Terms and Conditions for Fixed Deposit/-i Promotion ("the Promotion") by OCBC Bank (Malaysia) Berhad (199401009721 (295400-W)) ("OCBC Bank") and OCBC Al-Amin Bank Berhad (200801017151 (818444-T)) ("OCBC Al-Amin") (collectively referred to as the "Bank")

1. When is the Promotional Period?	15 June 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 and on the 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 The Promotion is open to individuals who meet any of the following criteria: (i) are **new** to OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad; or (ii) become new Premier Banking or Premier Private Client customers during the Promotional Period; or (iii) are existing customers of the Bank who have received an invitation from the Bank to participate in the Promotion. 3.2 An individual must also successfully open, whether in sole or joint name (as the primary accountholder), one of the following: (i) a Fixed Deposit/-i ("FD/-i") account with the Bank for the placement of FD/-i and a current or savings account/-i with the Bank; or (ii) a Wealth Account with OCBC Bank for placement into the Multi-Currency Term Deposit ("MCTD"), provided that the Promotion applies only to placements denominated in Ringgit Malaysia (MYR) ("MCTD MYR") and a current or savings account with OCBC Bank for the crediting of Fresh Funds (as defined below) prior to making the MCTD MYR placement. Individuals who satisfy all requirements under Clauses 3.1 and 3.2 shall be referred to as "Eligible Customers".
4. What is the Promotion about?	**Fixed Deposit/-i and Multi Currency Term Deposit (MYR)** 4.1 During the Promotional Period, an Eligible Customer shall be entitled to enjoy the promotional rate of 3.70% p.a. ("Promotional Rate") for a tenure of six (6) months and/or Promotional Rate of 3.75% for a tenure of twelve (12) months when placing a Fixed Deposit/-i ("FD/-i") or MCTD MYR over the counter ("OTC") using Fresh Funds. The key terms of the promotions are as follows: **<u>6-month promotion</u>** Type of Deposit : FD/-i or MCTD MYR only **Tenure : 6 months** Board Rate : 2.05% p.a.[1] **Promotional Rate : 3.70% p.a.[2]** **<u>12-month promotion</u>** Type of Deposit : FD/-i or MCTD MYR only **Tenure : 12 months** Board Rate : 2.10% p.a.[1] **Promotional Rate : 3.75% p.a.[2]** *[1]For illustration purposes only. The Board Rate stated is as of 15 June 2026. Please refer to the Bank's website for the latest applicable Board Rates.* *[2]The Promotional Rate stated above is accurate as at the time of publication. Please obtain the latest applicable rate from any of the Bank's branches nationwide or from the Bank's website.* 4.2 The minimum and maximum placement amounts, as well as the eligible deposit products for each customer segment, are set out below:

MEMBER / AHLI PIDM

Customer Segment	Minimum Placement Amount	Maximum Placement Amount per Eligible Customer	Eligible Products
Premier Private Client	RM 10,000	RM 5,000,000	FD/-i, MCTD MYR
Premier Banking	RM 10,000	RM 3,000,000	Islamic FD-i only
Non- Premier Banking / Non-Premier Private Client	RM 10,000	RM 300,000	Islamic FD-i only

4.3 All placements made under this Promotion must be funded **exclusively with Fresh Funds**.

4.3.1 For the purposes of this Promotion, "Fresh Funds" shall mean funds transferred from another licensed financial institution in Malaysia and deposited into an account with the Bank **not more than seven (7) calendar days** immediately preceding the placement date.

4.3.2 To satisfy the Fresh Funds requirement, the Eligible Customer must ensure that there is an incremental growth in the total deposits maintained with the Bank. The computation of the incremental growth shall be based on the difference between:

(a) the Eligible Customer's Total Deposit Balance as at the placement date; and

(b) the Eligible Customer's Total Deposit Balance as at **31 May 2026**,

both denominated in Ringgit Malaysia. For clarity, the Total Deposit Balance shall include balances maintained across the following accounts with the Bank:

(a) MYR Current Accounts/-i;

(b) MYR Savings Accounts/-i;

(c) MYR Fixed Deposit Accounts/-i;

(d) Multi Currency Current Account (MCCA) MYR; and

(e) Multi Currency Term Deposit MYR (MCTD MYR).

