

# OCBC Bank & OCBC Al-Amin Year End Wealth Campaign

## 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 the OCBC Bank & OCBC Al-Amin Q4 Wealth Campaign (“Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion runs from **6 November – 31 December 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 OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is only available at the OCBC Bank and OCBC Al-Amin branches in Malaysia.

### 2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents. *Non-residents whose country of origin is not acceptable to OCBC Bank 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 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 Bank Berhad 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 fulfilled clauses 2.1 to 2.2 above are eligible to participate in this Promotion and shall be referred to as “Eligible Customers”.

### 3. Promotion Mechanics and Conditions

- 3.1. An Eligible Customer must do the following with OCBC Bank during the Promotion Period to be eligible to receive a Prize (as defined below) (“Eligible Participant”).

Items	Criteria	Prizes	Crediting Terms
<b>3.1A</b> <b>New 360 Account/-i Opening</b>  <u>Promo Duration:</u> 6 November – 31 December 2017	<ul style="list-style-type: none"> <li>• Eligible customer to open a <b>new</b> 360 Account or 360 Account-i with a minimum deposit of RM500 and fulfill the criteria for the Pay bonus interest/profit by doing a minimum of three (3) times of any of the items below in a month               <ul style="list-style-type: none"> <li>○ Pay any bills via JomPay,</li> <li>○ Perform any Interbank GIRO or Instant Transfer to pay bills including credit card, loans/financing and instalments with OCBC Bank/OCBC Al-Amin or other banks.</li> </ul> </li> </ul>	Up to RM50 Cash Reward per Eligible Customer which consist of <ul style="list-style-type: none"> <li>• RM10 for each month that customer fulfils the criteria</li> <li>• Additional RM20 if customer fulfils the criteria for 3 consecutive months</li> </ul>	RM10 cash reward will be credited into customer’s 360 Account/-i within the 7th-14th days of the following month.  RM20 additional cash reward will be credited into customer’s 360 Account/-i within the 7th-14th days of the 4 <sup>th</sup> month.
<b>3.1B</b> <b>Top-Up Balance for 360 Account/-i</b>  <u>Promo Duration:</u> 6 November – 31 December 2017	<ul style="list-style-type: none"> <li>• Eligible customer must have an existing or open a new 360 Account/-i and top up RM10,000 into their account within the Promotional Period.</li> <li>• Top-up must be fresh funds performed during the Promotional Period and amount must be maintained until the month end of the 3<sup>rd</sup> month from the top-up month.</li> <li>• Only one (1) cash reward per Eligible Customer</li> <li>• Customer will need to register via SMS by typing OCBCTOP360&lt;space&gt;NRIC and SMS to 62662 to participate and perform top up within the same month.</li> <li>• Fresh funds can be deposited at Over The Counter and through Interbank Transfer</li> </ul>	RM50 Cash Reward per Eligible Customer	Cash reward will be credited into customer’s 360 Account/-i within the first 7-14 days of the 4 <sup>th</sup> month where the top-up month being the 1 <sup>st</sup> month.
<b>3.1C</b> <b>New Sign-up for Bancassurance/ BancaTakaful</b>  <u>Promo Duration:</u> 15 November – 31 December 2017	<ul style="list-style-type: none"> <li>• Eligible customer must take up one (1) of the selected Bancassurance/BancaTakaful product and choose to pay their premium annually</li> <li>• Selected products are: Cancer Protector, MaxLife Protect &amp; MaxPremier Medic, MaxMoney Back, MaxSecure Life, MaxVantage, Cash Plus, Max Yield, One Plan-i, i-Great Bakti, Early Care-i and Premier Legacy</li> </ul>	One (1) PETRONAS voucher worth RM100.	Voucher will be given during purchase of product.

