

Premier Wealth 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 Premier Wealth Deal (“the Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion shall be valid from 1 May 2017 until 31 August 2017, (both dates inclusive, “Promotion Period”), or such other date(s) 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 Promotion is available at all OCBC Bank 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 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/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 Premier Customers”.
- 2.4. “Eligible Premier Customers” shall mean and refer to such Eligible Premier Customers of OCBC Bank and/or OCBC Al-Amin who are 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. **Premier Wealth Deal (Mi Fixed Deposit (“Mi FD”) and Mi Fixed Deposit-i (“Mi FD-i”) are insured By PIDM)**

- 3.1.1. Promotional Mi FD/Mi FD-i rate are applicable when Eligible Premier Customers purchase any one or more of the selected OCBC Bank /OCBC Al-Amin Investment products.
- 3.1.2. Subject always to the provisos in clauses 3.1.3 and 3.1.4 below :
 - (a) Eligible Premier Customers shall be eligible for the promotional 3-month Mi FD/Mi FD-i rate as stated in Table (1) below, if they successfully purchase or participate in any of the selected products/packages set out in the Appendices.

Table (1)

Mi FD/Mi FD-i Tenure	Board Rate*	Promotional Rate^	Sales Charge of Investment	Min. Investment Amount	Max. Mi FD/FD-i Placement Amount	Condition
3-month	2.75% p.a.	7.00% p.a.	>=2.50%	RM50,000 or as specified by respective investment product, whichever is higher	1INV:1FD	Fresh funds required
		5.00% p.a.	<2.50%	RM50,000 or as specified by respective investment product, whichever is higher	1INV:1FD	Fresh funds required

*For illustration only. The board rates published as at 27 July 2016 is 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) 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.

- 3.1.3. The minimum Mi FD/Mi FD-i placement amount for this Promotion is RM10,000 and maximum placement amount is subject to the investment amount and/or sales charge if applicable and the products as listed in Table (1a).
- 3.1.4. The Eligible Premier Customers shall be eligible for the promotional 3-month Mi FD/Mi FD-i rate set out in Table (1) pursuant to Clause 3.1.2 above provided always that:
 - (a) The Eligible Premier Customers' purchase or participate in any of the products stated in Table (1a) comes within the range of the investment amount and/or sales charge if applicable as stated in Table (1); and
 - (b) The Eligible Premier Customers' placement amount in the promotional 3-month Mi FD/Mi FD-i account shall not exceed the limit stated in Table (1).

Table (1a)

Listed Investment Products
<ul style="list-style-type: none"> • Unit Trust/ Unit Trust-i (“UT/UT-i”) products (<i>lump sum investment</i>) • Malaysian Ringgit Retail Bonds • Foreign Currency Retail Bonds • Auto-callable Structured Investment • Floating Rate Negotiable Instruments of Deposits • Callable Credit Linked Structured Investment • Dual Currency Investment (Only for New-to-DCI customers)

- 3.1.5. Any purchase of or participation in any of the products using **monies withdrawn from the Employees Provident Fund (EPF) are excluded from and shall not be eligible** for purposes of this Promotion.
- 3.1.6. Placement of the Mi FD/Mi FD-i under this Promotion shall be made at most two weeks apart from the OCBC Bank and/or OCBC Al-Amin Product purchase.



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- 3.1.7. In the event that the investment in any one of the selected products is cancelled and/or cancelled during the respective “cooling-off” period, the Eligible Premier Customer will not be eligible to enjoy the promotional 3-month Mi FD/Mi FD-i rate. The prevailing board rate (as at the date of Mi FD/Mi FD-i placement) shall apply instead, from the date of placement of the Mi FD/Mi FD-i.
- 3.1.8. Unit Trust Cooling-Off right:
- The cooling off right is only applicable once to any customer who is investing for the first time in any UT/UT-i with OCBC Bank /OCBC AI-Amin. The cooling off right is not applicable for any subsequent investment by the same customer in UT/ UT-i with OCBC Bank/OCBC AI-Amin.**
 - If the UT/UT-i investment is cooled off, the Customer will receive the refund of the UT/UT-i investment amount and the UT/UT-i service charge that was paid.
 - The cooling-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC Bank /OCBC AI-Amin.

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 AI-Amin), which are deposited or transferred into an Eligible Customer’s account with OCBC Bank and/or OCBC AI-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:
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| 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 Bank and/or OCBC AI-Amin from time to time.
- 4.5. The selection of products for this Promotion is at OCBC Bank’s and/or OCBC AI-Amin absolute discretion.
- 4.6. OCBC Bank and/or OCBC AI-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 AI-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 AI-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.