



**NOTE: For OCBC Business Signature Acquisition Campaign Terms & Conditions, refer to pages 1 to 3.
For Business Signature Terms & Conditions, refer to pages 4 to 6.**

Terms & Conditions Governing the OCBC Business Access or OCBC Business Access-i (singly and collectively refer to as “the **BA**”) and **OCBC Business Signature or OCBC Business Signature-i** (singly and collectively refer to as “the **BS**”) **Acquisition Campaign** (the “**Campaign**”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) (199401009721/ 295400-W) and OCBC Al-Amin Bank Berhad (“OCBC Al-Amin”) (200801017151/ 818400-W) (singly and collectively refer to as “the **Bank**”).

Campaign Period

1. The Campaign runs from 1 August 2025 to 31 December 2025 (both dates inclusive) (the “**Campaign Period**”).

Eligibility Criteria

2. The Campaign is open to businesses registered in Malaysia which have successfully opened an OCBC Business Access or OCBC Business Signature with OCBC Bank or OCBC Business Access-i or OCBC Business Signature-i with OCBC Al-Amin (each is an “**Eligible Account**”) within the Campaign Period (each an “**Eligible Customer**”).

Campaign Features

3. Subject to strict compliance with these Campaign terms and conditions, each Eligible Customer which successfully opens an Eligible Account within the Campaign Period will enjoy the following concessions (“**Campaign Features**”):

- (a) The Eligible Customer is allowed to make the minimum initial deposit of:
 - (i) RM30,000 for BA, instead of the usual RM50,000 for BA opened outside the Campaign Period; or
 - (ii) RM150,000 for BS, instead of the usual RM250,000 for BS opened outside the Campaign Period.

For avoidance of doubt, for BA and BS opened outside the Campaign Period, the usual initial deposit amounts of RM50,000 and RM250,000 respectively shall apply.

- (b) The Eligible Customer needs to only pay:
 - (i) RM10 monthly account fee regardless of the monthly average balance in the BA; or
 - (ii) RM10 monthly account fee regardless of the monthly average balance in the BS,

for a period of 6 months only from account opening (“**Fee Waiver Period**”, subject to the Bank’s discretion, please refer to the illustrations in Table A below) instead of the usual RM20 monthly account fee for monthly average balances that fall below RM50,000 in the BA; or RM250,000 in the BS. For avoidance of doubt, the monthly account fee for the above scenarios will revert to the usual RM20 upon expiration of the Fee Waiver Period.

The Eligible Customer, can enjoy fee waiver (“**Digital Transaction Fee Waiver**”) for the Fee Waiver Period as set out below:

- (i) Where the Eligible Account is BA, the Eligible Customer can enjoy waiver of fees which are payable for funds transfer via DuitNow and Interbank GIRO (IBG) performed through Velocity and Business Mobile Banking; and
- (iii) Where the Eligible Account is BS, the Eligible Customer can enjoy waiver of fees which are payable for funds transfer via DuitNow performed through Velocity and Business Mobile Banking.

The transactional fees and charges payable are found at the Bank’s Fees and Charges list posted on <https://www.ocbc.com.my/personal-banking/help-and-support/general/fees-and-charges>. Fees and charges which are specific to BA and BS may be found in the respective product terms and conditions accessible at <https://www.ocbc.com.my/business-banking/smes/accounts/business-access> or https://www.ocbc.com.my/OCBCAL_Amin/business-banking-i/deposits/business-access-i. For avoidance of doubt, the Digital Transaction Fee Waiver is subject to the Bank’s discretion and will cease upon expiration of the Fee Waiver Period and the Eligible Customer will be charged the usual rates of fees and charges as found in the Bank’s Fees and Charges list, which may be revised from time to time with prior notice to customers.

4. In order to enable the Eligible Customer to enjoy the Campaign Features, the Eligible Customer will have to meet with the Bank’s authorised officer e.g. at the Bank’s branch and sign such forms and documents required by the Bank in connection with the Eligible Account opening and participation in the Campaign. Eligible Customers who apply to open an Eligible Account through online channel will be contacted by the Bank’s authorised officer for a meeting for the form-signing as explained above, where applicable.
5. Table A illustrates the computation of the Fee Waiver Period:

TABLE A

Month of Eligible Account opened	Fee Waiver Period
August 2025	August 2025 till January 2026
September 2025	September 2025 till February 2026
October 2025	October 2025 till March 2026
November 2025	November 2025 till April 2026
December 2025	December 2025 till May 2026

6. Eligible Customer may want to consider to sign-up for the below products when apply for BA and BS.

Product	Product Information
i. Business Debit Card or Business Debit Card-i	<p>Refer to</p> <ul style="list-style-type: none"> Business Debit Cardmembers Agreement and Product Disclosure Sheet; or Business Debit Card-i members Agreement and Product Disclosure Sheet <p>published on https://www.ocbc.com.my/business-banking/smes/transactions/business-debit-card and as published on www.ocbc.com.my</p>
ii. OCBC OneCollect	<p>Refer to https://www.ocbc.com.my/business-banking/go-digital/one-collect and as published on www.ocbc.com.my</p>

