

**Terms and Conditions for Fixed Deposit-i Promotion (“the Promotion”) by
OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (“the Bank”)**

1. When is the Promotional Period?	1 August 2025 until 31 October 2025 (both dates inclusive) (“Promotional Period”). The Bank may change the Promotional Period with prior notice posted at the Bank’s branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”)) and website.								
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.								
3. Who is eligible for this Promotion?	<p>3.1 A customer of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad who has successfully opened the following in sole or joint name:</p> <ul style="list-style-type: none"> (i) a fixed deposit-i (FD-i) account with the Bank for placement of FD-i and a current or savings account-i with the Bank; or (ii) a Mi Fixed Deposit-i (Mi FD-i) account with the Bank for placement of Mi FD-i and a savings account-i with the Bank for crediting of the monthly profit amount, (each, an “Eligible Customer”). 								
4. What is the Promotion about?	<p>Fixed Deposit-i (MYR)</p> <p>4.1 Eligible Customer can enjoy 6-month promotional rates when they place Fixed Deposit-i (“FD-i”) or Mi Fixed Deposit-i (“Mi FD-i”) by making placement Over-the-Counter (“OTC”). Following are the pertinent details:</p> <p>6-month promotion</p> <table border="0"> <tr> <td>Type of Deposit</td><td>: FD-i or Mi FD-i only (collectively Fixed Deposit-i)</td></tr> <tr> <td>Tenure</td><td>: 6 months</td></tr> <tr> <td>Board Rate</td><td>: 2.25% p.a.¹</td></tr> <tr> <td>Promotional Rate</td><td>: 3.58% p.a.²</td></tr> </table> <p>4.2 To participate in the Promotion, the placements must be made with Fresh Funds only. If the Bank at any time discovers that the Eligible Customer fails to satisfy the conditions under the Promotion, the Bank reserves the right at its discretion to amend the Promotional Rate of the Fixed Deposit-i to prevailing Board Rate.</p> <p>4.3 All placements must be made with “Fresh Funds”. “Fresh Funds” refer to funds</p> <ul style="list-style-type: none"> (i) that have been deposited into the Eligible Customer's current or savings account/-i within thirty (30) days prior to the Fixed Deposit-i placement date, and (ii) these funds do not originate from any existing current or savings account/-i kept/maintained with OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad, including funds from the Fixed Deposit/-i maintained with OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad, and (iii) these funds are not withdrawn and re-deposited within the last thirty (30) days of the Fixed Deposit-i placement date. 	Type of Deposit	: FD-i or Mi FD-i only (collectively Fixed Deposit-i)	Tenure	: 6 months	Board Rate	: 2.25% p.a. ¹	Promotional Rate	: 3.58% p.a. ²
Type of Deposit	: FD-i or Mi FD-i only (collectively Fixed Deposit-i)								
Tenure	: 6 months								
Board Rate	: 2.25% p.a. ¹								
Promotional Rate	: 3.58% p.a. ²								

4.4 Minimum and maximum placement limits, based on customer segment is per table below:

Customer Segment	Minimum placement amount	Maximum placement amount per customer
Premier Banking and Premier Private Client	RM 1,000	RM 1,500,000
Non- Premier Banking and non-Premier Private Client	RM 1,000	RM 200,000

4.5 Upon maturity of the promotional FD-i or Mi FD-i, the Promotional Rate will cease to apply and the FD-i or Mi FD-i MYR will be automatically renewed with a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.

¹For illustration only. This board rate is as of 1 August 2025. To find out the latest board rates, please visit the Bank's website.

²The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank's branches nationwide or from the Bank's website.

5. What you need to know about the Promotion?

5.1 In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, and any other relevant governing bodies, profit rates shall be revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement by the Bank. The notice/announcement shall be published at the Bank's branches and its website and any other manner deemed suitable by the Bank.

5.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.

5.3 If any amount is withdrawn prematurely before the end of tenure:

- (i) from the FD-i or Mi FD-i, Eligible Customer will not be entitled to any profit regardless of the length of time the deposit has been placed. For FD-i and Mi FD-i, Eligible Customer will be deemed to have given an Ibra' (rebate) on all profits; and
- (ii) the Customer's Purchase Price repaid to Eligible Customer in respect of the Mi FD-i will be reduced by the amount of profit which has been credited into Eligible Customer's OCBC savings account-i.

5.4 This Promotion is not valid for Mi FD-i placements that are given to any party as security/collateral/support.

5.5 For Mi FD-i placement: The profit payment will be credited monthly into Eligible Customer's savings account/-i. You will therefore need to have an active OCBC savings account/-i so long as you maintain the Mi FD-i placement.

6. Other Terms & Conditions

6.1 The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, and the respective Product Information Sheet (collectively, the "Product Terms and Conditions"), available at OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad's website, shall continue to apply.

6.2 If these Terms and Conditions conflict with the Product Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply only in relation to the Promotion.

6.3 The Bank has the right to change these Terms and Conditions, or to stop this Promotion, after giving prior notice for the change in Terms and Conditions or termination of the Promotion by posting prior general notice in any of the Bank's branches and website.

6.4 The Bank shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank, unless the loss is attributable to the Bank's negligence.

6.5 The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.