Terms and Conditions for Banca FD-i Bundle Promotion ("the Promotion") by OCBC Al-Amin Bank Berhad 200801017151 (818444-T) ("OCBC Al-Amin") ("the Bank")

1. When is the Promotional Period?	1 July 2026 until 30 September 2026 (both dates inclusive) ("Promotional Period"). The Bank reserves the right to vary the Promotional Period, with prior notice to be posted at the Bank's branches (including branches of OCBC Bank (Malaysia) Berhad (199401009721 (295400-W)) ("OCBC Bank")) and on the Bank's and/or OCBC Bank's 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 A Premier Banking or Premier Private Client customer of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad who has successfully opened the following in sole or joint name: (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; **and** 3.2 Purchase of Bancatakaful products (Regular Contribution) *(Please refer to Appendix for the eligible Bancatakaful products)* (each, an "**Eligible Customer**").
4. What is the Promotion about?	4.1 During the Promotional Period, an Eligible Customer shall be entitled to enjoy the promotional rate ("Promotional Rate") of 6.88% p.a. for a tenure of three (3) months and/or Promotional Rate of 5.00% p.a. for a tenure of twelve (12) months when placing a fixed deposit-i in the form of FD-i ("Placement") with the Bank, provided that the Eligible Customer has purchased an eligible Bancatakaful ("Banca") products. The relevant terms are as follows:

3-month promotion	
Type of deposit	: FD-i only
Tenure	**: 3 months**
Board rate	: 1.95% p.a.[1]
Promotional Rate	**: 6.88% p.a.[2]**
Banca-to-Placement ratio	: One (1) time Banca to one (1) time Placement (limited to one (1) Type of Deposit per Placement)
Minimum Banca amount	**: RM50,000** (Annualised First Year Contribution (AFYC) in Regular Contribution)
Minimum deposit Placement	: RM1,000
Maximum deposit Placement	: Equivalent amount to AFYC in Regular Contribution

12-month promotion	
Type of deposit	: FD-i only
Tenure	: 12 months
Board rate	: 2.10% p.a.[1]
Promotional Rate	**: 5.00% p.a.[2]**
Banca-to-Placement ratio	: One (1) time Banca to one (1) time Placement (limited to one (1) Type of Deposit per Placement)
Minimum Banca amount	**: RM50,000**

	(Annualised First Year Contribution (AFYC) in Regular Contribution)
Minimum deposit Placement	: RM1,000
Maximum deposit Placement	: Equivalent amount to AFYC in Regular Contribution

[1]*For illustration purposes only. This board rate stated is as at 15 June 2026. Please refer to the Bank or OCBC Bank's website for the latest applicable Board Rates.*
[2] *The Promotional Rate stated above is accurate as at time of publication. Please obtain the latest applicable rate from any of the Bank or OCBC Bank's branches nationwide or from the Bank or OCBC Bank's website.*

4.2 Bancatakaful certificates must be submitted within Promotional Period and must be in-forced by 15 October 2026.
4.3 The Promotional Rate is applicable to Bancatakaful certificates with monthly, quarterly, semi-annually, and annual contribution mode and first year annual contribution only.
4.4 Bancatakaful certificates that are not in-force, cancelled or surrendered at any time during the FD-i placement tenure will disqualify the Eligible Customer from the Promotional Rate. The Bank reserves the right to conduct checks at any time to ensure the compliance with the criteria. If the certificate is found to be not in-force, cancelled, or surrendered, the Promotional Rate will be revoked and replaced with the prevailing board rate without prior notice, and no profit will be paid under any circumstances.
4.5 The FD-i placement must be in one (1) FD-i receipt per eligible Bancatakaful certificate. Multiple receipts for the same certificate are not allowed.
4.6 The owner of the Bancatakaful certificate can make Placement in either their sole or joint name.
4.7 All FD-i must be placed at most 1-month from the Bancatakaful certificate in-force date.

5	What you need to know about the Promotion?	5.1 In the event of any regulatory requirement and/or monetary policy change issued by Bank Negara Malaysia or any other relevant governing authority, the applicable profit rates shall be revised accordingly. The revised rates shall take effect from the date specified in the Bank's notice or announcement. Such notice or announcement may be published at the Bank's branches, on the Bank's website, or in 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 Upon maturity of the Placement, the Promotional Rate shall cease to apply. If the Eligible Customer has opted for auto-renewal in the maturity instructions, the Placement shall be automatically renewed for a similar tenure at the prevailing Board Rate. 5.4 In the event any amount is withdrawn prematurely before the end of the placement tenure, for FD-i: (i) the Eligible Customer shall not be entitled to any profit, regardless of the duration the deposit has been placed, and (ii) the Eligible Customer shall be deemed to have granted Ibra' (rebate) on all accrued profits.
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 Product Information Sheet, all available at OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad's website, apply to this Promotion. 6.2 If these Terms and Conditions conflict with the Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private

Client Terms and Conditions, and any brochure or marketing materials, these Terms and Conditions shall apply.

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 to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.