

**Terms and Conditions for Foreign Currency Time Deposit-i Deal (“the Promotion”) by  
OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank  
Berhad (200801017151 / 818444-T) (“OCBC Al-Amin”) (both banks are referred together as the “Bank”)**

| When is the Promotional Period?                          | 15 Nov 2019 until 31 March 2020 (both dates inclusive). The Bank may change the Promotional Period by notice posted at the Bank’s branches or website.   |          |          |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
|--|--|----------|----------|-----|-----|--|------|------|------|----------------------------------|------|------|------|----------|-----|-----|-----|--------|----------|--------|----------|
| Which branches of the Bank participate in the Promotion? | All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.   |          |          |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| Who is eligible for this Promotion?                      | Individuals who are: <ul style="list-style-type: none"> <li>• Malaysian residents,</li> <li>• Permanent residents in Malaysia, and</li> <li>• Non-residents (except individuals from countries not acceptable to the Bank)</li> </ul>  |          |          |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| What is the Promotion about?                             | <p>Promotional rates for 6-months on funds placed in foreign currency time deposit account-i (FCY TD-i) in either AUD, GBP or USD. For your easy reference:</p> <p>Type of Deposit : Foreign Currency Time Deposit-i</p> <p>Tenure : 6 months</p> <p>Rates</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>AUD</th> <th>GBP</th> <th>USD</th> </tr> </thead> <tbody> <tr> <td>Promotional<sup>2</sup> rate (% p.a.)</td> <td>1.00</td> <td>0.65</td> <td>1.75</td> </tr> <tr> <td>Board rate (% p.a.)<sup>1</sup></td> <td>0.55</td> <td>0.45</td> <td>1.40</td> </tr> </tbody> </table> <p>Minimum Placement Amount</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>AUD</th> <th>GBP</th> <th>USD</th> </tr> </thead> <tbody> <tr> <td>Amount</td> <td>AUD1,000</td> <td>GBP500</td> <td>USD1,000</td> </tr> </tbody> </table> <p>Maximum Placement Amount : RM10mil (foreign currency equivalent)</p> <p>Conditions : Placement must be converted into the FCY TD-i currency from Ringgit Malaysia or such other foreign currency on the same day of the placement and at the prevailing foreign exchange board rate (the “Bank Sell” rate).</p> <p><sup>1</sup> For illustration only. This board rate is as at 6 November 2019. To find out the latest board rates, please visit <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p> <p><sup>2</sup> The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest rate(s) from any OCBC Bank or OCBC Al-Amin branch or from <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p> <p>Once your FCY TD-i matures, it will be renewed at the prevailing board rate of the respective FCY TD-i, when no other instruction is received from you.</p> | Currency | AUD      | GBP | USD | Promotional <sup>2</sup> rate (% p.a.) | 1.00 | 0.65 | 1.75 | Board rate (% p.a.) <sup>1</sup> | 0.55 | 0.45 | 1.40 | Currency | AUD | GBP | USD | Amount | AUD1,000 | GBP500 | USD1,000 |
| Currency   | AUD  | GBP      | USD      |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| Promotional <sup>2</sup> rate (% p.a.)                   | 1.00   | 0.65     | 1.75     |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| Board rate (% p.a.) <sup>1</sup>                         | 0.55   | 0.45     | 1.40     |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| Currency   | AUD  | GBP      | USD      |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| Amount   | AUD1,000   | GBP500   | USD1,000 |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |
| What you need to know about the Promotion?               | <ul style="list-style-type: none"> <li>• Your deposit is protected by PIDM up to RM250,000 for each depositor.</li> <li>• The profit payment will only be made at the maturity of the promotional FCY TD-i tenure.</li> <li>• If any amount is withdrawn from the FCY TD-i before the completion of the promotional TD-i tenure, you will grant rebate on all profits for the prematurely withdrawn FCY TD-i.</li> <li>• Cash withdrawal of the FCY TD-i is only allowed in the form of Ringgit Malaysia.</li> </ul>   |          |          |     |     |  |      |      |      |                                  |      |      |      |          |     |     |     |        |          |        |          |

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|--------------------------|--|
|                          | <p>i) The FCY TD-i will be converted to Ringgit Malaysia at the prevailing foreign exchange board rate (the “Bank Buy” rate).</p> <p>ii) The Bank Buy rate at the time of cash withdrawal may be lower than the Bank Sell rate at the time of initial FCY TD-i placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the FCY TD-i placement. If the Bank Buy rate is sufficiently lower than the Bank Sell rate, then the total return can be negative and you may incur a loss.</p>  |
| Other Terms & Conditions | <ul style="list-style-type: none"> <li>• The Bank’s Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>, apply to this Promotion.</li> <li>• If these Terms and Conditions conflict with the Bank’s Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply.</li> <li>• The Bank has the right to change these Terms and Conditions, or to stop this Promotion, after giving prior notice by posting a general notice in any of the Bank’s branches or at the Bank’s website.</li> <li>• The decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties.<br/>The Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.</li> <li>• The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</li> </ul> |