PRODUCT INFORMATION SHEET	OCBC Bank Malaysia Berhad
Please read this Product Information Sheet together with the latest terms and conditions, inclusive but not limited to the Transaction Banking Services Terms and Conditions and the OCBC Accounts and Services Main Terms and Conditions before deciding to take up the Basic Current Account.	**Basic Current Account**

What is this product about?

Basic Current Account is a depository account denominated in Ringgit Malaysia (MYR). The deposit is protected by PIDM up to RM250,000 per each depositor.

This Basic Current Account is offered to micro-SME and small-SME businesses as defined by SME Corporation Malaysia.

This account does not allow overdrafts and cannot be overdrawn.

What is the initial and minimum deposit amount for this product?

The Customer can open this current account with a low initial deposit of RM100.00 with no minimum balance to be maintained in the account.

What are the other terms and conditions of this product that I should know?

A current account that is inactive for 12 months or more from the last transaction date will be considered as a Dormant Account. To reactivate a Dormant Account, the customer must perform a deposit or withdrawal transaction over the counter at any branch of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad.

Any account with a credit balance that is dormant for 7 years or more shall be considered unclaimed and the funds will be transferred to unclaimed monies in accordance with the Unclaimed Monies Act 1965.

The Customer must notify the Bank at least 30 days in advance before closing their current account. Please refer to the latest terms & conditions which can be obtained from www.ocbc.com.my.

What are the fees and charges I have to pay?

Please refer to the summary of fees & charges from www.ocbc.com.my.

How to calculate interest on this account?

This account does not accrue interest.

What are the risks involved?

There is no risk involved.

What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure all correspondences reach you in a timely manner.

Where can I get further information?

For more information on our latest products and services, you can:-

- Visit our website at www.ocbc.com.my
- Visit the nearest OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad branches
- Call our Business Service Centre at +603 8317 5200.

If you have any feedback on the products and services provided by us, you may contact us at:

Quality & Service Management
c/o OCBC Bank (Malaysia) Berhad
PO Box 10197
50911 Kuala Lumpur

If our reply to query or complaint is not satisfactory to you, you may contact Bank Negara Malaysia LINK or TELELINK at eLink: https://bnmlink.bnm.gov.my/ or 1-300-88-5465.

This information sheet was last reviewed on 17 March 2026.