General

- The Bank reserves the right to disqualify any participant from the Campaign and/or forfeit any one or more from this Campaign, if: (i) the Eligible Customer ceases to be the Bank's customer at any time within the Campaign Period; (ii) the Eligible Customer is found or suspected of tampering with the mechanics or the operation of this Campaign; (iii) the Eligible Customer is found or suspected of undertaking fraudulent activities or other activities harmful with its Eligible Account; or (iv) the Eligible Customer is in breach of its obligations or any of these Campaign terms and conditions and/or terms and conditions governing the Bank's products and services.
- The Bank's decisions on all matters relating to the Campaign shall be final, conclusive and binding on all parties.
- The Bank reserves the right to vary or add to these Campaign terms and conditions or to suspend or terminate the Campaign with prior notice. Notice of such variation of the Campaign terms and conditions or suspension or termination of the Campaign is given by posting a general notice in any of the Bank's branches and their websites respectively and the notice will take effect from the date set out in the notice. For the avoidance of doubt, any cancellation, termination, alteration, suspension, or extension of the Campaign and/or the Campaign Period shall not entitle any party to any claims against the Bank for any compensations, losses or damages whatsoever suffered or incurred by the party, as a direct or indirect result of the Bank's act of cancellation, termination, alteration, suspension or extension.
- The Campaign terms and conditions are to be read in conjunction with the Transaction Banking Services Terms and Conditions, the OCBC Accounts and Services Main Terms and Conditions, the OCBC Al-Amin Accounts and Services Main Terms and Conditions, Business Access Terms and Conditions, Business Access-i Terms and Conditions, Business Signature Terms and Conditions, Business Signature-i Terms and Conditions (collectively, the "**Bank Terms and Conditions**"). If there is any inconsistency between the Bank Terms and Conditions and the Campaign terms and conditions, the Campaign terms and conditions shall prevail in so far as they apply to matters relating to the Campaign. To the fullest extent permitted by law, the Bank shall not be responsible for any loss or damage to any person in connection with the Campaign howsoever arising, any breakdown or malfunction in any computer system or equipment.
- The Bank shall not be liable for any failure to perform due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the control of the Bank.
- The Campaign terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and each participant in the Campaign irrevocably submits to the non-exclusive jurisdiction of the courts of Malaysia.

TERMS AND CONDITION

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

1. Eligibility

- 1.1. BS is available to business banking (excluding retail banking) customers who have Current Account/ Current Account-i (“CA”) with OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank 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.
- 1.2. A newly opened BS 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 BS to be topped up within ninety (90) days (“Time Limit”) from the date of BS opening. If the BS 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.
- 1.3. 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 BS and related services to the usual and prevailing Bank’s standard/counter rates. Any promotional interest/profit for BS 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/ profit paid for every ineligible day.
- 1.4. BS is protected by PIDM up to RM250,000 for each depositor.

2. Monthly Account Fee

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

3. OCBC Business Signature/ Business Signature-i

- 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 Signature/ Business Signature-i <ul style="list-style-type: none"> Promotional interest/ profit 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/ profit rates are calculated on a daily basis based on the daily closing balance and credited into the BS at month end. Promotional interest/ profit 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 <ul style="list-style-type: none"> Monthly subscription fee OCBC OneToken 	Waived Free 4 OCBC OneToken upon sign-up only. Additional OCBC OneToken is RM40.00 each.
eAlerts SMS Notification (SP2) <ul style="list-style-type: none"> Monthly subscription fee 	Waived for 1 user 1 account only
Cash Management Workshop <ul style="list-style-type: none"> Group training 	Waived
Other Benefits and Add-on (All fees and charges are inclusive of GST)	
GIRO <ul style="list-style-type: none"> Transaction fee Submission to statutory bodies 	NO transaction fee via internet banking Waived
RENTAS <ul style="list-style-type: none"> Transaction fee 	NO transaction fee via internet banking
Telegraphic Transfer (Cost of wire) <ul style="list-style-type: none"> SGD & IDR Other currencies 	RM5.00 per transaction via internet banking RM5.00 per transaction via internet banking

OCBC Direct Debit (eMandate) <ul style="list-style-type: none"> Transaction fee 	No transaction fee for the first 1,000 BS collections via internet banking within the calendar year only eMandate processing fee – RM1.00 per record is payable to PayNet
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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)

3.3. OCBC Direct Debit (eMandate)

- 3.3.1. There is no transaction fee for the first 1,000 BS collections via internet banking within the calendar year only. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.3.2. An eMandate processing fee of RM1.00 per record is payable to PayNet.

3.4. OCBC Velocity (internet banking)

- 3.4.1. 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.
- 3.4.2. Customer who sign-up for BS shall select 1 of the following packages:
 - Basic Plus;
 - Classic 1; or
 - Classic 2
- 3.4.3. 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 each.

3.5. eAlerts

- 3.5.1. 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

3.5.2 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 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.

3.6. 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.
- 3.6.3. Customers may call OCBC Business Service Centre ("BSC") at 03 8317 5200 (OCBC Bank)/ 03 8314 9090 (OCBC Al-Amin) to get the latest rate.

3.7. RENTAS

- 3.7.1. RENTAS transactions perform via internet banking is no charge.
- 3.7.2. The Bank reserves the right at its absolute discretion to review this rate from time to time.



3.8. Cash Management Workshop:

- 3.8.1. Cash Management Workshop is available as a group training which requires online application and is conducted virtually.
- 3.8.2. 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 on space availability.
- 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

3.9.1. Customers can call Business Service Centre for enquiries:

- OCBC Bank: 03 8317 5200
- OCBC Al-Amin: 03 8314 9090

3.9.2. 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 and in accordance with the terms and conditions governing such accounts, as amended from time to time by the Bank.
- 3.10.

4. 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/ profit.
- 4.2. 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.
- 4.3. 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.
- 4.4.