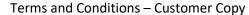
Business Signature





TERMS AND CONDITION

By signing up for Business Signature ("BS"), the Eligible Customer (as defined below) agrees to be bound by the following terms and conditions ("Terms & Conditions").

Eligibility 1.

- 1.1. BS is available to business banking (excluding retail banking) customers who have Current Account ("CA") with OCBC Bank (Malaysia) Berhad (known as "the Bank"). Customers with any accounts (including financing) which do not fulfil the Bank's requirements may at the Bank's sole discretion lose eligibility for BS.
- A newly opened CA must have a minimum initial deposit/account ledger balance of RM 250,000.00, unless an exception is allowed at the Bank's sole discretion for the CA to be topped up within ninety (90) days ("Time Limit") from the date of CA opening. If the CA balance remains zero after the Time Limit, the customer loses the eligibility for BS, and the Bank has the right to terminate the CA with prior notice to the customer.
- The Bank reserves all rights to review eligibility of a customer for BS from time to time. Losing of eligibility reverts the features and pricing of the customer's CA and related services to the usual and prevailing Bank's standard/counter rates. Any promotional interest for CA will become unavailable for each day on or after eligibility is lost. The Bank reserves the right to demand at its sole discretion repayment of the promotional interest paid for every ineligible day.
- CA is protected by PIDM up to RM250,000 for each depositor.

Monthly Account Fee

- RM20.00 if the account's monthly average balance is less than RM 250,000.00; or
- RM10.00 if the account's monthly average balance is RM 250,000.00 or more

OCBC Business Signature

Subject to these Terms and Conditions, on the Bank's approval of the customer's application, and as long as the customer does not lose the eligibility for BS, the customer enjoys the features and product pricing of BS as summarised below:

Account Benefits (All fees and charges are inclusive of GST)	
Business Current Account	
Promotional interest rates	Subject to offer period(s) and criteria set at the Bank's sole discretion at any time and from time to time. Unless the Bank specifies otherwise, promotional interest rates are calculated on a daily basis based on the daily closing balance and credited into the CA at month end. Promotional interest rates (if any) are subject to review at the Bank's sole discretion from time to time and at any time including terminating or changing these rates without prior notice to the customers.
Internet Banking	
 Monthly subscription fee 	Waived
 OCBC OneToken 	Free 4 OCBC OneToken upon sign-up only. Additional OCBC OneToken is RM40.00 each.
eAlerts SMS Notification (SP2)	
 Monthly subscription fee 	Waived for 1 user 1 account only
Cash Management Workshop	
 Group training 	Waived
Other Benefits and Add-on (All fees and charges are inclusive of GST)	
GIRO	
 Transaction fee 	NO transaction fee via internet banking
 Submission to statutory bodies 	Waived
RENTAS	
 Transaction fee 	NO transaction fee via internet banking
Telegraphic Transfer (Cost of wire)	
SGD & IDR	RM5.00 per transaction via internet banking
Other currencies	RM5.00 per transaction via internet banking
OCBC Connect (Direct Debit)	
 Transaction fee 	No transaction fee for the first 1,000 CA collection via internet banking
 DDA Form processing fee 	RM2.00 per submission payable to PayNet

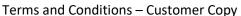
3 2 GIRO

- 3 2 1 GIRO transaction via internet banking is no charge. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.2.2. Apart from that, there are no charges for submissions to the following statutory bodies:
 - Employees Provident Fund (EPF)
 - Inland Revenue Board of Malaysia (IRB)
 - Social Security Organisation (SOCSO)
 - Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-WP)

OCBC Connect (Direct Debit) 3.3.

