

Terms & Conditions governing the OCBC Bank X SQL Campaign

1. The Campaign

The OCBC Bank x SQL Campaign ("Campaign") is organized jointly by OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) ("OCBC Bank") and E Stream MSC Sdn Bhd (Company Registration Number: 611016-M) ("SQL"), (OCBC Bank and SQL are jointly referred to as "Organizers") and runs from 1 August 2026 to 31 December 2026 (both dates inclusive) or the earlier exhaustion of the Campaign Fund (defined below) ("Campaign Period").

2. Eligibility

2.1 The Campaign is open to entities duly incorporated or otherwise registered with the applicable authorities or governing bodies under the laws of Malaysia to conduct business in Malaysia ("Eligible Participants").

3. Campaign Mechanics

3.1 Eligible Participants which are first in time to fulfil all the following requirements within the campaign period, to the satisfaction of the Organizers (for their respective products, roles and responsibilities as explained below) will be entitled to receive the Benefits (as defined below), subject to these Campaign terms and conditions on a first come first served basis:

- (a) The Eligible Participant applies for and is accepted by OCBC Bank to open an OCBC Business Access Account ("Eligible Account") within the Campaign Period and has made initial deposit of RM30,000 within 60 calendar days into the newly opened Eligible Account from account opening month. The Business Access Account is a banking product for which OCBC Bank is solely and fully responsible and maintains absolute discretion to assess the eligibility of all applicants and to decide whether to allow or reject any application. SQL shall have no role and responsibility relating to the banking product; and
- (b) The Eligible Participant has successfully subscribed for, upgraded and/or performed any accounting software maintenance with SQL ("SQL Accounting Software"). The SQL Accounting Software relates to accounting software for which SQL is solely and fully responsible. OCBC Bank shall have no role and responsibility relating to any accounting software.

3.2 Eligible Participants which fulfill all requirements set out in the clause above are eligible to enjoy the following benefits:

OCBC Business Access Account

- (a) A promotional interest rate of 1.88% per annum applies to the daily closing available credit balances in the Business Access Account for the first 12 months from the account opening month ("Promotional Interest Period"), provided that the balance in the account is maintained at RM30,000 and above ("Balance Threshold"). Interest is accrued daily based on the closing available credit balances that meet the Balance Threshold and is credited monthly, rounded to two decimal places. For each day when the balance in the account falls below RM30,000, no interest is payable. Upon expiry of the Promotional Interest Period, the interest rate shall revert to the applicable tiered rates of OCBC Bank which are accessible at

<https://www.ocbc.com.my/business-banking/smes/accounts/business-access>), which may be revised from time to time with prior notice.

- (b) The promotional fees below apply to the specified transactions performed via OCBC Bank Velocity or Business Mobile Banking application using the newly opened Business Access Account valid for 12 months from the month of account opening ("Promotional Fees Period"):
 - (i) Waiver of monthly account fees and local transaction fees, including DuitNow and Interbank GIRO (IBG) transfers.
 - (ii) Telegraphic Transfers are subject to a promotional flat fee of RM5 per transaction, excluding agent fees.

Upon expiry of the Promotional Fees Period, the usual rates of fees and charges as found in OCBC Bank's Fees and Charges list (posted on and accessible at <https://www.ocbc.com.my/personal-banking/help-and-support/general/fees-and-charges>), and fees and charges which are specific to Business Access Account as found in the Business Access Terms and Conditions (posted on and accessible at <https://www.ocbc.com.my/business-banking/smes/accounts/business-access>), both which may be revised from time to time with prior notice.

