

Fixed Deposit 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 Fixed Deposit Deal (“the Promotion”) subject to the terms and conditions herein.
- 1.2. Subject to 1.3, the Promotion shall be valid from 1 October 2017 until 31 December 2017 (both dates inclusive, “Promotion Period”), or as may be determined at the sole and absolute discretion of OCBC Bank and/or OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The total Fixed Deposit and Fixed Deposit-i to be accepted by OCBC Bank and OCBC Al-Amin under this Promotion shall, unless otherwise notified by OCBC Bank and OCBC Al-Amin at their sole discretion, be capped at RM2.5billion (“Maximum”). Once the Maximum is reached, the Promotion shall end even if the Promotion Period has not expired.
- 1.4. The Promotion is available at all OCBC Bank branches and 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 Bank and/or OCBC Al-Amin (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 and/or 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”.

3. Promotion Mechanics and Conditions

- 3.1. **Fixed Deposit Deal (Fixed Deposit (“FD”) and Fixed Deposit-i (“FD-i”) are insured By PIDM)**

Table (1)

FD/FD-i Tenures	Board Rates*	Promotional Rate^	Min. Amount per account	Max. Amount per account	Special Condition
15-month FD-i	3.05% p.a.	4.00% p.a.	RM 10,000	RM 10million	Fresh funds required as explained in clause 4.2 below
15-month FD	3.05% p.a.	3.90% p.a.	RM 10,000	RM 10million	Fresh funds required as explained in clause 4.2 below

* For illustration only. The board rates published as at 29 September 2017 are used to show the difference between the board rates and the promotional rates for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

^ Promotional rate(s) is/are subject to revision. 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.

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 the promotion above:
 - 4.2.1. The funds used for the placement under 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/or OCBC Al-Amin), which are deposited or transferred into an Eligible Customer’s account with OCBC Bank and/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 Account (as the case may be) before the completion of the promotional FD/FD-i tenure, the penalties/ rebates by the Customer are as follows:

Before completion of first 3 months of the FD/FD-i placement :	No interest/profit will be paid. For FD-i, the Customer shall give rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month. For FD-i, the Customer shall give rebate on 50% of the contracted 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 tenure.
 - 4.2.4. Upon maturity of the promotional FD/FD-i tenures, the promotional interest/ profit rates will cease to apply and the FD/FD-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. This Promotion is not valid with any other promotion or promotions as specified by OCBC and/or OCBC Al-Amin from time to time.
- 4.4. The selection of products for this Promotion is at OCBC Bank and/or OCBC Al-Amin’s absolute discretion.
- 4.5. OCBC Bank and/or 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.
- 4.6. 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.