

**360 Account**

**Product Name: OCBC 360**

**What is OCBC 360 Account?**

A savings account that rewards you on your banking activities.

Eligibility													
<b>Age requirement</b>	Individuals aged 18 years old and above (for single or joint account).												
<b>Nationality</b>	Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).												
<b>Documents Required</b>	Identity Card or Passport.												
<b>Minimum Initial Deposit</b>	RM500												
<b>Minimum Balance to Maintain in Account</b>	RM0												
Interest Rate													
<b>Base Interest</b>	You will earn base interest on the entire account balance at the prevailing interest rate ("Board Rate") computed daily and credited into the OCBC 360 Account at the end of the month ("Base Interest") at such rate as may be determined by OCBC Bank from time to time. The latest rate is available on OCBC Bank's website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>												
<b>Bonus Interest</b>	<p>Within a calendar month, if you fulfil all necessary requirements for :</p> <p>(a) the "Deposit" category in Table 1 below to OCBC Bank's satisfaction, you earn bonus interest for the "Deposit" category at the corresponding rate; and/or</p> <p>(b) the "Bill Payment" category in Table 1 below to OCBC Bank's satisfaction, you earn bonus interest for the "Bill Payment" category at the corresponding rate; and/or</p> <p>(c) the "Credit Card and/or Debit Card" category in Table 1 below to OCBC Bank's satisfaction, you earn bonus interest for the "Credit Card and/or Debit Card" category at the corresponding rate</p> <p>on the average daily account balance up to RM100,000 ("Maximum Average Balance") for that calendar month ("Bonus Interest"). Please read the OCBC 360 Account Terms and Conditions to find out more on how to earn the Bonus Interest.</p> <p style="text-align: center;"><b>TABLE 1</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #d9e1f2;"> <th>CATEGORY</th> <th>BONUS INTEREST<sup>#</sup></th> <th>BASIC REQUIREMENTS*</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Deposit</td> <td style="text-align: center;">1.20% per annum</td> <td>When you deposit a minimum of RM500 into the OCBC 360 Account*</td> </tr> <tr> <td style="text-align: center;">Bill Payment</td> <td style="text-align: center;">1.20% per annum</td> <td>When you perform a minimum of 3 Bill Payments from your OCBC 360 Account (please read OCBC 360 Account Terms and Conditions to find out more)*.</td> </tr> <tr> <td style="text-align: center;">Credit Card and/or Debit Card</td> <td style="text-align: center;">1.20% per annum</td> <td>A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Bank credit card and/or debit card (please read OCBC 360 Account Terms and Conditions to find out more)*.</td> </tr> </tbody> </table> <p>*These are merely the basic requirements which are subject to further terms and conditions. Find out more by reading the OCBC 360 Account Terms and Conditions, which are posted at OCBC website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> or you may ask for a copy from any OCBC branch.</p> <p><sup>#</sup>These are the Bonus Interest rates as at date of publication. OCBC Bank has the right to change the Bonus Interest rates from time to time, by notice published at OCBC website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p>	CATEGORY	BONUS INTEREST <sup>#</sup>	BASIC REQUIREMENTS*	Deposit	1.20% per annum	When you deposit a minimum of RM500 into the OCBC 360 Account*	Bill Payment	1.20% per annum	When you perform a minimum of 3 Bill Payments from your OCBC 360 Account (please read OCBC 360 Account Terms and Conditions to find out more)*.	Credit Card and/or Debit Card	1.20% per annum	A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Bank credit card and/or debit card (please read OCBC 360 Account Terms and Conditions to find out more)*.
CATEGORY	BONUS INTEREST <sup>#</sup>	BASIC REQUIREMENTS*											
Deposit	1.20% per annum	When you deposit a minimum of RM500 into the OCBC 360 Account*											
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Credit Card and/or Debit Card	1.20% per annum	A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Bank credit card and/or debit card (please read OCBC 360 Account Terms and Conditions to find out more)*.											