- There is no transaction fee for the first 1,000 CA collections via internet banking within the calendar year only. The Bank reserves the right at its absolute 3.3.1. discretion to review this rate from time to time.
- 3.3.2. A one-off DDA form processing fee of RM2.00 per submission is payable to PayNet.
- OCBC Velocity (internet banking)
 - There is no monthly subscription fee for OCBC Velocity. The Bank reserves the right at its absolute discretion to review this rate from time to time. 3.4.1.
 - Customer who sign-up for BS shall select 1 of the following packages:
 - Basic Plus:
 - Classic 1: or
 - Classic 2
 - Eligible customers are entitled for four (4) free OCBC OneToken (digital token) per account upon sign up only. The subsequent OCBC OneToken costs RM40.00 3.4.3.
- 3.5. eAlerts
 - There are no charges for email and SMS notification Service Package 2. eAlerts consists of the following:
 - Daily available account balance
 - Funds top-up
 - Cheque deposited cleared
 - Inward and Outward returned cheque
 - Cheque Issued
 - **Incoming Funds**
 - **Outgoing Funds**







- eAlerts monthly subscription fee is waived for one user one account for Service Package 2 upon sign up. Standard fee and charges shall apply for additional 3.5.2. user(s) or account(s).
- 3.5.3. The Bank reserves the right at its absolute discretion to review this rate from time to time.

Telegraphic Transfer (TT)

- 3.6.1. Telegraphic Transfer transactions performed via internet banking may enjoy discounts up to 50% on telegraphic transfer cost of wire. Normal charges shall apply for transaction via branch submission.
- 3.6.2. Cost of wire for telegraphic transfer is charged at RM5.00 per transaction for all currencies via internet banking.
- The cost of wire is subject to changes. The Bank reserves the right at its absolute discretion to review this rate from time to time. Customers may call OCBC 3.6.3. Business Banking Customer Service Centre ("BBCSC") at 03 8317 5200 (OCBC Bank) to get the latest rate.

RENTAS

- 3.7.1. RENTAS transactions perform via internet banking is no charge.
- The Bank reserves the right at its absolute discretion to review this rate from time to time. 3.7.2.
- Cash Management Workshop:
 - 3.8.1. Cash Management Workshop is available as follows:
 - Group training: to be conducted via WebEx, virtual training through online application.
 - There are no charges for group training. The minimum capacity is three (3) persons per session. The maximum capacity of the training session is dependent 3.8.2. on space availability in WebEx.
 - 3.8.3. The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time depending on the customers' needs.

3.9. Corporate Phone Banking

- Customers can call Business Banking Commercial Service Centre for enquiries: 3.9.1.
 - OCBC Bank: (603) 8317 5200
- 392 The operating hours of the Corporate Phone Banking service is 9.00am to 6:00pm, Monday to Friday.
- By signing up BS, eligible customers who fulfil the entry requirement are eligible to receive the special pricing stated in Clause 3.1 subject to these terms and conditions: 3.10.
 - 3 10 1 The Accounts and Services - Main Terms and Conditions:
 - 3.10.2. The Cash Management Services terms and conditions for OCBC Bank and OCBC Al-Amin;
 - 3.10.3. Interbank GIRO Terms and Conditions;
 - 3 10 4 Internet Banking Terms and Conditions;
 - 3.10.5. Telegraphic Transfer (TT) Terms and Conditions; and
 - 3.10.6. RENTAS Terms and Conditions.

General Conditions

- 4.1. BS is not valid in conjunction with any other promotions, special offers, campaigns, programmes, etc. by the Bank.
- The Bank reserves the right at its absolute discretion to debit the customer's account(s) with OCBC Bank whichever it deems appropriate for any prevailing bank and/or statutory fees, stamp duty, commission and/or service charges, reimbursement and/or (for ineligible customers) any repayment of promotional interest.
- The Bank reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or terminate BS at any time in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice, by way of posting on the Bank's website at (www.ocbc.com.my), or in any other method deemed appropriate by the Bank. Each customer agrees to access the Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the customer is kept up-to-date with any changes or variations to these terms and conditions. The customers shall not be entitled to claim for any compensation against the Bank for any and all loss and damage howsoever suffered or incurred by the customers, whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of BS or any variation, deletion or addition to any of the terms and conditions herein.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Account Holders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.