

OCBC Al-Amin SmartSavers Plan-i Terms and Conditions

Protected by PIDM up to RM250,000 for each depositor

1. The OCBC Al-Amin SmartSavers Plan-i

- 1.1. OCBC Al-Amin SmartSavers Plan-i ("Plan") offers customers savings accounts with high profit yield to foster a disciplined savings to assist customers in achieving their wealth accumulation goals; subject to the terms and conditions herein.
- 1.2. SmartSavers Plan Accounts-i (as defined below) are offered under the Shariah principle of Tawarruq in accordance with the terms and conditions for Tawarruq Savings Account in OCBC Al-Amin's Accounts and Services – Main Terms and Conditions.
- 1.3. The Plan is available at all OCBC Bank (Malaysia) Berhad ("OCBC Bank") and OCBC Al-Amin Bank Berhad ("OCBC Al-Amin") branches in Malaysia.
- 1.4. The Plan's profit rates are updated from time to time for display at OCBC Malaysia Website.

2. Eligibility

- 2.1. OCBC Al-Amin SmartSavers Plan-i is open to all individual Malaysian residents, permanent residents, non-residents (subject to country of origin), employees and agents of OCBC Bank and OCBC Al-Amin (either of which a "Bank") and of related companies of OCBC Bank and OCBC Al-Amin in Malaysia and immediate families; subject to the eligibility conditions stated below.
- 2.2. Corporate customers (company accounts) are not eligible for OCBC Al-Amin SmartSavers Plan-i.
- 2.3. Customers whose accounts with OCBC Bank and/or OCBC Al-Amin have been suspended or terminated or who have breached any other agreements with OCBC Bank and/or OCBC Al-Amin are not eligible.

3. The Plan

- 3.1. There are two (2) savings account-i (collectively, "SmartSavers Plan Accounts-i" either of which a "SmartSavers Plan Account-i") offered under this Plan, which are:
 - 3.1.1. OCBC SmartSavers Junior Account-i ("SSJA-i"); and
 - 3.1.2. OCBC SmartSavers Account-i ("SSA-i").
- 3.2. **OCBC SmartSavers Junior Account-i ("SSJA-i")**
 - 3.2.1. Features of SSJA-i

Eligibility	1. Parents or legal guardian (of at least 18 years of age) in-trust for an eligible child (defined as an individual below 18 years of age).														
Account Holders	<ul style="list-style-type: none"> • To open the OCBC SmartSavers Junior Account-i, one of the account holder has to be an eligible child under the age of 18, and • Primary account holder has to be the eligible child (for joint account only) 														
Minimum Account Opening Requirement	RM200														
Tenure of Account	Until the child turns 18 years of age.														
Profit Rate	<p>Profit rates are determined by the following two factors:</p> <ul style="list-style-type: none"> • Total cumulative deposits amount made by the customer into the OCBC SmartSavers Junior Account-i during every calendar month; and • Any withdrawals from the OCBC SmartSavers Junior Account-i during every calendar month. <p>The profit rates that apply are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Tier</th> <th rowspan="2">Total deposit amount (RM) into the account every calendar month</th> <th colspan="2">Profit Rate (% p.a.) as at time of publishing, 1 August 2025*</th> </tr> <tr> <th>No withdrawals during the calendar month</th> <th>At least 1 withdrawal during the calendar month</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">RM0 – RM999.99</td> <td style="text-align: center;">0.55</td> <td style="text-align: center;">0.05</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">RM1,000 and above</td> <td style="text-align: center;">0.95</td> <td style="text-align: center;">0.05</td> </tr> </tbody> </table> <p>*These rates are applicable only at the time of publishing. The updated applicable rates can be obtained from OCBC Malaysia Website. Profits shall be paid by OCBC Al-Amin at the rate determined by OCBC Al-Amin. OCBC Al-Amin reserves the right to change the profit rates and shall do so by posting in the branch, at OCBC Al-Amin's website or in the mass media.</p>	Tier	Total deposit amount (RM) into the account every calendar month	Profit Rate (% p.a.) as at time of publishing, 1 August 2025*		No withdrawals during the calendar month	At least 1 withdrawal during the calendar month	1	RM0 – RM999.99	0.55	0.05	2	RM1,000 and above	0.95	0.05
Tier	Total deposit amount (RM) into the account every calendar month			Profit Rate (% p.a.) as at time of publishing, 1 August 2025*											
		No withdrawals during the calendar month	At least 1 withdrawal during the calendar month												
1	RM0 – RM999.99	0.55	0.05												
2	RM1,000 and above	0.95	0.05												

3.3. **OCBC SmartSavers Account-i ("SSA-i")**

3.3.1. Features of SSA-i

Eligibility	Age 18 years and over.
Minimum Account Opening Requirement	RM200
Profit Rate	<p>Profit rates are determined by the following two factors:</p> <ul style="list-style-type: none"> • Total cumulative deposits amount made by the customer into the OCBC SmartSavers Account-i during every calendar month; and • Any withdrawals from the OCBC SmartSavers Account-i during every calendar month.

