposit | 1.30% per annum | When you deposit a minimum of RM500 into the OCBC 360 Account-i | Bill Payment | 1.30% per annum | When you perform a minimum of 3 Bill Payments <sup>^</sup> from your OCBC 360 Account-i | Debit Card | 1.30% per annum | A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Al-Amin Bank debit card |
| CATEGORY                               | BONUS PROFIT <sup>#</sup>   | BASIC REQUIREMENTS*   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Deposit                                | 1.30% per annum   | When you deposit a minimum of RM500 into the OCBC 360 Account-i   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Bill Payment                           | 1.30% per annum   | When you perform a minimum of 3 Bill Payments <sup>^</sup> from your OCBC 360 Account-i                   |                           |                     |         |                 |   |              |                 |   |            |                 |   |
| Debit Card                             | 1.30% per annum   | A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Al-Amin Bank debit card |                           |                     |         |                 |   |              |                 |   |            |                 |   |

| Illustration on Bonus Profit  | TABLE 2   |   |   |
|---|---|---|---|
|   | DATE  | PARTICULARS   | BONUS PROFIT  |
|   | <b>Scenario A</b>   |   |   |
|   | <b>Customer A has a total of RM50,000 in his OCBC 360 Account-i as at 1 May 2019</b>  |   |   |
|   | 5 May 2019  | Customer A deposits RM200 into his OCBC 360 Account-i   | Average daily account balance for May 2019 <sup>(a)</sup><br>= $[4(\text{RM}50,000)+11(\text{RM}50,200)+9(\text{RM}50,500)+7(\text{RM}350,500)]\div 31$               |
|   | 16 May 2019   | Customer A deposits RM300 into his OCBC 360 Account-i   | = RM118,070.97  |
|   | 25 May 2019   | Customer A deposits RM300,000 into his OCBC 360 Account-i   | Bonus Profit for May 2019 <sup>(b)</sup><br>= $\text{RM}100,000 \times 1.30\% \text{p.a.} \times 31 \div 365$<br>= RM110.41   |
|   | <b>Scenario B</b>   |   |   |
|   | <b>Customer B has a total of RM1,000 in his OCBC 360 Account-i as at 1 June 2019</b>  |   |   |
|   | 2 June 2019   | Customer B spends a total of RM600 on purchases in a shopping mall using his OCBC Al-Amin Debit Card-i              | Average daily account balance for June 2019 <sup>(a)</sup><br>= $[1(\text{RM}1,000)+5(\text{RM}400)+5(\text{RM}100,400)+19(\text{RM}97,900)]\div 30$<br>= RM78,836.67 |
|   | 7 June 2019   | Customer B deposits RM100,000 into his OCBC 360 Account-i   | Bonus Profit for June 2019 <sup>(c)</sup><br>= $\text{RM}78,836.67 \times 2.60\% \text{p.a.} \times 30 \div 365$<br>= RM168.47  |
|   | 12 June 2019  | Customer B pays RM2,500 from his OCBC 360 Account-i pursuant to standing instruction to pay his OCBC home financing |   |
| EXPLANATIONS to Table 2 :   |   |   |   |
| (a) Average daily account balance = sum of account balance of every day in the calendar month divided by number of days in the calendar month.  |   |   |   |
| (b) In Scenario A, as Customer A fulfills the requirements for "Deposit" category within May 2019, he earns 1.30%p.a. Bonus Profit of RM110.41. The Bonus Profit is calculated on the Maximum Average Balance of RM100,000 since his actual average daily account balance of RM118,070.97 has exceeded the Maximum Average Balance. If Customer A did nothing in the next calendar month i.e. June 2019, then he would only earn Base Profit at Board Rate on the entire account balance of RM350,500 and he would not earn any Bonus Profit in June 2019.  |   |   |   |
| (c) In Scenario B, Customer B fulfills the requirements for "Debit Card-i" and "Deposit" categories (he does not fulfill the requirements for "Bill Payment" category because he only makes 1 Bill Payment instead of 3 as required). Therefore he gets to earn 2.60%p.a. Bonus Profit of RM168.47 on the actual average daily account balance of RM78,836.67. If Customer B did nothing in the next calendar month i.e. July 2019 except for the standing instruction for payment of his OCBC home financing (he does not fulfill the "Bill Payment" category by making only 1 Bill Payment), he would not earn any Bonus Profit in July 2019. |   |   |   |
| <b>Profit Calculation in the Event of Account Closure</b>   | In the event of an account closure, the daily profits for the month of the account closure will be calculated at the Board Rate on daily balances up to the day before the account closure date. No Bonus Profit will be payable for the Account. For clarity, if at the time of account closure the Bonus Profit for the preceding calendar month has not been paid, the Bonus Profit for the preceding calendar month will also not be payable. |   |   |

