

**Terms and Conditions for Wealth Deal ("the Promotion") by
OCBC Al-Amin Bank Berhad 200801017151 (818444-T) ("OCBC Al-Amin") (referred to as the "Bank")**

1. When is the Promotional Period?	1 October 2026 until 31 December 2026 (both dates inclusive) ("Promotional Period"). The Bank may change the Promotional Period with prior notice posted at the Bank's branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) ("OCBC Bank")) 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. 3.3 Have purchased any of the following eligible investment products ("Eligible Investment") subject to the applicable terms and conditions: (i) Unit Trust-i ("UT-i") products (lump sum investment only; ARIP-i is not entitled.) <i>(Please refer to the respective products' Appendix for the Eligible Investment Products.)</i> 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 4.38% p.a. ("Promotional Rate") for a tenure of 6 months when placing a fixed deposit-i in the form of FD-i or Mi FD-i (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: <table border="0"> <tr> <td>i) Type of Deposit</td><td>: FD-i and Mi FD-i only</td></tr> <tr> <td>ii) Tenure</td><td>: 6 months</td></tr> <tr> <td>iii) Board Rate</td><td>: 2.05% p.a.¹</td></tr> <tr> <td>iv) Promotional Rate</td><td>: 4.38% p.a.²</td></tr> <tr> <td>v) Investment-to-Placement ratio</td><td>: One (1) time investment to one (1) time Placement (limited to one (1) Type of Deposit per Placement)</td></tr> <tr> <td>vi) Minimum investment amount</td><td>: RM100,000</td></tr> <tr> <td>vii) Minimum Placement amount</td><td>: RM100,000</td></tr> </table>	i) Type of Deposit	: FD-i and Mi FD-i only	ii) Tenure	: 6 months	iii) Board Rate	: 2.05% p.a. ¹	iv) Promotional Rate	: 4.38% 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
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Table 1

Investment Product	UT-i
Eligibility criteria	i) Sales charge: $\geq 2.00\%$ ii) Minimum investment amount: <i>RM100,000 or such higher minimum amount as required under the respective product terms</i>

¹For illustration purposes only. This board rate stated is as at 1 October 2026. Please refer to the Bank or OCBC Bank's website for the latest applicable Board Rates.

²The Promotional Rate stated above is accurate as at time of publication. Please obtain the latest applicable rate from any of the Bank or OCBC Bank's branches nationwide or from the Bank or OCBC 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 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 the investment purchase date for UT-i. 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 profit, regardless of the duration the deposit has been placed.
 - (ii) For FD-i or Mi FD-i, the Eligible Customer shall be deemed to have granted Ibra' (rebate) on all accrued profits; and
 - (iii) For Mi FD-i, the customer's purchase price repaid to you will be reduced by the amount of profit that has been credited into your savings account/-i maintained with the Bank or OCBC 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, profit will be credited monthly into the Eligible Customer's savings account/-i maintained with the Bank or OCBC Bank. You must therefore maintain an active savings account/-i with the Bank or OCBC Bank for the entire duration of the Mi FD-i placement.

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.