

**Terms and Conditions for Fixed Deposit Deal (“the Promotion”) by
OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad
(818444-T) (“OCBC Al-Amin”) (both banks are referred together as the “Bank”)**

When is the Promotional Period?	1 July 2019 until 7 July 2019 (both dates inclusive). The Bank may also 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"> • Malaysian residents, • Permanent residents in Malaysia, or • Non-residents (except individuals from countries not acceptable to the Bank) 														
What is the Promotion about?	<p>“Fresh funds” between RM10,000 and RM10 million accepted by the Bank for placement into your Mi FD / Mi FD-i (“Mi FD/-i”) for a tenure of 12 months will enjoy a promotional rate. For your easy reference:</p> <table> <tr> <td>Type of Deposit</td> <td>: Mi FD & Mi FD-i</td> </tr> <tr> <td>Tenure</td> <td>: 12 months</td> </tr> <tr> <td>Board Rate</td> <td>: 3.00% p.a.¹</td> </tr> <tr> <td>Promotional Rate</td> <td>: 3.70% p.a.²</td> </tr> <tr> <td>Minimum Placement Amount</td> <td>: RM10,000</td> </tr> <tr> <td>Maximum Placement Amount</td> <td>: RM10mil</td> </tr> <tr> <td>Conditions</td> <td>: Fresh funds required. Subject to these Terms and Conditions.</td> </tr> </table> <p>¹ For illustration only. This board rate is as at 21 June 2019. To find out the latest board rates, please visit www.ocbc.com.my.</p> <p>² 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 www.ocbc.com.my.</p> <p>“Fresh funds” refers to funds transferred from other licensed bank in Malaysia, other than the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.</p>	Type of Deposit	: Mi FD & Mi FD-i	Tenure	: 12 months	Board Rate	: 3.00% p.a. ¹	Promotional Rate	: 3.70% p.a. ²	Minimum Placement Amount	: RM10,000	Maximum Placement Amount	: RM10mil	Conditions	: Fresh funds required. Subject to these Terms and Conditions.
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What you need to know about the Promotion?	<ul style="list-style-type: none"> • Your deposit is insured by PIDM. • The interest/profit payment will be credited monthly into your OCBC savings account/savings account-i (“OCBC savings account/-i”). You will therefore need to have an active OCBC savings account/-i so long as you maintain the Mi FD/-i placement. • You may withdraw the Mi FD/-i before the end of the tenure but you will not be entitled to any interest/profit regardless of the length of time the deposit has been placed. The principal amount returned/Customer’s Purchase Price paid to you will be reduced by the interest/profit that has been credited into your OCBC savings account/-i. For Mi FD-i, you will be deemed to have given an Ibra’ (rebate) on all profits. • This Promotion is not valid for Mi FD/-i receipts that are given to any party as security/collateral/support. 														



Other Terms & Conditions

- The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at www.ocbc.com.my, apply to this Promotion.
- 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.
- 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 website.
- The decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties.
- 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.
- The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.

