

Terms and Conditions for OCBC 360 Account-i Top-Up Promotion (“Promotion”) by OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (“OCBC Al-Amin”) (referred to as the “Bank”)

1. When is the Promotional Period?	1 August 2025 until 31 December 2025 (both dates inclusive). The Bank may also change the Promotional Period by giving prior notice to customer by posting a notice at the Bank’s branches 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?	3.1 Individuals who are 18 years old and above and: a) Are Malaysian residents, or b) Are permanent residents in Malaysia, or c) Are non-residents (except individuals from countries not acceptable to the Bank e.g countries or territories which are sanctioned); AND 3.2 Who are existing OCBC 360 Account-i holders who receive invitation via eDM and/or SMS are eligible to participate in this Promotion (“Eligible Customer”).																								
4. What is the Promotion about?	<div>4.1 Eligible Customer is entitled to enjoy an additional 1.00%p.a. profit rate (“Promotional Rate”) computed on their Incremental Monthly Average Balance based on the requirements stipulated in column [3] of Table A (“Incremental MAB” as explained in clause 4.2, Table C below) in the selected Participating Savings Account-i stated in column [1] of Table A respectively for the Participating Month within which the Incremental MAB is credited. The Promotional Period is divided into 5 Participating Months as set out in Table B.</div> <div>Table A - Promotional Rate<table><tr><th>[1] Participating Savings Account-i</th><th>[2] Promotional Rate</th><th>[3] Minimum Incremental MAB</th></tr><tr><td>OCBC 360 Account-i</td><td>+ 1.00%p.a.</td><td>RM3,000</td></tr></table></div> <div>Table B - Participating Month<table><tr><th>Participating Month</th><th>Date</th></tr><tr><td>August 2025</td><td>1 August 2025- 31 August 2025</td></tr><tr><td>September 2025</td><td>1 September 2025- 30 September 2025</td></tr><tr><td>October 2025</td><td>1 October 2025 – 31 October 2025</td></tr><tr><td>November 2025</td><td>1 November 2025- 30 November 2025</td></tr><tr><td>December 2025</td><td>1 December 2025 – 31 December 2025</td></tr></table></div> <div>4.2 The Promotional Rate applies only to the Incremental MAB which will be calculated as explained in Table C below:<div>Table C – Calculation of MAB<table><tr><th>What is</th><th>How we compute</th></tr><tr><td>Monthly Average Balance (“MAB”)</td><td><div>Sum of daily end day balances for the Participating Month</div><div>Number of days in the Participating Month</div></td></tr><tr><td>Incremental MAB</td><td>MAB– previous month’s MAB</td></tr></table></div></div>	[1] Participating Savings Account-i	[2] Promotional Rate	[3] Minimum Incremental MAB	OCBC 360 Account-i	+ 1.00%p.a.	RM3,000	Participating Month	Date	August 2025	1 August 2025- 31 August 2025	September 2025	1 September 2025- 30 September 2025	October 2025	1 October 2025 – 31 October 2025	November 2025	1 November 2025- 30 November 2025	December 2025	1 December 2025 – 31 December 2025	What is	How we compute	Monthly Average Balance (“MAB”)	<div>Sum of daily end day balances for the Participating Month</div> <div>Number of days in the Participating Month</div>	Incremental MAB	MAB– previous month’s MAB
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4.3 Illustration of the profit payout for the OCBC 360 Account-i is as follows:

Table D - Profit Payout Illustration

	July-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25
MAB (RM)	500	3,500	6,000	11,000	15,500	20,500
Incremental MAB (RM) ¹	-	3,000	2,500	5,000	4,500	5,000
Promotional Rate² and prevailing board rate ("Board Rate") (p.a.)		4.00%	3.00%	4.00%	4.00%	4.00%
Total profit payout (RM)³ (Inclusive of Board Rate)		11.46	14.79	32.27	41.91	56.47
Effective Profit Rate⁴ (p.a.)		3.86%	3.00%	3.45%	3.29%	3.24%

¹Incremental MAB is zero in the month of July 2025 if customer opens the account in July 2025. Assume Eligible Customer deposit money on the 1st day of Participating Month throughout the Promotional Period.