Illustration on Bonus Interest	TABLE 2		
	DATE	PARTICULARS	BONUS INTEREST
<b>Scenario A</b>			
<b>Customer A has a total of RM50,000 in his OCBC 360 Account as at 1 May 2017</b>			
5 May 2017	Customer A deposits RM200 into his OCBC 360 Account	Average daily account balance for May 2017 <sup>(a)</sup> = $[4(\text{RM}50,000)+11(\text{RM}50,200)+9(\text{RM}50,500)+7(\text{RM}350,500)]\div 31$	
16 May 2017	Customer A deposits RM300 into his OCBC 360 Account	= RM118,070.97	
25 May 2017	Customer A deposits RM300,000 into his OCBC 360 Account	Bonus Interest for May 2017 <sup>(b)</sup> = $\text{RM}100,000 \times 1.20\% \text{p.a.} \times 31 \div 365$ = RM101.92	
<b>Scenario B</b>			
<b>Customer B has a total of RM1,000 in his OCBC 360 Account as at 1 June 2017</b>			
2 June 2017	Customer B spends a total of RM600 on purchases in a shopping mall using his OCBC credit card	Average daily account balance for June 2017 <sup>(a)</sup> = $[6(\text{RM}1,000)+5(\text{RM}101,000)+19(\text{RM}98,500)]\div 30$ = RM79,416.67	
7 June 2017	Customer B deposits RM100,000 into his OCBC 360 Account	Bonus Interest for June 2017 <sup>(c)</sup> = $\text{RM}79,416.67 \times 2.40\% \text{p.a.} \times 30 \div 365$ = RM156.66	
12 June 2017	Customer B pays RM2,500 from his OCBC 360 Account via standing instructions towards repayment of his OCBC housing loan		
<b>Scenario C</b>			
<b>Customer C has a total of RM50,000 in his OCBC 360 Account as at 1 July 2017</b>			
3 July 2017	Customer C spends RM300 on purchases in a shopping mall using his OCBC credit card	Average daily account balance for July 2017 <sup>(a)</sup> = $[14(\text{RM}50,000)+7(\text{RM}49,750)+2(\text{RM}49,450)+8(\text{RM}48,450)]\div 31$ = RM49,508.06	
15 July 2017	Customer C spends RM250 on purchases in a supermarket using his OCBC debit card		
22 July 2017	Customer C paid a total of RM300 from his OCBC 360 Account for his Unifi and TNB bills via JomPay.	Bonus Interest for July 2017 <sup>(d)</sup> = $\text{RM}49,508.07 \times 2.40\% \text{p.a.} \times 31 \div 365$ = RM100.92	
24 July 2017	Customer C paid RM1,000 from his OCBC 360 Account towards repayment of his car loan with another bank via interbank Giro		

	<p>EXPLANATIONS to Table 2:</p> <p>(a) Average daily account balance = sum of everyday balance for the calendar month then divided by number of days in the calendar month.</p> <p>(b) In Scenario A, as Customer A fulfils the requirements for “Deposit” category within May 2017, he earns 1.20%p.a. Bonus Interest on average daily account balance up to RM100,000 only (notwithstanding that his average daily account balance was RM118,070.97) for the month of May 2017 which is RM101.92. If Customer A does nothing in the next calendar month i.e. June 2017, then he only earns Base Interest at Board Rate on the entire account balance of RM350,500 and he does not earn any Bonus Interest in June 2017</p> <p>(c) In Scenario B, Customer B fulfils the requirements for “Credit Card and/or Debit Card” and “Deposit” categories within June 2017 (he does not fulfil the requirements for “Bill Payment” category because he only makes 1 Bill Payment instead of 3 as required). Therefore he earns 2.40%p.a. Bonus Interest on the average daily account balance of RM79,416.67 for the month of June 2017 which is RM156.66. If Customer B does nothing in the next calendar month i.e. July 2017 except for payment of his June 2017 credit card charges via OCBC Internet Banking and the standing instructions towards repayment of his OCBC housing loan (he does not fulfil the “Bill Payment” category by making only 2 Bill Payments), he does not earn any Bonus Interest in July 2017.</p> <p>(d) In Scenario C, Customer C fulfils the requirements for “Bill Payment” and “Credit Card and/or Debit Card” categories within July 2017. Therefore he earns 2.40%p.a. Bonus Interest on the average daily account balance of RM49,508.07 for the month of July 2017 which is RM100.92. If Customer A does nothing in the next calendar month i.e. August 2017, he does not earn any Bonus Interest in August 2017.</p>
<p><b>Interest Calculation in the Event of Account Closure</b></p>	<p>In the event of an account closure, the Board Rate shall be applied to compute the daily interest accrual on balances up to the previous day of account closing for the calendar month and no Bonus Interest will be payable for the Account.</p>
<p><b>Other terms</b></p>	<p>You may only open ONE OCBC 360 Account, whether in own name or in joint names. If for any reason you open more than one OCBC 360 Account, the Base Interest and Bonus Interest are only given to the ONE OCBC 360 Account opened first in time. The other “OCBC 360 Account(s)” opened subsequent to the first may be converted into the OCBC MoneyMax Savings Account or such other savings account as OCBC Bank may at its absolute discretion deem fit. In any event, such subsequently opened “OCBC 360 Account(s)” will not earn the Base Interest and Bonus Interest, but will only earn basic savings account interest at such rate as may be determined by OCBC Bank from time to time.</p> <p>An OCBC 360 account with RMO balance for more than 90 days will be closed. A notification via SMS or any other means, as the Bank deems fit, will be sent prior to the account closure. Reactivation of a closed account shall be at OCBC Bank’s sole discretion.</p>

