

## New to Premier Deal (“Promotion”) Terms and Conditions

### 1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) present New to Premier Deal (“the Promotion”) subject to the terms and conditions.
- 1.2. The Promotion shall be valid from 24 February until 30 April 2017 (both dates inclusive, “Promotion Period”), or such other date(s) as may be determined at the sole and absolute discretion of, and notified to the Eligible Customers by OCBC Bank and/or OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is available at all OCBC Bank branches and all OCBC Al-Amin branches (except for OCBC Al-Amin Xpres branches) in Malaysia.

### 2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents\*. *\*Subject to country of origin, if a non-resident's country of origin is not acceptable to OCBC (as the case may be), such non-resident shall not be eligible to participate in this Promotion.*
- 2.2. Customers shall be and shall remain in good standing according to OCBC Bank's and OCBC Al-Amin's absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC Bank and/or OCBC Al-Amin have been suspended or terminated or who have breached any other agreements with OCBC Bank and/or OCBC Al-Amin any time within the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.3. Customers who are eligible to participate in this Promotion shall be referred to as “Eligible Customers”.
- 2.4. “Eligible Premier Banking Customers” shall mean and refer to such Eligible Premier Banking Customers of OCBC Bank and/or OCBC Al-Amin who apply and are accepted to be members of OCBC Bank and/or OCBC Al-Amin Premier Banking/ Private Premier Client within the Promotion Period.

### 3. Promotion Mechanics and Conditions

- 3.1. **New to Premier Deal (Fixed Deposit (“FD”), Fixed Deposit-i (“FD-i”), Time Deposit (“TD”) and Time Deposit-i (“TD-i”) are insured By PIDM)**

- 3.1.1. Eligible Premier Banking Customers (defined below) are eligible to enjoy the following promotional interest/profit rate for the following FD/FD-i or TD/TD-i tenure as shown in Table (1):

**Table (1)**

FD/FD-i Tenure	Promotional Rate <sup>^</sup>	3-month FD/FD-i Board Rate*	Number of product purchase to determine interest/profit rates	Special Condition
3-month	<b>5.00% p.a.</b>	2.75% p.a.	3 Product Purchases where: <ul style="list-style-type: none"> <li>• 1 of the products must be non-deposit Wealth product and</li> <li>• 1 of the product must be Premier Save Account/ Premier Save Account-i</li> </ul>	Fresh funds required as explained in clause 4.2 below
<b>OR</b>				
TD Tenure	Promotional Rate <sup>^</sup>	Eligible Currencies	Number of product purchase to determine interest rates	Special Condition
3-month	Board rate + <b>5.00%p.a.</b>	GBP SGD USD AUD CAD EUR NZD JPY	3 Product Purchases where: <ul style="list-style-type: none"> <li>• 1 of the products must be non-deposit Wealth product and</li> <li>• 1 of the product must be Premier Save Account</li> </ul>	Fresh funds required as explained in clause 4.2 below
<b>OR</b>				
TD-i Tenure	Promotional Rate <sup>^</sup>	Eligible Currencies	Number of product purchase to determine profit rates	Special Condition
3-month	Board rate + <b>5.00%p.a.</b>	GBP USD SGD	3 Product Purchases where: <ul style="list-style-type: none"> <li>• 1 of the products must be non-deposit Wealth product and</li> <li>• 1 of the product must be Premier Save Account-i</li> </ul>	Fresh funds required as explained in clause 4.2 below

\* For illustration only. The board rate published as at 27 July 2016 is used to show the difference between the board rate and the promotional rate for illustration purposes. To find out the latest board rates, please visit [www.ocbc.com.my](http://www.ocbc.com.my).

<sup>^</sup> Promotional rate(s) are subject to change. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank and/or OCBC Al-Amin branches or [www.ocbc.com.my](http://www.ocbc.com.my).

- 3.1.2. Eligible Premier Banking Customers will be eligible for the promotional 3-month FD/FD-i/TD/TD-i interest/profit rate if within the Promotion Period they successfully purchase 3 or more selected products/packages and where one of the products must be a non-deposit Wealth product as listed in Table (2) and the other one of the product must be Premier Save Account/ Premier Save Account-i.

