

Please complete the form in BLOCK LETTERS

### Part 1: BUSINESS PARTICULAR

Company Name

Contact Person

Email Address

Business Telephone No.

### Part 2: ACCOUNT BENEFITS *(mandatory)*

#### Business Current Account

- Open account with initial deposit of RM50,000.00
- Monthly account fee of RM21.20. Discount RM10.60 if your account's monthly average balance is RM50,000.00 or more

#### Select your account *(select ONE only)*

- CA only [JA]     
  CA + BTL [J1]     
  CA + OD [J2]  
 CA-i only [LA]     
  CA-i + BC-i [L1]     
  CA-i + OD-i [L2]

Note: BTL: Business Term Loan; BC-i: Business Cash-i

#### Internet Banking

- FREE monthly subscription fee
- FREE 2 units of security tokens upon sign-up only. Additional unit is RM53.00 each

#### Select your service package *(select ONE only)*

- Basic Plus *(sole-proprietor or single director company only)*  
 Classic 1 *(1 authoriser to approve)*  
 Classic 2 *(2 authorisers to approve)*

#### Cash Management Workshop

- Group Training *(Free)*     
  Onsite Training *(RM106 per session)*

#### eAlerts SMS Notification

FREE monthly subscription fee for 1 user 1 account

### Part 3: OPTIONAL ADD-ON

#### Giro

- RM0.11 per transaction via internet banking
- FREE for submission to statutory boards, i.e. EPF, IRB, SOCSO, PPZ-WP

#### RENTAS

- RM2.12 per transaction via internet banking
- Minimum transaction amount is RM10,000.00

#### Telegraphic Transfer

- RM21.20 cost of wires per transaction via internet banking
- Applicable to all currencies except SGD & IDR. Both SGD and IDR are RM5.30

#### Direct Debit

- NO transaction fee for the first 1,000 CA/CA-i collections via internet banking
- A one-off DDA form processing fee of RM2.12 per submission is payable to MyClear

### Part 4: CUSTOMER ACKNOWLEDGEMENT

I/We acknowledge that we had been provided with the Business Access/Access-i Terms and Conditions. I/We have read and understood the Terms and Conditions governing Business Access/Access-i. I/We agree to be bound by these Terms and Conditions and acknowledge that OCBC Bank (Malaysia) Berhad and/or OCBC Al-Amin Bank Berhad fully reserve their rights to modify these Terms and Conditions at any time with prior notice.

Signature *[Authorised Person]*

Name  
*(as in NRIC)*

Date

Signature *[Authorised Person]*

Name  
*(as in NRIC)*

Date

Signature *[Authorised Person]*

Name  
*(as in NRIC)*

Date

#### - FOR BANK USE ONLY -

Remarks:

- Customer has been given the BA/BA-i T&C  
 Customer has been informed & agreed with the monthly account fee

Date:

*[BDM/RM]*

- Minimum ledger balance as stated above, except for J1 and L1 at RM500  
 Attach BTL/BC-i/OD/OD-i application form/letter offer for J1, J2, L1, L2

Date:

*[SM/RSM/HoBB]*

- Assign product code as stated above

Date:

*[Branch]*

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

### 1. Introduction

- 1.1. BA/BA-i is open to new and existing business banking customers of OCBC Bank (Malaysia) Berhad (Co. Reg. no. 295400-W) (“OCBC Bank”) and/or OCBC Al-Amin Bank Berhad (Co. Reg. no. 818444-T) (“OCBC Al-Amin”) (collectively known as “the Bank”), subject to these terms and conditions.
- 1.2. BA/BA-i is available at all branches of the Bank in Malaysia. The availability of BA-i at OCBC Al-Amin branches is limited to Islamic products only.

