

PRODUCT INFORMATION SHEET	OCBC Bank (M) Berhad
<p><b>Please read this Product Information Sheet before you decide to take up the eBiz Account.</b></p> <p><b>Be sure to also read the product's general terms and conditions.</b></p>	<b>eBiz Account</b>
	<b>15 February 2021</b>

### What is this product about?

eBiz Account (eBiz) is a depository account denominated in Ringgit Malaysia (MYR) available via online application.

The deposit is protected by PIDM up to RM250,000 for each depositor. For more information, refer to the PIDM information brochures that are available at our counters or go to the website at [www.pidm.gov.my](http://www.pidm.gov.my).

### What do I get from this product?

Initial deposit of RM500.00.

Eligibility is to businesses registered with Suruhanjaya Syarikat Malaysia (SSM) where all directors/sole proprietor/partners are citizens of Malaysia or with permanent resident status. It is available to sole proprietorships, partnerships and companies with not more than 2 shareholders/partners/directors only. Customers are to ensure that the SSM report is updated with the latest list of owners/partners/directors/shareholders.

An eBiz accountholder will be provided with two (2) complimentary OCBC Velocity digital security tokens and a waiver of monthly OCBC Velocity charges.

Cheque books will not be automatically issued. Please walk in to the nearest OCBC Bank branch to apply.

### What are the other terms and conditions of this product that I should know?

A current account that is inactive for one (1) year or more from the last transaction date will be considered as a Dormant Account. To reactivate a Dormant Account, the customer must perform a deposit or withdrawal transaction over the counter at any OCBC Bank (Malaysia) Berhad branch.

Any account with a credit balance that is dormant for 7 years or more shall be considered dormant and the funds will be transferred to unclaimed monies in accordance with the Unclaimed Monies Act 1965.

OCBC Bank reserves the sole and absolute discretion to determine and change the interest rates, method of interest calculation, balance thresholds and other matters, including to terminate eBiz Account as OCBC Bank may consider appropriate.

IBCA is subject to the Accounts and Services Main Terms and Conditions which can be obtained from [www.ocbc.com.my](http://www.ocbc.com.my)

### What are the fees and charges that I should pay?

Please refer to the summary of fees & charges at [www.ocbc.com.my](http://www.ocbc.com.my)

**What are the risks involved?**

No risks involved.

**What do I need to do if there are changes to my contact details?**

It is important that you inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

**Where can I get further information?**

<p><b>OCBC Bank (Malaysia) Berhad</b></p>	<p>For more information, enquiries or feedback on our latest products and services, you may call our Contact Centre at 03-8317 5200 / 1-300-88-7000 or visit our website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> or any OCBC Bank branch.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p>Service Transformation Department OCBC Bank (Malaysia) Berhad Menara OCBC 18 Jalan Tun Perak 50050 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Ombudsman for Financial Services can be contacted at 03-2272 2811; email <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a> or Bank Negara Malaysia at 1300 88 5465; email <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p>
<p><b>Bank Negara Malaysia</b></p>	<p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a></li> <li>• <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a></li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>
<p><b>Perbadanan Insurans Deposit Malaysia (PIDM)</b></p>	<p>Call the hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to <a href="mailto:info@pidm.gov.my">info@pidm.gov.my</a></p>

The information provided in this information sheet is valid as at 15 February 2021.

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