SQL Accounting Software

- (c) A one-time rebate of RM400 ("Rebate") will be given for new subscriptions, software package upgrades, or maintenance of SQL Accounting Software performed by Eligible Participant with SQL within the Campaign Period and is not exchangeable for cash. The Rebate is sponsored by OCBC Bank, administered solely by SQL based on its determination and records as to whether any new subscriptions, software package upgrades, or maintenance of SQL Accounting Software has been performed by the Eligible Participant for it to be entitled to the Rebate. SQL's determination and records shall be final, conclusive and binding on all parties. Each Eligible Participant which fulfills all these Campaign terms and conditions shall only be entitled to one single Rebate on a first come first served basis, regardless of the number of new subscriptions, software package upgrades, or maintenance of SQL Accounting Software or the number of OCBC Business Access Accounts opened.

The benefits set out in sub-clauses 3.2 (a), (b) and (c) above are referred to as the "Benefits".

4. Campaign in respect of current account product

- 4.1 Notwithstanding any provision on the contrary, the promotional interest rates may be revised to give effect to changes in regulatory or governing body's requirements and monetary policy by giving notice to the Eligible Participants. The notice will be published on OCBC Bank's website, branches and/or delivered to the Business Access Account holder in such manner deemed appropriate and shall take effect on the date stipulated in the notice.
- 4.2 Deposit is protected by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
- 4.3 The Bank's Accounts and Services, Main Terms and Conditions and "Business Access Account Product Terms and Conditions", all available at the Bank's website, shall continue to apply. In the event of discrepancy or inconsistency between the Business Access Account Product Terms and Conditions and

these Campaign Terms and Conditions, these Campaign Terms and Conditions shall prevail only insofar as they relate to the Campaign.

5. This promotion is not valid in conjunction with any other ongoing promotions, discounts, or bundled packages offered by the Organizers.
6. The Organizers reserve the right to verify eligibility, reject any redemption requests, or withdraw or amend the promotion without prior notice in the event of any fraudulent, incomplete, or invalid information provided.
7. As a condition for participating in this Campaign, each Eligible Participant expressly agrees and consents to:
 - 7.1 OCBC Bank to disclose to SQL, all information relating to the Eligible Participant's status in the fulfilment of all the conditions in sub-clause 3.1(a) above; and
 - 7.2 SQL to disclose to OCBC Bank, all information relating to the Eligible Participant's status in the fulfilment of all the conditions in sub-clause 3.1(b) above.
8. The decisions of the Organizers on all matters relating to the Campaign shall be final, conclusive and binding on all parties. The respective records of the Organizers (OCBC's Bank records as to which Eligible Participant fulfils or fails to fulfil the conditions above in relation to the banking product and the timing thereof, etc.) (SQL's records as to which Eligible Participant fulfils or fails to fulfil the conditions above in relation to SQL accounting software) shall be final, conclusive and binding on all parties.
9. While the Organizers work together to organize this Campaign, each of OCBC Bank and SQL operate independently and is responsible for its own products and services provided to customers. Nothing in this Campaign or in any related materials shall be interpreted as creating any partnership, joint venture, agency or fiduciary relationship between OCBC Bank and SQL. Neither OCBC Bank nor SQL shall have the authority to bind, represent or act on behalf of the others in any way
10. The Organizers shall not be held liable in any manner whatsoever for any inconvenience, loss or damage, howsoever arising in connection with the Campaign. For more information access the terms and conditions via the links:
<https://www.ocbc.com.my/business-banking/smes/accounts/ebiz>
https://www.ocbc.com.my/OCBCAL_Amin/business-banking-i/deposits/ebiz-i,
[https://www.ocbc.com.my/assets/pdf/MY/Accounts_and_Services/terms-and-conditions/Transaction%20Banking%20Services%20TnC%20\(Eng\).pdf](https://www.ocbc.com.my/assets/pdf/MY/Accounts_and_Services/terms-and-conditions/Transaction%20Banking%20Services%20TnC%20(Eng).pdf)
11. The Organizers may change any of these Campaign Terms and Conditions or stop this Campaign, after giving prior notice by posting general notice at the website.
12. These Campaign Terms and Conditions shall be governed by the laws of Malaysia.