

OCBC Builder Express Programme

Product Name: OCBC Builder Express Savings Account

What is OCBC Builder Express Programme?

OCBC Builder Express Programme ("Programme") is an innovative savings solution that combines 2 savings products; a conventional savings account and an endowment plan (MaxSave Gold).

Programme Conditions	<p>Customer must:</p> <ul style="list-style-type: none"> • Open a Builder Express Savings Account, and • Purchase a MaxSave Gold Policy (issued) according to the available plans, as described in Table (1).
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The tenure of the Programme is 15 years with 8 years limited premium payment.

How do you participate?

Customer must purchase a 15-year MaxSave Gold endowment plan ("Policy") of the following Sum Assured as described in Table (1) based on the corresponding lump sum amounts and monthly savings amount to participate in the OCBC Builder Express Programme.

Table(1)

Monthly savings amount to participate in OCBC Builder Express Programme	Lump sum amounts to participate in OCBC Builder Express Programme		
	RM15,000	RM35,000	RM55,000
RM500	Sum Assured for Policy: RM20,000	Sum Assured for Policy: RM30,000	Sum Assured for Policy: RM40,000
RM800	Sum Assured for Policy: RM30,000	Sum Assured for Policy: RM40,000	Sum Assured for Policy: RM40,000
RM1,300	Sum Assured for Policy: RM50,000	Sum Assured for Policy: RM60,000	Sum Assured for Policy: RM60,000

You may pay the monthly savings amount to your OCBC Builder Express Savings Account via Cash-in ATM, Interbank GIRO or by executing a Standing Instruction against your OCBC or non-OCBC current or savings account.

Termination of the OCBC Builder Express Programme

The customer would be deemed to have stopped participating in the Programme and OCBC Bank reserves the right to convert the OCBC Builder Express Savings Account to an OCBC MoneyMax Account, when any of these events occur:

- Termination of issued policy by customer within fifteen (15) days from the receipt of the policy.
- Application rejected by Great Eastern Life Assurance (Malaysia) Berhad.
- Lapse of the Policy due to the inability to make the payments on the due premiums.
- Surrender of the Policy by Customer at any point prior to the maturity of the Policy.
- Maturity of the Policy at the end of 15 years as stipulated.
- Claims made against the Policy in the event of Death or Total Permanent Disability of the Life Assured or the Payer (where the Payer Waiver Rider is activated to waive the future premium, if applicable).
- The OCBC Builder Express Savings Account remains below the minimum monthly average balance of RM20 for 6 consecutive months.

Note: OCBC MoneyMax Account is an eligible deposit insured by Malaysian Deposit Insurance Corporation (PIDM).

For more information on the OCBC Builder Express Programme, please refer to our Personal Financial Consultants or Relationship Managers for the Programme Factsheet.

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Eligibility							
Age Requirement	Individuals aged 16 years old and above (for single or joint account).						
In-Trust Accounts	<ul style="list-style-type: none"> For individuals below 16 years old ("Minor"), in-trust accounts can be opened in the parent/guardian's name. The accounts can only be opened with not more than 1 beneficiary (Minor) however there may be more than 1 trustee (parent/guardian). 						
Nationality	For Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).						
Documents Required	<p>Individuals 16 years old and above:</p> <ul style="list-style-type: none"> Identity Card or Passport. <p>Individuals below 16 years old (in-trust account):</p> <ul style="list-style-type: none"> Birth Certificate or Identity Card of Minor, Identity Card of Parents/Guardians, Legal Guardian Certificate (when applicable). 						
Minimum Initial Deposit	The initial lump sum amount required by the Builder Express Programme packages shown in Table (1) must be fulfilled.						
Minimum Balance to Maintain in Account	<p>RM20</p> <p>Any transaction resulting in the balance falling below minimum balance shall be rejected.</p>						
Interest Rate							
Interest Calculation	<p>Interest is calculated daily and credited monthly.</p> <p>As an illustration, assuming a customer has a Builder Express Savings Account whereby the rates are as follows:</p> <table> <thead> <tr> <th><u>Accounts with the below balances</u></th><th><u>Prevailing board rate</u></th></tr> </thead> <tbody> <tr> <td>Balances up to RM100,000</td><td>2.85% p.a.</td></tr> <tr> <td>Balances above RM100,000</td><td>0.50% p.a.</td></tr> </tbody> </table> <p>Should a customer have a balance of RM80,000 in his/her Builder Express Savings Account, the interest rate of 2.85% p.a. will apply to his/her whole balance of RM80,000.</p> <p>Should a customer have a balance of RM150,000 in his/her Builder Express Savings Account, the interest rate of 2.85% p.a. will apply for the first RM100,000 and 0.50% p.a. will apply for the amount above RM100,000 which will be RM50,000 for this customer.</p>	<u>Accounts with the below balances</u>	<u>Prevailing board rate</u>	Balances up to RM100,000	2.85% p.a.	Balances above RM100,000	0.50% p.a.
<u>Accounts with the below balances</u>	<u>Prevailing board rate</u>						
Balances up to RM100,000	2.85% p.a.						
Balances above RM100,000	0.50% p.a.						
Interest Rate	Information on the latest interest rates can be obtained from www.ocbc.com.my or any OCBC Bank branches. OCBC Bank reserves the right to change the interest rates and shall do so via posting in the branch, at OCBC Bank's website or in the mass media.						

