

SmartSavers-i 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 SmartSavers-i Deal (“the Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion shall be valid from 1 February until 30 April 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 branches and all 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 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 Customers”.

3. Promotion Mechanics and Conditions

3.1. **SmartSavers-i Deal** (*SmartSavers Account-i and SmartSavers Junior Account-i are insured By PIDM*)

- 3.1.1. Eligible Customers who participate in this Promotion during the “Promotion Period” will be eligible to the promotional rate set out in Table (1) below on their SmartSavers Account-i/SmartSavers Junior Account-i until 30 June 2017 (“Expiry Date”).

Table (1)

| Your SmartSavers Account-i/ SmartSavers Junior Account-i transactional behaviour | Your SmartSavers Account-i/ SmartSavers Junior Account-i board rate* | |
|--|--|--|
| With a single withdrawal in a month | 0.25% p.a. | |
| Your SmartSavers Account-i/ SmartSavers Junior Account-i transactional behaviour | Your SmartSavers Account-i/ SmartSavers Junior Account-i board rate* | Your SmartSavers Account-i/ SmartSavers Junior Account-i promotional rate^ |
| Deposit below RM50 monthly with no withdrawal | 2.25% p.a. | Same as board rate |
| Deposit a minimum of RM50 monthly with no withdrawal | 2.40% p.a. | Same as board rate |
| Deposit a minimum of RM1,000 monthly with no withdrawal | 2.80% p.a. | 3.55%p.a. |

** 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.

- 3.1.2. Upon Expiry Date, the promotional rate will cease to apply and Eligible Customers shall enjoy the prevailing Savings Account board rates.
- 3.1.3. To participate in the promotion, the Eligible Customer shall open a SmartSavers Account-i/SmartSavers Junior Account-i and deposit subject to the minimum amount of RM200.
- 3.1.4. Fresh funds are required for this promotion as explained in clause 4.2 below.
- 3.1.5. The Board rate will apply upon cessation of the promotional rate.

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. The funds used for 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.
- 4.3. This Promotion is not valid with any other promotion or promotions as specified by OCBC Bank and/or OCBC Al-Amin from time to time.
- 4.4. The selection of products for this Promotion is at OCBC Bank's and/or OCBC Al-Amin 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 notice 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.



MEMBER