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	<ul style="list-style-type: none"> <li>Minimum annual premium is RM2,400 except for Cash Plus and Max Yield which requires a minimum annual premium of RM10,000</li> </ul>		
<b>3.1D New to Unit Trust Customers</b>  <u>Promo Duration:</u> 15 November – 31 December 2017	<ul style="list-style-type: none"> <li>Eligible customer must take up one (1) Unit Trust or Stabiliser with minimum investment of RM10,000</li> <li>Please refer to Appendix 1 for listing of eligible Unit Trust product.</li> </ul>	One (1) PETRONAS voucher worth RM100.	Voucher will be given during purchase of product.
<b>3.1E Multiple Products Sign- up</b>  <u>Promo Duration:</u> 15 November – 31 December 2017	<ul style="list-style-type: none"> <li>Both items 3.1C &amp; 3.1D have been complied at the same time.</li> </ul>	Three (3) PETRONAS voucher worth RM100 each.	Voucher will be given during purchase of product.

#### 4. Prizes

- 4.1 Prizes will not be given or exchangeable in any other manner except agreed in writing by OCBC Bank and OCBC Al-Amin.
- 4.2 OCBC Bank and OCBC Al-Amin reserve the right to substitute the Prize with other products and/or services, in which case all terms and conditions herein governing the Prize shall apply to the substituted prize (mutatis mutandis, ie. changing only those things which need to be changed, in this case, the Prize). Any change in the Prize will be notified in such manner deemed appropriate by OCBC Bank and OCBC Al-Amin .
- 4.3 OCBC Bank and OCBC Al-Amin reserve the right to revise the minimum deposit amount for 360 Account/-i amount from time to time and such revision will be notified in such manner deemed appropriate by OCBC Bank and OCBC Al-Amin .

#### 5 Other terms and conditions

- 5.1 Only one (1) 360 Account/-i can be opened per Eligible Customer and account opening can be done at any OCBC Bank and OCBC Al-Amin or via Offsite Sales. If a customer already have an existing 360 Account, they can open a new 360 Account/-i and vice versa.
- 5.2 This promotion is not valid with any other promotion or promotion(s) unless otherwise agreed by OCBC Bank and OCBC Al-Amin from time to time. For Clause 3, item 3.1C, 3.1D & 3.1E are not valid with Wealth Deal and Premier Wealth Deal promotions.
- 5.3 All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/packages/programs 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.
- 5.4 The selection of products for this Promotion is at OCBC Bank and OCBC Al-Amin's absolute discretion.
- 5.5 OCBC Bank and OCBC Al-Amin reserves the right to vary or add to these Terms and Conditions or to suspend or terminate this Promotion with prior notice. Notice of such variation of the Terms and Conditions 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 sent.
- 5.6 Eligible Customers have voluntarily provided their personal data to OCBC Bank and consent to the Bank to process their personal data for the acknowledgement of the above mentioned Prize.
- 5.7 By participating in this Promotion, an Eligible Customer is deemed to have agreed to allow their personal data to be processed and publicized by OCBC Bank through marketing channels as OCBC Bank deems fit (including publication of the Winner's details) and has read and agreed that their data may be processed in accordance with OCBC Bank's Privacy Policy on [www.ocbc.com.my](http://www.ocbc.com.my).