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Services	
OCBC Online Banking	<p>Electronic Banking Lobbies – eLobby</p> <ul style="list-style-type: none"> • ATM Services provide cash withdrawals, funds transfers, balance enquiries, cheque book requests and more, 24 hours a day, 7 days a week. • Cash Deposit Machine enables cash deposits or payments with or without your ATM card to your own and third party OCBC accounts. • Cheque Deposit Machine provides a quick and convenient way to deposit cheques into OCBC accounts. <p>OCBC Internet Banking</p> <ul style="list-style-type: none"> • Access your OCBC accounts 24 hours a day from the comfort of your home or office. Register for free with your ATM or Credit Card numbers and PIN at www.ocbc.com.my <p>OCBC Phone Banking</p> <ul style="list-style-type: none"> • The answer to your banking queries is now just a phone call away. Choose from the self-service menu or speak to our Customer Service Executive by calling 1300 88 5000 or +603-8317 5000 (from outside Malaysia).
Interbranch Withdrawal	Up to RM300,000 per account per day.
Sweep Facility	Enjoysweep facility from your Builder Express Savings Account to your current account.
Features and Benefits	
Records: Statement Based	<p>Manage funds easily with free statements indicating all current account transactions.</p> <p>The statements will be sent out to you on a monthly basis.</p> <p>A charge of RM10 per month shall be imposed upon each request for an additional statement.</p>
Withdrawal and Deposits	<ul style="list-style-type: none"> • Customers are entitled to make deposits and withdrawals to and from their OCBC Builder Express Savings Account respectively. • A minimum balance of RM20 in the account must be maintained by the customer.
Deposit Insurance	<p>This deposit is an eligible deposit insured by Malaysian Deposit Insurance Corporation (PIDM). PIDM insures eligible deposits for up to RM250,000 per depositor per bank. The RM250,000 limit includes both the principal amount of a deposit and the interest/return. Islamic and conventional deposits are eligible for separate coverage limits of RM250,000 each.</p> <ul style="list-style-type: none"> • Deposit protection is automatic. • PIDM protects depositors holding deposits with banks. • There is no charge to depositors for deposit insurance protection. • Should a bank fail, PIDM will promptly reimburse depositors over their deposits. <p>For more information, refer to the PIDM information brochures that are available at our counters or go to the website at www.pidm.gov.my</p>