### 2. Eligibility

- 2.1. BA/BA-i is open to the Bank’s new and existing business banking customers (collectively known as “customers”).
- 2.2. Notwithstanding the above, the following customers of the Bank are not eligible for BA/BA-i:
  - 2.2.1. The Bank’s business banking customers whose proprietors, partners, shareholders or members consist of or include any employees (permanent or contract) of the Bank (including the Bank’s subsidiaries and related companies) and/or their immediate family members; and
  - 2.2.2. The Bank’s retail banking customers.
- 2.3. Accounts that are eligible for BA/BA-i are:
  - 2.3.1. Current Account (“CA”)
  - 2.3.2. Current Account-i (“CA-i”)

### 3. OCBC Business Access

- 3.1. The features and product pricing of BA/BA-i are as follows:

<b>Account Benefits</b> <i>(All fees and charges are inclusive of 6% GST)</i>	
Business Current Account <ul style="list-style-type: none"> <li>• Initial deposit/entry requirement</li> <li>• Monthly account fee</li> </ul>	Account ledger balance RM50,000.00 RM21.20 if the account’s monthly average balance is less than RM 50,000.00; or RM10.60 if the account’s monthly average balance is RM 50,000.00 or more
Internet Banking <ul style="list-style-type: none"> <li>• Monthly subscription fee</li> <li>• Security tokens</li> </ul>	Waived Free 2 units upon sign-up only. Additional unit is RM53.00 each.
eAlerts SMS Notification (SP2) <ul style="list-style-type: none"> <li>• Monthly subscription fee</li> </ul>	Waived for 1 user 1 account only
Cash Management Workshop <ul style="list-style-type: none"> <li>• Group training</li> <li>• Onsite training</li> </ul>	Waived RM106 per session
<b>Other Benefits and Add-on</b> <i>(All fees and charges are inclusive of 6% GST)</i>	
GIRO <ul style="list-style-type: none"> <li>• Transaction fee</li> <li>• Submission to statutory bodies</li> </ul>	RM0.11 per transaction via internet banking Waived
RENTAS <ul style="list-style-type: none"> <li>• Transaction fee</li> </ul>	RM2.12 per transaction via internet banking
Telegraphic Transfer (Cost of wire) <ul style="list-style-type: none"> <li>• SGD &amp; IDR</li> <li>• Other currencies</li> </ul>	RM5.30 per transaction via internet banking RM21.20 per transaction via internet banking
Direct Debit <ul style="list-style-type: none"> <li>• Transaction fee</li> <li>• DDA Form processing fee</li> </ul>	No transaction fee for the first 1,000 CA/CA-i collection via internet banking RM2.12 per submission payable to MyClear

- 3.2. Conditions

- 3.2.1. Customers must complete and submit the application form in order to sign up for BA/BA-i.
- 3.2.2. Eligible customers shall only be eligible to the benefits stated in Clause 3.1 when the application form is received and approved by the Bank.
- 3.2.3. A customer found to be or who becomes ineligible or is discovered to be ineligible for BA/BA-i at any time shall, at the Bank’s discretion, have their promotional offerings revised to normal counter rates or pricing, including but not limited to the interest/*hadiyyah* rates, payments and collection services’ fee and charges stated above, and other relevant charges as may be deemed appropriate.

- 3.3. Current Account/ Current Account-i

- 3.3.1. Both CA and CA-i are eligible for protection by Perbadanan Insurans Deposit Malaysia (PIDM).
- 3.3.2. Eligible customers must have a minimum initial deposit/account ledger balance of RM50,000.00 upon opening a new CA and/or CA-i with the Bank. BA/BA-i will be effective once the CA and/or CA-i is opened pursuant to these terms and conditions and has a daily credit balance of not less than RM50,000.00.
- 3.3.3. If the customers are found to be ineligible at any time, the promotional interest/*hadiyyah* for CA/CA-i (if any) will become unavailable to them for each day that they are ineligible. The Bank reserves the right at its absolute discretion to demand repayment of the promotional interest/*hadiyyah* paid on every ineligible day.
- 3.3.4. Interest/*Hadiyyah* rates (if any) is calculated on a daily basis based on the daily closing balance and will be credited into the