**Table (2)**

	Eligible Products and Packages	Type of Products
1	OCBC Fixed Deposit/-i (“FD/FD-i”)	Deposit Products (All CA/CA-i/SA/SA-i/ FD/ FD-i/FCY/FCY-i accounts are Insured by PIDM)
2	OCBC Savings Account/-i Products (SA/SA-i”)	
3	OCBC Current Account/-i Products (CA/CA-i”)	
4	OCBC Foreign Currency /-i Products (“FCY/FCY-i”)	



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5	Unit Trust/Unit Trust-i (“UT/UT-i”) Products (Please refer to the Appendix for the list of Eligible Products and Packages for UT/UT-i)	Non-Deposit Wealth Products
6	Premier Legacy	
7	Retail Bonds	
8	Floating Rate Negotiable Instruments of Deposits	
9	Credit-Linked Investments	
10	Dual Currency Investments	
11	Equity Linked Convertible Investments	
12	Auto-callable Commodity/ Equity Linked Structured Investment	
13	Callable Credit Linked Structured Investment	

- 3.1.3. To participate in the New to Premier Deal, an Eligible Premier Banking Customer must make a new placement in a 3-month tenured FD/FD-i/TD/TD-i with OCBC during the Promotion Period. If the Eligible Premier Banking Customer does not have an existing FD/FD-i/TD/TD-i Account, the Eligible Premier Banking Customer shall open an FD/FD-i/TD/TD-i Account in order to participate in the New to Premier Deal.
- 3.1.4. Placement of the FD/FD-i/TD/TD-i under this New to Premier Deal shall be made one month from the application of OCBC Premier Banking membership.
- 3.1.5. The minimum Non-Deposit Wealth Product purchase is RM 50,000 for investment product or RM100,000 single premium for Premier Legacy or the minimum requirement for the respective investment product, whichever is higher.
- 3.1.6. The minimum FD/FD-i placement under this Deal is RM 10,000 or (for TD/TD-i) its foreign currency equivalent.
- 3.1.7. The maximum placement amount is an amount equivalent to 50% of the value of the Eligible Premier Banking Customer's assets under management at the date of the membership application (including the FD/FD-i/TD/TD-i placement amount) or RM1 million whichever is lower or (for TD/TD-i) its foreign currency equivalent. For purposes of this Deal, the term “assets under management” shall mean and refer to selected products purchased by the Eligible Premier Banking Customer from OCBC Bank/OCBC Al-Amin which includes deposits, investment products and Bancassurance products with premiums payable annually.
- 3.1.8. The placement amount must be converted from Ringgit into the TD/TD-i currency or such other foreign currency acceptable to OCBC (other than the TD/TD-i currency). The conversion shall be effected:
- on the date of the TD/TD-i placement; and
  - at the prevailing foreign exchange board rate (the “Bank Sell” rate) as at the date of the TD/TD-i placement or such other foreign exchange rate as may be determined by OCBC Bank at its sole and absolute discretion
- 3.1.9. Cash withdrawal of the TD/TD-i is only allowed in the form of Ringgit Malaysia as follows:
- The TD/TD-i will be converted to Ringgit at the prevailing foreign exchange board rate (the “Bank Buy” rate).
  - The Bank Buy rate at the time of cash withdrawal may be lower than the Bank Sell rate at the time of initial TD/TD-i placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the TD/TD-i placement. If the Bank Buy rate is sufficiently lower than the Bank Sell rate, then the total return can be negative and customers will incur a loss.

#### 4. Other terms and conditions

- 4.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products / packages / programmes referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.
- 4.2. Conditions on all the promotion above:
- 4.2.1. The funds used for the FD/FD-i/TD/TD-i placement for the promotion above must be “fresh funds”, which is defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OCBC Bank and OCBC Al-Amin), which are deposited or transferred into an Eligible Customer's account with OCBC Bank or OCBC Al-Amin not more than 7 days from the date of participation in this Promotion.
- 4.2.2. If any amount is prematurely withdrawn from the FD/FD-i/TD/TD-i Account (as the case may be) before the completion of the promotional FD/FD-i/TD/TD-i tenure, no interest/profit will be paid. For FD-i/TD-i, the Customer shall give rebate on all profit.
- 4.2.3. Except where clause 4.2.2 applies, interest/profit payment will only be made at maturity of the promotional FD/FD-i/TD/TD-i tenure.
- 4.2.4. Upon maturity of the promotional FD/FD-i/TD/TD-i tenures, the promotional interest/profit rates will cease to apply and the FD/FD-i/TD/TD-i will be automatically renewed with a similar tenure at the prevailing board rates when no other instruction is received from the Eligible Customer.
- 4.3. The Customer shall abide to the limits imposed by Bank Negara Malaysia for the operation of Foreign Currency Account or for foreign currency investments.
- 4.4. This Promotion is not valid with any other promotion or promotions as specified by OCBC Bank or OCBC Al-Amin from time to time.
- 4.5. The selection of products for this Promotion is at OCBC Bank's or OCBC Al-Amin absolute discretion.
- 4.6. OCBC Bank and OCBC Al-Amin reserve the right to substitute at any time, at their sole and absolute discretion respectively, any of the products available for this Promotion with prior 21 days' notice.
- 4.7. OCBC Bank and/or OCBC Al-Amin reserve the right to vary or add to these Terms and Conditions, or to suspend or terminate this Promotion. Notice of such variation of the T&C or suspension or termination of the Promotion is deemed given by posting a general notice in any OCBC Bank and/or OCBC Al-Amin branch or their websites respectively 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 posted.