<b>Features and Benefit</b>					
<b>Records: e-Statement Based or Statement Based</b>	Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or delivered to your email address. You may also choose to receive hardcopy statements that will be sent out monthly to you. A charge of RM10.60 per month shall be imposed upon each request for an additional statement.				
<b>Deposit Insurance</b>	<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 a separate coverage limit of RM250,000 each.</p> <ul style="list-style-type: none"> <li>• Deposit protection is automatic.</li> <li>• PIDM protects depositors holding deposits with banks.</li> <li>• There is no charge to depositors for deposit insurance protection.</li> <li>• Should a bank fail, PIDM will promptly reimburse depositors over their deposits.</li> </ul> <p>For more information, refer to the PIDM information brochures that are available at our counters or go to the website at <a href="http://www.pidm.gov.my">www.pidm.gov.my</a></p>				
<b>Dormant Account Treatment</b>	<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"> <tr> <td>Dormant account with balance not more than RM10.60</td> <td>The balance shall be absorbed as a service fee and the account shall be closed.</td> </tr> <tr> <td>Dormant account with balance more than RM10.60</td> <td>An annual fee of RM10.60 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 RM10.60	The balance shall be absorbed as a service fee and the account shall be closed.	Dormant account with balance more than RM10.60	An annual fee of RM10.60 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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<b>Policy of Unclaimed Monies</b>	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.				

<b>Operation of Joint Account</b>	<ul style="list-style-type: none"> <li>• A joint account (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport will be required upon application.</li> <li>• The accountholders shall be jointly entitled to any deposit or credit balance in the Account.</li> <li>• 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.</li> <li>• All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions.</li> <li>• 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.</li> <li>• Upon receiving 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 if 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 (with 7 days’ notice to customer).</li> <li>• OCBC Bank may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfilment of such Terms and Conditions as may be imposed by OCBC Bank.</li> </ul>
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**Summary of Fees and Charges**

<b>Early Closure</b> Within 3 months from date opened	RM20.00
<b>Dormant Account</b> Account is dormant if no activity for 1 year or more from the last date of transaction <ul style="list-style-type: none"> <li>• Accounts with a balance up to RM10.60</li> </ul> Accounts with a balance more than RM10.60	Balance shall be absorbed and account will be closed. RM10.60 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies.
<b>ATM Services</b> <ul style="list-style-type: none"> <li>• Issuance/replacement of card</li> <li>• Withdrawal at non-OCBC ATMs with VISA PLUS</li> <li>• Withdrawal at MEPS ATM Network</li> <li>• Withdrawal on HOUSe ATM Network (HSBC, UOB &amp; Standard Chartered)</li> </ul> Withdrawals at any OCBC Singapore branches	<ul style="list-style-type: none"> <li>RM8.00</li> <li>RM12.00</li> <li>RM4.24</li> <li>RM1.00</li> </ul> No Charge
<b>Debit Card</b> Refer to the Debit Card Product Disclosure Sheet or the Summary of Fees and Charges for charges related to OCBC Debit Card.	
<b>Interbank GIRO Funds Transfers</b> <ul style="list-style-type: none"> <li>• Over the Counter and Phone Banking For the first two transactions (within the month) Subsequent transactions (within the month)</li> <li>• Via Internet and Mobile Banking</li> </ul>	<ul style="list-style-type: none"> <li>RM0.53 per transaction for each account</li> <li>RM2.12 per transaction for each account</li> <li>RM0.11 per transaction for each account</li> </ul>

Contact Information	
<b>OCBC Bank (Malaysia) Berhad</b>	<p>For more information, inquiries or feedback on our latest products and services, you may call our Contact Centre at 03 8317 5000 or visit our website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> 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="text-align: center;"><b>Service Transformation Department</b>            OCBC Bank (Malaysia) Berhad            Level 2, Menara OCBC,            18 Jalan Tun Perak,            50050 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Ombudsman for Financial Services can be contacted at 03-2272 2811; email <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a> or Bank Negara Malaysia at 1300 88 5465; email <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p>
<b>Bank Negara Malaysia</b>	<p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a></li> <li>• <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a></li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>
<b>Perbadanan Insurans Deposit Malaysia (PIDM)</b>	<p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to <a href="mailto:info@pidm.gov.my">info@pidm.gov.my</a></p>

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