- customers' accounts by the end of the month.
- 3.3.5. All CA/CA-i promotional interest/*hadiyyah* rates are subject to a review by the Bank from time to time. The Bank reserves the right at its absolute discretion to change these rates at its absolute discretion without prior notice to the customers.
- 3.3.6. BA/BA-i is subject to a monthly account fee up to RM21.20.
- 3.4. GIRO
- 3.4.1. GIRO transaction via internet banking is chargeable at RM0.11 per transaction per account. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.4.2. 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)
- 3.5. Direct Debit
- 3.5.1. There is no transaction fee for the first 1,000 CA/CA-i 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.
- 3.5.2. A one-off DDA form processing fee of RM2.12 per submission is payable to MyClear.
- 3.5.3. Direct Debit transaction made via phone banking is not applicable to funds collected from third party. Direct Debit transaction via phone banking only allows customers to consolidate funds from their bank accounts in other banks to OCBC accounts.
- 3.6. Velocity@ocbc (internet banking)
- 3.6.1. There is no monthly subscription fee for Velocity@ocbc. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.6.2. Customer who sign-up for BA/BA-i shall select 1 of the following packages:
- Basic Plus;
  - Classic 1; or
  - Classic 2
- 3.6.3. Eligible customers are entitled for two (2) free security tokens per account upon sign up only. The subsequent security token costs RM53.00 each.
- 3.7. eAlerts
- 3.7.1. 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
- 3.7.2. 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).
- 3.7.3. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.8. Telegraphic Transfer (TT)
- 3.8.1. 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.
- 3.8.2. Cost of wire for telegraphic transfer is charged at RM21.20 per transaction for all currencies except SGD & IDR via internet banking. Both SGD & IDR are charged at RM5.30 per transaction via internet banking.
- 3.8.3. 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 Business Banking Customer Service Centre ("BBCSC") at 03 8317 5200 (OCBC Bank) or 03 8314 9090 (OCBC Al-Amin) to get the latest rate.
- 3.9. RENTAS
- 3.9.1. RENTAS transactions perform via internet banking is chargeable at RM2.12 per transaction per account.
- 3.9.2. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.10. Cash Management Workshop:
- 3.10.1. Cash Management Workshop is available as follows:
- On-site training: to be conducted at customer's premises.
  - Group training: to be conducted via WebEx, virtual training through online application.
- 3.10.2. On-site training arrangement will be done by the Bank at any period it deems appropriate. Customers who opt for group training shall be responsible to submit their enrolment by calling Business Banking Commercial Service Centre (refer to clause 3.11.1) or email to [CMT@ocbc.com](mailto:CMT@ocbc.com) or register online through internet banking.
- 3.10.3. RM106 is chargeable for On-site training. The minimum capacity of one (1) person per session. The maximum capacity of the training session is dependent on space availability at the customer's premises.
- 3.10.4. 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 at the selected OCBC premises.
- 3.10.5. The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time for both on-site and group training, depending on the customers' needs.

- 3.11. Corporate Phone Banking
- 3.11.1. Customers can call Business Banking Commercial Service Centre for enquires:
- OCBC Bank: (603) 8317 5200
  - OCBC Al-Amin: (603) 8314 9090
- 3.11.2. The operating hours of the Corporate Phone Banking service is 9:00am to 6:00pm, Monday to Friday.
- 3.12. By signing up BA/BA-i, 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:
- 3.12.1. The Accounts and Services – Main Terms and Conditions;
- 3.12.2. The Cash Management Services terms and conditions for OCBC Bank and OCBC Al-Amin;
- 3.12.3. Interbank GIRO Terms and Conditions;
- 3.12.4. Internet Banking Terms and Conditions;
- 3.12.5. Telegraphic Transfer (TT) Terms and Conditions; and
- 3.12.6. RENTAS Terms and Conditions.

#### 4. General Conditions

- 4.1. BA/BA-i is not valid in conjunction with any other promotions, special offers, campaigns, programmes, etc. by the Bank.
- 4.2. The Bank reserves the right at its absolute discretion to debit the customer's account(s) with OCBC Bank/ OCBC Al-Amin 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/*hadiyyah*.
- 4.3. The Bank reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or terminate BA/BA-i 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](http://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 BA/BA-i or any variation, deletion or addition to any of the terms and conditions herein.
- 4.4. 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.