4.3.3 For the avoidance of doubt, the incremental growth amount must be maintained throughout the Promotional Period. Should the incremental growth amount fall below the placement amount at any time during the Promotional Period, the Eligible Customer shall be deemed not to have satisfied the Fresh Funds requirement.

4.4 In case of joint accounts, the Total Deposit Balances shall be attributed solely to the Primary Accountholder for the purpose of assessing eligibility under this Promotion.

4.5 The terms referred to in Clause 4.3 shall have the meanings ascribed to them in Table 1 below:

Table 1

Term	Definition
Total Deposit Balance	The aggregated balances maintained in the MYR Current Accounts/-i, MYR Savings Accounts/-i, MYR Fixed Deposit Accounts/-i, Multi Currency Current Account (MCCA) MYR, and MCTD MYR with the Bank.
Incremental growth	The Total Deposit Balance as at the placement date less (-) the Total Deposit Balance as at 31 May 2026.

4.6 If, at any time, the Bank determines, in its sole and absolute discretion, that an Eligible Customer has failed to comply with the Fresh Funds requirement or any other condition of the Promotion, the Bank shall be entitled to unilaterally adjust the Promotional Rate to the prevailing Board Rate. In respect of Fixed Deposit-i placements, the Eligible Customer hereby agrees to waive and grant Ibra' (rebate) to the Bank on any profit accrued in excess of the prevailing Board Rate for the duration of the Promotional Period. In such circumstances, the Bank shall be liable to pay profit only at the prevailing Board Rate, and no profit at the Promotional Rate shall be payable.

4.7 Upon maturity of the FD/-i or MCTD MYR placement, the Promotional Rate shall cease to apply. If the Eligible Customer has opted for auto-renewal in the maturity instructions, the FD/-i or MCTD MYR shall be automatically renewed for a similar tenure at the prevailing Board Rate.

5. What you need to know

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 interest and/or profit rates shall be revised

MEMBER / AHLI PIDM

about the Promotion?	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 In the event any amount is withdrawn prematurely before the end of the placement tenure: (i) For Fixed Deposit, the Eligible Customer shall not be entitled to any interest/profit, regardless of the duration the deposit has been placed. (ii) For Islamic Fixed Deposit-i, the Eligible Customer shall be deemed to have granted Ibra' (rebate) on all accrued profits; and 5.4 For MCTD MYR placement, all placements and withdrawals may only be made to or from the Eligible Customer's OCBC Multi Currency Current Account within their Wealth Portfolio.
6. Other Terms & Conditions	6.1 The Bank's Accounts and Services – Main Terms and Conditions, the OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, and the respective Product Information Sheets (collectively, the "Product Terms and Conditions"), as made available on the Bank's website, shall continue to apply. 6.2 In the event of any inconsistency or conflict between these Terms and Conditions and the Product Terms and Conditions, these Terms and Conditions shall prevail, but only to the extent that such inconsistency relates to this Promotion. 6.3 The Bank reserves the right to vary, amend, or modify these Terms and Conditions, or to suspend or terminate this Promotion, by providing prior notice. Such notice may be given by way of general notification displayed at any of the Bank's branches, on the Bank's website, or through any other mode of communication deemed appropriate by the Bank. 6.4 The record of deposit transactions maintained by the Bank, and the Bank's decision on all matters relating to this Promotion (including, without limitation, any dispute arising therefrom), shall be final, conclusive, and binding on the Eligible Customers. 6.5 The Bank shall not be liable for any default, delay, or failure in performing any of its obligations under this Promotion arising from 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, except where such loss or damage is attributable to the Bank's gross negligence or willful misconduct. 6.6 These Terms and Conditions shall be governed by the laws of Malaysia, and the courts of Malaysia shall have exclusive jurisdiction over any disputes arising out of or in connection with this Promotion.

MEMBER / AHLI PIDM