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### Appendix 1

#### Eligible Products

##### Unit Trust Lump Sum products:

1. Aberdeen Islamic APAC ex Japan Equity A MYR
2. Aberdeen Islamic World Equity A MYR
3. Affin Hwang Aiiman Asia (ex Japan) Growth Fund
4. Affin Hwang Aiiman Income Plus
5. Affin Hwang Aiiman Select Income
6. Affin Hwang Aiiman Growth
7. Affin Hwang ASEAN Flexi MYR
8. Affin Hwang Select Bond
9. Affin Hwang Select Dividend
10. Affin Hwang Select Income
11. Affin Hwang Select Opportunity
12. Affin Hwang Select SGD Income MYR
13. Affin Hwang World Series - Japan Growth
14. Affin Hwang World Series-Global Balanced-MYRH
15. AmAsia Pacific REITs B MYR
16. AmDynamic Bond
17. AmIncome Plus
18. AmSchroders European Equity Alpha
19. CIMB Islamic Asia Pacific Equity
20. CIMB Islamic Balanced
21. CIMB Islamic Equity Aggressive
22. CIMB-Principal Asia Pacific Dynamic Income MYR
23. CIMB-Principal Bond
24. CIMB-Principal Equity
25. CIMB-Principal Equity Growth & Income
26. CIMB-Principal Global Multi Asset Income
27. CIMB-Principal Global Titans
28. CIMB-Principal Greater China Equity
29. CIMB-Principal Small Cap
30. Eastspring Investments Balanced
31. Eastspring Investments Dana al-Ilham
32. Eastspring Investments Dana Dinamik
33. Eastspring Investments Dinasti Equity
34. Eastspring Investments Equity Income
35. Eastspring Investments Global Emerging Markets
36. Eastspring Investments Global Leaders MY
37. Eastspring Investments Growth
38. Eastspring Investments Islamic Small Cap
39. Hong Leong Balanced
40. Hong Leong Dana Maa'rof
41. Hong Leong Dana Makmur
42. Hong Leong Dividend
43. Hong Leong Growth
44. Hong Leong Penny Stock
45. Pacific Asian Income
46. Pacific Emerging Market Bond
47. RHB Asian Total Return
48. RHB Asian High Yield-MYR
49. RHB Asian Income MYR
50. RHB Emerging Asia Index Beta
51. RHB Entrepreneur
52. RHB Eurozone Index Beta
53. RHB Global Macro Opportunities MYR
54. RHB Global Sukuk
55. RHB GoldenLife Today
56. RHB Income 2
57. RHB Islamic ASEAN Megatrend MYR
58. RHB Islamic Regional Balanced MYR
59. RHB Japan Index Beta
60. RHB Multi Asset Regular Income
61. RHB Small Cap Opportunity
62. RHB Smart Balanced
63. RHB Smart Income
64. RHB Smart Treasure
65. RHB US Equity Focus
66. RHB US Index Beta
67. TA Dana Afif
68. TA European Equity
69. TA Global Technology
70. TA South East Asia Equity

##### 6-month, 12-month Stabiliser and Arip-i:

1. Affin Hwang World Series Japan Growth
2. Affin Hwang Select Opportunity
3. Affin Hwang Global Balanced
4. Affin Hwang ASEAN Flexi MYR
5. Affin Hwang Select Dividend
6. Affin Hwang Select Asia (Ex Japan) Quantum
7. AmSchroders European Equity Alpha
8. AmAsia Pacific REITs B MYR
9. CIMB-Principal Equity
10. CIMB-Principal Global Titans
11. CIMB-Principal Equity Growth & Income
12. CIMB-Principal Greater China
13. CIMB-Principal Global Multi Asset Income
14. CIMB-Principal Asia Pacific Dynamic Income MYR
15. CIMB Principal Small Cap
16. Eastspring Investments Balanced
17. Eastspring Investments Global Emerging Markets
18. Eastspring Investments Growth
19. Eastspring Investments Equity Income
20. Eastspring Investments Global Leaders MY
21. Hong Leong Dana Maa'rof
22. Hong Leong Growth
23. Hong Leong Balanced
24. Hong Leong Dividend
25. Hong Leong Penny Stock
26. Pacific Asian Income
27. RHB Asian Income MYR
28. RHB Kidsave
29. RHB Global Macro Opportunities
30. RHB Entrepreneur
31. RHB Multi Asset Regular Income
32. RHB Smart Balanced
33. RHB Asian Total Return
34. RHB Growth and Income Focus
35. RHB Islamic Regional Balanced MYR
36. RHB Small Cap Opportunity
37. RHB Asian High Yield-MY
38. RHB Smart Treasure
39. RHB US Focus Equity
40. TA European Equity
41. TA Global Technology
42. TA South East Asia

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## **Bancassurance & BancaTakaful products:**

1. Cancer Protector
2. MaxLife Protect & MaxPremier Medic
3. MaxMoney Back
4. MaxSecure Life
5. MaxVantage
6. Cash Plus
7. Max Yield
8. One Plan-i
9. i-Great Bakti
10. Early Care-i
11. Premier Legacy