

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

**Table (1)**

Tenures	Board Rates*	Promotional Rate <sup>^</sup>	Min. Amount per account	Max. Amount per account	Special Condition
15-month Mi FD-i	3.05% p.a.	<b>4.00% p.a.</b>	RM 10,000	RM 10million	Fresh funds required as explained in clause 4.2 below
15-month Mi FD	3.05% p.a.	<b>3.90% p.a.</b>	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](http://www.ocbc.com.my).

<sup>^</sup> 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](http://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. The interest/profit payment must be credited into the Eligible Customers' OCBC savings account/ savings account-i on a monthly basis. Upon maturity of the promotional Mi FD/Mi FD-i tenures, Eligible Customer's principal/purchase price will be auto renewed with a similar tenure at the prevailing board rate. To avoid auto renewal upon maturity, Eligible Customers must withdraw the Mi FD/Mi FD-i upon maturity of the promotional Mi FD/Mi FD-i tenures.
    - 4.2.3. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
    - 4.2.4. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure, the penalties/rebates by the Eligible Customers are as follows:
 

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid. For Mi FD-i, the Eligible Customers shall give rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month. For Mi FD-i, the Eligible Customers shall give rebate on 50% of the contracted profit.
  - 4.2.5. Referring to clause 4.2.4 above, the penalties/rebates as a result of premature withdrawal will be debited from the principal amount/customer's purchase price of the Mi FD/Mi FD-i placement.
  - 4.2.6. Upon maturity of the promotional Mi FD/Mi FD-i tenures, the promotional interest/profit rates will cease to apply and the Mi FD/Mi FD-i will be automatically renewed with a similar tenure at the prevailing board rate, unless the Eligible Customers withdraw the Mi FD/Mi FD-i upon the maturity of the promotional Mi FD/Mi FD-i tenures.
- 4.3. Eligible Customers shall be responsible to maintain his/her OCBC savings account/savings account-i for crediting of the interest/profit of the Mi FD/Mi FD-i. If the OCBC savings account/savings account-i is closed prior to maturity of the Mi FD/Mi FD-i tenures, the interest/profit will be accumulated as withdrawable interest/profit in the Mi FD/Mi FD-i account, unless instructions are received from Eligible Customers to credit another account.
- 4.4. This Promotion is not valid with any other promotion or promotions as specified by OCBC and/or OCBC Al-Amin from time to time.
- 4.5. This Promotion is not valid for Mi FD/Mi FD-i receipts subjected to any security interest.
- 4.6. The selection of products for this Promotion is at OCBC Bank and/or OCBC Al-Amin's absolute discretion.
- 4.7. 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.
- 4.8. 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.