



OCBC Business Access & Business Signature Acquisition Campaign Frequently Asked Questions

No.	Question	Answer
1	What is the campaign about?	This campaign aims to express our appreciation and reward customers who newly open the OCBC Business Access or OCBC Business Access-i (singly and collectively refer as “ BA ”) and OCBC Business Signature or OCBC Business Signature-i (singly and collectively refer as “ BS ”) and actively use the account.
2	How can I qualify for the campaign?	The Campaign is open to businesses registered in Malaysia which have successfully opened the BA and/ or BS within the campaign period.
3	How long is the campaign period?	The campaign period is from 1 August 2025 to 31 December 2025 (both dates are inclusive).
4	What are the campaign features?	<p>Once the new account is successfully opened, the customer will enjoy the following concessions.</p> <p>a) Make the minimum initial deposit of:</p> <ul style="list-style-type: none">i. RM30,000 for BA, instead of the usual RM50,000; orii. RM150,000 for BS, instead of the usual RM250,000 <p>b) Pay only monthly account fee of:</p> <ul style="list-style-type: none">i. RM10 if the monthly average balance in the BA falls below RM50,000; orii. RM10 if the monthly average balance in the BS falls below RM250,000, <p>instead of the usual RM20 for the above scenarios.</p> <p>c) Enjoy transaction fee waiver for:</p> <ul style="list-style-type: none">i. BA - funds transfer via DuitNow and Interbank GIRO (IBG) performed through Velocity and Business Mobile Banking; orii. BS - funds transfer via DuitNow performed through Velocity and Business Mobile Banking.

5	How long can I enjoy the month account fee and transaction fee waivers?	<p>Customer can enjoy 6 months of account and transaction fee waivers once the BA or BS is successfully opened.</p> <p>Please refer to below table for computation of the fee waiver period.</p> <table><tr><th>Month of Eligible Account opened</th><th>Fee Waiver Period</th></tr><tr><td>August 2025</td><td>August 2025 till January 2026</td></tr><tr><td>September 2025</td><td>September 2025 till February 2026</td></tr><tr><td>October 2025</td><td>October 2025 till March 2026</td></tr><tr><td>November 2025</td><td>November 2025 till April 2026</td></tr><tr><td>December 2025</td><td>December 2025 till May 2026</td></tr></table>	Month of Eligible Account opened	Fee Waiver Period	August 2025	August 2025 till January 2026	September 2025	September 2025 till February 2026	October 2025	October 2025 till March 2026	November 2025	November 2025 till April 2026	December 2025	December 2025 till May 2026
Month of Eligible Account opened	Fee Waiver Period													
August 2025	August 2025 till January 2026													
September 2025	September 2025 till February 2026													
October 2025	October 2025 till March 2026													
November 2025	November 2025 till April 2026													
December 2025	December 2025 till May 2026													
6	What are the recommended products that I can sign up together with BA and/ or BS?	<p>Customer is encouraged to sign-up for the below products when apply for BA and/ or BS.</p> <p>a) Business Debit Card or Business Debit Card-i For details, kindly refer to https://www.ocbc.com.my/business-banking/smes/transactions/business-debit-card and as published on www.ocbc.com.my</p> <p>b) OCBC OneCollect For details, kindly refer to https://www.ocbc.com.my/business-banking/godigital/one-collect and as published on www.ocbc.com.my</p>												
7	How can I proceed with BA and/ or BS application?	<p>a) Customer can apply online. For BA, kindly refer to https://openbizaccountmy.ocbc.com/obaoMY/#/start?product=JB&source1=embdigital&source2=web_top&lang=en-us</p> <p>For BS, kindly refer to https://openbizaccountmy.ocbc.com/obaoMY/#/start?product=JD&source1=embdigital&source2=web_top&lang=en-us</p> <p>b) Alternatively, customer can reach out to the nearest OCBC or OCBC Al-Amin branch and submit the application accordingly.</p>												
8	Can I enjoy the existing product features of BA and/ or BS if I open the account during campaign period?	<p>Yes, on top of the campaign features, the existing product features of BA and BS remain applicable.</p>												

9	How can I get more information on the existing product features of BA and BS?	<p>Customer can refer to OCBC and OCBC Al-Amin website on the product features and details of BA and BS.</p> <p>Kindly refer to https://www.ocbc.com.my/business-banking/smes/accounts/business-access; or https://www.ocbc.com.my/OCBCAL_Amin/business-banking-i/deposits/business-access-i</p>
10	Who should I refer to if I have queries on the campaign?	<p>a) You may contact your Relationship Manager / Business Development Manager or Business Service Centre (BSC) to make enquiries.</p> <p>b) To view the Campaign terms and conditions, kindly refer to OCBC BABS Acquisition Campaign T&Cs.</p>