

**OCBC Flex Account**

**Product Name: OCBC Flex Account**  
(Formerly known as OCBC FRANK Account)

**What is OCBC Flex Account?**

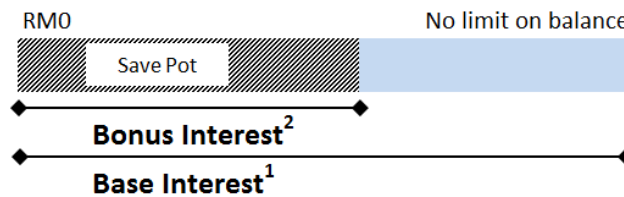
An account that earns you “Bonus Interest” for keeping money in a “Save Pot”.

**Eligibility**

<b>Age requirement</b>	Individuals aged 18 years old and above.
<b>Account Holding</b>	An applicant is allowed to hold only <b>ONE</b> account. No joint or multiple accounts are allowed.
<b>Nationality</b>	Open to Malaysian Citizens only.
<b>Documents Required</b>	Identity Card.
<b>Minimum Initial Deposit</b>	RM20
<b>Minimum Balance to Maintain in Account</b>	RM20

**Interest Rates**

**Interest Rates** A savings account with Base Interest on the entire account balance and additional Bonus Interest for the amount set aside in the “Save Pot”.



Interest rates are illustrated in the table below:-

Interest Type	Interest Rates* (%p.a.) <sup>^</sup>	Applicable to
Base Interest <sup>1</sup>	0.30%p.a.	<b>Daily Account Balance</b> (including the amount in the “Save Pot”)
Bonus Interest <sup>2</sup>	1.80%p.a.	<b>Daily Save Pot Balance</b>

<sup>1</sup> You will earn the prevailing interest (“Base Interest”) on the entire account balance. Base Interest will be calculated at the end of the day, based on your daily account balance and credited to your account at month end.

<sup>2</sup> The amount in the “Save Pot” is earmarked and cannot be withdrawn or spent. As the account holder, you decide how much money in your account is to be placed into, or removed from, the “Save Pot”, at any time at your convenience. The minimum denomination for adjusting the “Save Pot” is RM1 whilst the maximum amount that can be earmarked is the total account balance. In order to place money into or remove money from the “Save Pot”, you will first need to download the OCBC Mobile Banking Application (“App”) onto your mobile phone. The App contains the functions for you to place money into or remove money from the “Save Pot”. Bonus Interest will be calculated at the end of the day, based on your daily “Save Pot” balance and credited to your account at month end.

**Both interests will be posted to the account in a single transaction as “Interest Credit”, rounded up to 2 decimal places.**

Debit Card purchases which are debited from your account after the transaction date may result in the Daily Account Balance being less than the Daily Save Pot Balance. In such cases, the Bonus Interest will be calculated based on the Daily Account Balance. However, if the Daily Account

	<p>Balance is in negative balance, no interest at all will be paid for the days that the Daily Account Balance is in negative balance.</p> <p>^The effective interest rate of Flex Account ranges from 0.30%p.a. to 2.10%p.a., depending on the Daily Account Balance and the amount placed into Save Pot. Please refer to the Product FAQ at our website for various examples of interest calculation.</p> <p>Both the Base Interest rate and Bonus Interest rate are determined by OCBC Bank and are subject to change from time to time. The interest rates in the table above are valid as at date of publication. Latest interest rates can be obtained from OCBC website and the nearest OCBC Bank branches. OCBC Bank reserves the right to change the interest rates and shall do so by posting notice in the branch, on OCBC Bank's website or in the mass media.</p>				
<b>Interest Calculation in the Event of Account Closure</b>	In the event of an account closure, both Base Interest and Bonus Interest will be paid up to the previous day of account closure.				
<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>Other terms</b>	An account with RM0 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.				
<b>Features and Benefit</b>					
<b>Account Statement</b>	<p>This account comes with an electronic statement; no paper statement will be issued to you. Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or delivered to your email address.</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"> <tr> <td><b>Dormant account with balance not more than RM10.00</b></td> <td>The balance shall be absorbed as a service fee and the account shall be closed.</td> </tr> <tr> <td><b>Dormant account with balance more than RM10.00</b></td> <td>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 (Malaysia) Berhad or OCBC Al-Amin Bank Berhad 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 seven (7) years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.
<b>Summary of Fees and Charges</b>	
<b>Early Closure</b> Within 3 months from date opened	RM20.00
<b>Dormant Account</b> Account with no activity for 1 year or more from the last date of transaction	Accounts with a balance up to RM10.00 - Balance shall be absorbed and account will be closed.  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.
<b>Debit Card</b> Registration Fee (One-time Fee) Annual Fee	RM8.00 RM8.00 per annum
<b>Cash Withdrawal Services</b> • Withdrawal at any ATM in overseas bearing the MasterCard logo • Withdrawal at ATMs of participating banks in MEPS shared ATM network • Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia) • Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia	RM10.00  Up to RM1.00* per transaction determined by the Financial Institution that provides the ATM services RM1.00  No charge
MEPS Instant Transfer via MEPS ATM	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)
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.

<b>Contact Information</b>	
<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><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, you may contact or email to 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 information 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>

Disclaimer: This Product Information Sheet is for information purposes only and does not constitute any advice on any matter discussed. All information and materials including those on services, products, financial information, data, text or other items are provided strictly 'as is', and 'as available' and is so provided for your information and reference only. OCBC Bank does not guarantee the usefulness or adequacy of the information provided and will not be responsible for the consequences of reliance upon any opinion or statement contained herein or for any omission. All the existing terms and conditions governing the respective OCBC Bank products and services, including without limitation the terms and conditions governing OCBC Bank deposit accounts, OCBC Bank credit cards, OCBC Bank debit cards, OCBC Online Banking or Internet Banking, etc., shall continue to apply. The precise terms and conditions of this **OCBC Flex Account** are available at OCBC Bank branches and OCBC Malaysia Website. This Product Information Sheet is confidential and may not be reproduced (in whole or in part) to any other person without the prior written permission of OCBC Bank.