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| <p><b>Other terms</b></p>                                   | <p>You may only open ONE OCBC 360 Account-i, whether in own name or in joint names. If for any reason you have multiple OCBC 360 Account-i eligible for the Bonus Profit, only ONE (1) account that has the highest total bonus profit will be accorded. The other OCBC 360 Account-i(s) opened may be converted into the OCBC Aqil Savings Account-i or such other savings account as OCBC Al-Amin may at its absolute discretion deem fit. In any event, such other OCBC 360 Account-i(s) will not earn the Bonus Profit, but may only earn Base Profit as may be determined by OCBC Al-Amin from time to time.</p> <p>There is no requirement to maintain any minimum balance in the account but the account will be closed if it maintains zero balance continuously for 90 days. OCBC Al-Amin will prior notify the Customer by SMS or such other means as OCBC Al-Amin deems fit of the account closure. Reactivation of a closed account within 3 months from the account closure date shall be at OCBC Al-Amin’s sole discretion.</p>                            |   |  |   |   |
| <p><b>Features and Benefit</b></p>                          |  |   |  |   |   |
| <p><b>Records: e-Statement Based or Statement Based</b></p> | <p>Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or delivered to your email address. You may also choose to receive hardcopy statements that will be sent out monthly to you.</p> <p>A charge of RM10.00 will apply for each additional monthly statement requested.</p>   |   |  |   |   |
| <p><b>Deposit Insurance</b></p>                             | <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 <a href="http://www.pidm.gov.my">www.pidm.gov.my</a></p>   |   |  |   |   |
| <p><b>Dormant Account Treatment</b></p>                     | <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="421 1249 1406 1451"> <tr> <td data-bbox="421 1249 730 1350"> <p>Dormant account with balance not more than RM10.00</p> </td> <td data-bbox="730 1249 1406 1350"> <p>The balance shall be absorbed as a service fee and the account shall be closed.</p> </td> </tr> <tr> <td data-bbox="421 1350 730 1451"> <p>Dormant account with balance more than RM10.00</p> </td> <td data-bbox="730 1350 1406 1451"> <p>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”.</p> </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 (Malaysia) Berhad or OCBC Al-Amin Bank Berhad branches personally.</p> | <p>Dormant account with balance not more than RM10.00</p> | <p>The balance shall be absorbed as a service fee and the account shall be closed.</p> | <p>Dormant account with balance more than RM10.00</p> | <p>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”.</p> |
| <p>Dormant account with balance not more than RM10.00</p>   | <p>The balance shall be absorbed as a service fee and the account shall be closed.</p>   |   |  |   |   |
| <p>Dormant account with balance more than RM10.00</p>       | <p>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”.</p>  |   |  |   |   |
| <p><b>Policy of Unclaimed Monies</b></p>                    | <p>Please note that any account with a credit balance but which continues to be dormant for seven (7) years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.</p>   |   |  |   |   |