²The Promotional Rate and Board Rate of 4.00%p.a. comprise of Board Rate of 3.00%p.a. and Promotional Rate of 1.00%p.a. during the Promotional Period, assuming criteria are met. The Board Rate comprises base profit at 0.10%p.a. and bonus profit at 2.90%p.a. computed on the monthly average balance of up to RM100,000 on condition that the customer fulfils the 'deposit', 'pay' and 'spend' criteria for that calendar month. The Board Rate may be changed from time to time. The eligibility criteria for deposit, pay and spend and the terms and conditions governing the OCBC 360 Account-i may be found at the Bank's website > Personal Banking > Account > OCBC 360 Account-i.

³Total profit payout (RM) = [(MAB x Board Rate of 3.00%p.a.) + (Incremental MAB x Promotional Rate of 1%p.a.)] x number of days in participating month/365 days.

⁴Effective Profit Rate ("EPR") = [(Total profit payout (RM)/Monthly Average Balance/ number of days in participating month*365 days)].

For example:

August 2025: [(RM3,500 x 3.00%) + (RM3,000 x 1%)] x 31 days ÷ 365 days = RM11.46

September 2025: [(RM6,000 x 3.00%) + RM0] x 30 days ÷ 365 days = RM14.79

October 2025: [(RM11,000 x 3.00%) + (RM5,000 x 1%)] x 31 days ÷ 365 days = RM32.27

November 2025: [(RM15,500 x 3.00%) + (RM4,500 x 1%)] x 30 days ÷ 365 days = RM41.91

December 2025: [(RM20,500 x 3.00%) + (RM5,000 x 1%)] x 31 days ÷ 365 days = RM56.47

Based on above, Customer A can receive a total of RM156.90 profit payout throughout the Promotional Period.

4.4 The Promotional Rate Payout will be credited into the Participating Savings Account-i of the Eligible Customer within sixty (60) working days from the end of each Participating Month and reported in the statement of account with the description "Top Up Promo".

4.5 Promotional Rate Payout will be calculated at the end of each calendar month based on the incremental MAB at the end of that calendar month subject to respective Participating Savings Account-i and minimum requirement stated in Table A. The Promotional Rate

	<p>Payout under the Promotion will be credited and truncated to the nearest 2 decimal places. No Promotional Payout will be paid to Participating Savings Account-i if the total amount of payout is less than RM0.01.</p> <p>4.6 In the event that the Participating Savings Account-i is suspended, frozen or closed during Promotional Period for whatsoever reasons before the crediting of the Promotional Rate Payout into the Participating Savings Account-i, the Bank reserves the right to forfeit the Promotional Profit Payout.</p> <p>4.7 All deposits must be made with “Fresh Funds” which means funds transferred from another licensed bank in Malaysia (other than OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad) and deposited in an account with the Bank not more than 7 calendar days prior to the placement date.</p>
5.What you need to know about the Promotion?	<p>5.1 This Promotion is not valid with other ongoing OCBC 360 Account-i Promotion (“Other Promotion”) unless otherwise stated.</p> <p>5.2 Deposit(s) can be made at participating branches or via Internet Banking or Mobile Banking.</p> <p>5.3 Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, cash deposit machine after the relevant cutoff time shall be regarded as instructions given to and received by the Bank on the next Business Day.</p> <p>5.4 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. (including OCBC Bank’s branches).</p> <p>5.5 Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>5.6 The latest profit rates can be found at the OCBC Bank’s branches and website.</p>
6.Other Terms & Conditions	<p>6.1 The Promotion Terms and Conditions must be read in conjunction with the Bank’s Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, Terms and Conditions Governing the OCBC 360 Account-i, and respective products’ Product Information Sheet, whichever applicable and all available at OCBC website.</p> <p>6.2 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 a general notice in any of the Bank’s branches and website.</p> <p>6.3 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.</p> <p>6.4 The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>