The profit rates that apply are as follows:			
Tier	Total deposit amount (RM) into the account every calendar month	Profit Rate (% p.a.) as at time of publishing, 1 August 2025*	
		No withdrawals during the calendar month	At least 1 withdrawal during the calendar month
1	RM0 – RM999.99	0.55	0.05
2	RM1,000 and above	0.95	0.05

*These rates are applicable only at the time of publishing. The updated applicable rates can be obtained from OCBC Malaysia Website. Profit shall be paid by OCBC Al-Amin at the rate determined by OCB Al-Amin. OCBC Al-Amin reserves the right to change the profit rates and shall do so by posting in the branch, at OCBC Al-Amin's website or in the mass media.

3.4. Other salient features for both SSJA-i and SSA-i:

Minimum Balance to Maintain	RM20
Monthly Savings Amount	<ul style="list-style-type: none"> Customer may set up a standing instruction (SI) from an existing account with the Bank or set up a Direct Debit Authorization (DDA) from another bank's account or deposit cash via the Cash Deposit Machine or transfer money via GIRO etc for the fixed monthly savings amount. If customer sets up a standing instruction (SI), customer must decide the fixed monthly savings amount upon opening the SmartSavers Plan Account-i. Minimum monthly savings amount is RM10 and it must be in multiples of RM10. Customer may change the monthly savings amount via a new standing instruction but such change may only be made once every year. Any service charge incurred on the DDA from a non-Bank is borne by the customer. Ad-hoc deposits are allowed.
Profit Calculation	Profit will be calculated based on the daily end of day balance in the SmartSavers Plan Account-i, at the corresponding profit rate. The profit will be calculated on daily basis, and credited monthly on the last day of the month into the SmartSavers Plan Account-i ("Monthly Profit").
Profit calculation in the event of Account Closure	Account closure will be considered a withdrawal. In the event of an account closure, profit shall be calculated at the profit rate of 0.05% p.a. ("Minimum Profit Rate") from (and including) the first day of the calendar month during which the account closure occurs, to the day before the SmartSavers Plan Account-i is closed ("Account Closure Month's Profit").
Withdrawals from account	Withdrawals from the account are defined but not limited to the below: <ul style="list-style-type: none"> Closing of account; Cash withdrawals; Automatic Transfer of Fund, Direct Debit Authorisation, Giro, Fund transfer, Interbank transfer or Sweep from the account.
Services	OCBC Phone Banking, Internet Banking, Mobile Banking, Debit Card (only for SSA-i)
Account Service Fees	<ol style="list-style-type: none"> RM20.00 account closure fee for an account that is closed within 3 months from date of account opening. Re-printing statement charge of RM10.00 per statement. Refer to Personal Banking > Fees & Charges from OCBC Malaysia website for other fees and charges.
Records	Statement based.

- 3.5. All the existing terms and conditions governing the respective OCBC Al-Amin products and services referred to in these terms and conditions, including without limitation the terms and conditions governing OCBC Al-Amin deposit accounts, OCBC Al-Amin debit cards, OCBC Al-Amin Online Banking or Internet Banking, etc., shall continue to apply. In the event of discrepancy, these terms and conditions shall prevail only insofar as they govern the Eligible Customer's rights and obligations under the SmartSavers Plan-i.
- 3.6. OCBC Al-Amin 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 OCBC Al-Amin, unless the loss is attributable to the Bank's negligence.
- 3.7. OCBC Al-Amin may, after giving 21 calendar days' notice, modify or vary these terms and conditions by adding or supplementing, removing or withdrawing, suspending or otherwise changing any of these terms and conditions and benefits. OCBC Al-Amin may, at its sole discretion after giving advance notice, vary the Profit Rate(s) of the SmartSavers Plan-i. Such modification or variation may be notified to you via announcements posted at branch, OCBC Al-Amin's website or in the mass media and the notice will take effect from the date set out in the notice.
- 3.8. In the event of regulatory requirement and/or monetary policy changes by Bank Negara, Association of Islamic Banking and Financial Institutions 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. Notification of such change shall be made via announcements posted at branch or the Bank's website or any other manner deemed suitable by OCBC Al-Amin.
- 3.9. OCBC Al-Amin's records and decisions subject to there being no manifest errors on any of the matters relating to the SmartSavers Plan-i shall be final, conclusive and binding on all parties including Eligible Customers.