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Dormant Account Treatment	<p>Any savings or current account with no activity for 1 year or more from the last date of transaction will be considered as a dormant account under the BNM Guidelines on Basic Banking Services Framework.</p> <table border="1" data-bbox="416 510 1473 723"> <tr> <td data-bbox="416 510 911 584">Dormant account with balance not more than RM10</td><td data-bbox="911 510 1473 584">The balance shall be absorbed as a service fee and the account shall be closed.</td></tr> <tr> <td data-bbox="416 584 911 723">Dormant account with balance more than RM10</td><td data-bbox="911 584 1473 723">An annual fee of RM10 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".</td></tr> </table> <p>To reactivate a dormant account, you are required to perform a deposit or withdrawal transaction over the counter at any OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad branches personally.</p>	Dormant account with balance not more than RM10	The balance shall be absorbed as a service fee and the account shall be closed.	Dormant account with balance more than RM10	An annual fee of RM10 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".
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Dormant account with balance more than RM10	An annual fee of RM10 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".				
Policy of Unclaimed Monies	<p>Please note that any account with a credit balance but which continues to be dormant for seven (7) years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.</p>				
Operation of Joint Account	<ul style="list-style-type: none"> • Joint account ("Account") may be opened for 2 or more individuals who are 16 years old and above. Each applicant's Identity Card/Passport are required upon application. • The accountholders shall be jointly entitled to any deposit or credit balance in the Account. • All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with the Bank or any other information, shall be given in writing (or by any other means permitted by OCBC Bank) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders. • All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions. • If OCBC Bank receives contradictory instructions, whether or not from authorised person(s), OCBC Bank may choose to act only on the mandate of all the joint accountholders. • Upon notice of death of any one or more of the joint accountholders, OCBC Bank shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and more than one survivor in their joint names provided that prior to such payment OCBC Bank shall be entitled to set off the indebtedness of any of the joint accountholders under any account with OCBC Bank and/or with any company within the OCBC Group from the deposit or credit balance. • OCBC Bank may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfillment of such Terms and Conditions as may be imposed by OCBC Bank. 				

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Summary of Fees and Charges	
Early Closure <ul style="list-style-type: none"> • Within 3 months from date opened 	RM20
Dormant Account Account is dormant if no activity for 1 year or more from the last date of transaction <ul style="list-style-type: none"> • Accounts with a balance up to RM10 • Accounts with a balance more than RM10 	The balance shall be absorbed and thereafter the account will be closed. RM10 per annum until the 7th year, thereafter the balance (if any) will be classified as Unclaimed Monies.
ATM Services <ul style="list-style-type: none"> • Issuance/replacement of card • Withdrawal at non-OCBC ATMs with VISA PLUS • Withdrawal at MEPS ATM Network • Withdrawal on HOUSe ATM Network (HSBC, UOB & Standard Chartered) • Withdrawals at any OCBC Singapore branches 	RM8.00 RM12.00 RM4.00 RM1.00 No Charge
Request for Statement	RM10 per statement

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Contact Information	
OCBC Bank (Malaysia) Berhad	<p>For more information or inquiries or feedback on our latest products and services, you may call our Contact Centre at 1300 88 5000 or visit our website at www.ocbc.com.my or any OCBC Bank branch nearest to you.</p> <p>You may also contact us at any time to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your personal details will be kept confidential.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p style="padding-left: 40px;">Quality and Service Management c/o OCBC Bank (Malaysia) Berhad P.O. Box 10197 50911 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Financial Mediation Bureau can be contacted at 03-2272 2811; email enquiry@fmb.org.my or Bank Negara Malaysia at 1300885465; email bnmtelelink@bnm.gov.my</p>
Bank Negara Malaysia	<p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> • www.bankinginfo.com.my • www.insuranceinfo.com.my <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>
Perbadanan Insurans Deposit Malaysia (PIDM)	<p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to info@pidm.gov.my</p>

Disclaimer: This Product Information Sheet is for information purposes only and does not constitute any offer or solicitation or advice to buy or sell any insurance plans. It is not a contract of insurance. The Terms and Conditions of this insurance plan are specified in the policy contract. The MaxSave Gold plan is not a bank deposit and is not an obligation of or guaranteed or insured by OCBC Bank. These insurance products are obligations only of the insurance company, Great Eastern Life Assurance (Malaysia) Berhad (93745-A). All claims and liabilities arising from the policies should be made to Great Eastern Life Assurance (Malaysia) Berhad. The precise Terms and Conditions of this **OCBC Builder Express Savings Account** are specified in the Bank's Accounts and Services – Main Terms and Conditions and other Terms and Conditions applicable for this product (if any) which are available at OCBC Bank branches and at www.ocbc.com.my. This Product Information Sheet is confidential and may not be reproduced (in whole or in part) to any other person without the prior written permission of OCBC Bank.