Terms and Conditions for Wealth Deal ("the Promotion") by
OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) ("OCBC Bank") and OCBC Al-Amin Bank Berhad 200801017151 (818444-T) ("OCBC Al-Amin") (both banks are referred together as the "Bank")

1. When is the Promotional Period?	15 June 2026 until 30 September 2026 (both dates inclusive) ("Promotional Period"). The Bank may change the Promotional Period with prior notice posted at the Bank's branches and 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 are (i) New to OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad; or (ii) New to Premier Banking or Premier Private Client within the Promotional Period; or (iii) Existing to OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank customers who received participation invitation from the Bank; **and** 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; (ii) a Mi Fixed Deposit/-i ("Mi FD/-i") account with the Bank for the placement of Mi FD/-i and a current or savings account/-i with the Bank; or (iii) 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 funds prior to making the MCTD MYR placement. 3.3 Have purchased any of the following eligible investment products ("Eligible Investment Products"), subject to the applicable terms and conditions: (i) Unit Trust/ Unit Trust-i ("UT/-i") products (lump sum investments only; Stabiliser and ARIP-i are not eligible); and/or (ii) Structured Investments, Retail Bonds, and Negotiable Instruments of Deposit ("NID") products. *Please refer to the respective product Appendices for the list of Eligible Investment Products.* Individuals who satisfy all requirements under Clauses 3.1, 3.2 and 3.3 shall be referred to as "Eligible Customers".
4. What is the Promotion about?	4.1 During the Promotional Period, an Eligible Customer shall be entitled to enjoy the promotional rate of 4.28% p.a. ("Promotional Rate") for a tenure of 6 months when placing a fixed deposit in the form of FD/-i, Mi FD/-i or MCTD MYR (collectively, Placement) with the Bank, provided that the Eligible Customer has purchased an Eligible Investment Product and fulfilled the Eligibility Criteria set out in Table 1 below. The relevant terms are as follows: i) Type of Deposit : FD/-i, Mi FD/-i or MCTD MYR only **ii) Tenure : 6 months** iii) Board Rate : 2.05% p.a.[1] **iv) Promotional Rate : 4.28% p.a.[2]** v) Investment-to-Placement ratio : One (1) time investment to one (1) time Placement (limited to one (1) Type of Deposit per Placement) vi) Minimum investment amount : RM100,000 vii) Minimum Placement amount : RM100,000

Table 1

Investment Product	UT/-i	Structured Investments, Retail Bonds and Negotiable Instruments of Deposit (NID)
Eligibility Criteria	i) Sales charge: ≥2.00% ii) Minimum investment amount: RM100,000, or such higher minimum amount as required under the respective product terms	i) Sales charge: ≥2.00% ii) Minimum investment amount: RM100,000.00, or such higher minimum amount as required under the respective product terms

[1]*For illustration purposes only. The board rate stated is as at 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.

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 interest and/or 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 Your Placement under this Promotion must be made within two (2) weeks from (i) the last offering date of the Structured Investment product purchased; or (ii) the investment purchase date for UT/-i, as applicable. For the avoidance of doubt, all Placements must be made within the Promotional Period.

5.4 If your investment in any Eligible Investment Product is cancelled during the applicable "cooling-off/free-look" period, you shall no longer be eligible to participate in this Promotion. In such circumstances, the prevailing Board Rate (as at the Placement date) shall apply from the date of Placement. Please refer to the respective Product Term Sheet, Product Disclosure Sheet, and/or Terms & Conditions of OCBC Investment Services for further details on cooling-off/free-look rights.

5.5 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.

5.6 In the event any amount is withdrawn prematurely before the end of the placement tenure:

(i) For FD/-i or Mi FD/-i, 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 and Islamic Mi Fixed Deposit-i, the Eligible Customer shall be deemed to have granted Ibra' (rebate) on all accrued profits; and

(iii) For Mi FD/-i, the principal amount/customer's purchase price repaid to you will be reduced by the amount of interest/profit that has been credited into your savings account/-i maintained with the Bank.

5.7 This Promotion is not applicable to any Mi FD/-i placements that are pledged, assigned, or otherwise provided as security, collateral, or support to any party.

5.8 For Mi FD/-i placements, interest/profit will be credited monthly into the Eligible Customer's savings account/-i maintained with the Bank. You must therefore maintain an active savings account with the Bank for the entire duration of the Mi FD/-i placement.

5.9 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, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, and Product Information Sheet, all available at OCBC 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 a 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.