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| <b>Operation of Joint Account</b> | <ul style="list-style-type: none"> <li>A joint account (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport will be 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 Al-Amin) 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 Al-Amin receives contradictory instructions, whether or not from authorised person(s), OCBC Al-Amin may choose to act only on the mandate of all the joint accountholders.</li> <li>Upon receiving notice of death of any one or more of the joint accountholders, OCBC Al-Amin 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 Al-Amin shall be entitled to set off the indebtedness of any of the joint accountholders under any account with OCBC Al-Amin and/or with any company within the OCBC Group from the deposit or credit balance (with 7 days’ notice to customer).</li> <li>OCBC Al-Amin 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 Al-Amin.</li> </ul> |
|-----------------------------------|--|

| <b>Summary of Fees and Charges</b>  |   |
|---|---|
| <b>Early Closure</b><br>Within 3 months from date opened  | RM20.00   |
| <b>Dormant Account</b><br>Account is dormant if no activity for 1 year or more from the last date of transaction <ul style="list-style-type: none"> <li>Accounts with a balance up to RM10.00</li> <li>Accounts with a balance more than RM10.00</li> </ul> | Balance shall be absorbed and account will be closed.<br>RM10.00 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies. |

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| <p><b>Debit Card-i</b></p> <ul style="list-style-type: none"> <li>• Registration Fee (One-time Fee)</li> <li>• Annual Fee</li> </ul> <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 Internet Banking or MEPS ATM</p> <p>MEPS Instant Transfer at OCBC ATMs</p> <p>Card Replacement Fee</p> <p>Sales Draft Retrieval Fee</p> <p>Overseas Conversion Fee</p> | <p>RM8.00<br/> RM8.00 per annum</p> <p>RM10.00</p> <p>Up to RM4.00* per transaction determined by the Financial Institution that provides the ATM services</p> <p>RM1.00</p> <p>No charge</p> <p>RM0.50</p> <p>RM0.30</p> <p>RM12.00</p> <p>RM15.00 per original copy<br/> RM8.00 per duplicate copy</p> <p>Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX</p> |
| <p><b>Standing Instructions (SI)</b></p> <ul style="list-style-type: none"> <li>• Payment for loans, card or dues to Bank</li> <li>• Payment to OCBC Bank account</li> <li>• Payment to non-OCBC Bank account via Cashier's Order <ul style="list-style-type: none"> <li>- commission</li> <li>- stamp duty</li> <li>- postage (if applicable)</li> </ul> </li> <li>• Unsuccessful SI</li> </ul>  | <p>No Charge</p> <p>RM2.00 per transaction</p> <p>RM2.00 per transaction</p> <p>RM0.15 per transaction</p> <p>Depending on destination</p> <p>RM2.00 per unsuccessful attempt</p>  |
| <p><b>Interbank GIRO Funds Transfers</b></p> <ul style="list-style-type: none"> <li>• Over the Counter and Phone Banking <ul style="list-style-type: none"> <li>- For the first two transactions (within the month)</li> <li>- Subsequent transactions (within the month)</li> </ul> </li> <li>• Via Internet and Mobile Banking</li> </ul>   | <p>RM0.50 per transaction for each account</p> <p>RM2.00 per transaction for each account</p> <p>RM0.10 per transaction for each account</p>   |
| <p><b>Request for Statement</b></p>   | <p>RM10.00 per statement</p>   |

| Contact Information                                       |   |
|---|---|
| <p><b>OCBC Al-Amin (Malaysia) Berhad</b></p>              | <p>For more information, inquiries or feedback on our latest products and services, you may call our Contact Centre at 03-8314 9310 or visit our website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> or any OCBC Bank/OCBC Al-Amin 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. If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p style="text-align: center;"><b>Service Transformation Department,</b><br/> OCBC Bank (Malaysia) Berhad,<br/> Level 15, Menara OCBC,<br/> 18 Jalan Tun Perak,<br/> 50050 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) can be contacted at 03-2272 2811; email <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a> or Bank Negara Malaysia at 1300 88 5465; email <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p> |
| <p><b>Bank Negara Malaysia</b></p>                        | <p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a></li> <li>• <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a></li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>  |
| <p><b>Perbadanan Insurans Deposit Malaysia (PIDM)</b></p> | <p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to <a href="mailto:info@pidm.gov.my">info@pidm.gov.my</a></p>   |

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