

**Terms and Conditions for OCBC 360 Account/-i Promotion (“Promotion”) by
OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank
Berhad 200801017151 (818444-T) (“OCBC Al-Amin”) (both OCBC Bank and OCBC Al-Amin are
referred together as the “Bank”)**

1. When does the Promotion take place?	1 September 2023 to 29 February 2024 (both dates inclusive) (“Promotional Period”). The Bank may also change the Promotional Period by posting a notice at the Bank’s branches and website.
2. Which branches of the Bank participate in the Promotion?	All branches of OCBC Bank in Malaysia. The Promotion is not available through internet banking.
3. Who is eligible for this Promotion?	<p>This Promotion is open to individuals who are:</p> <p>3.1. Malaysian residents; or</p> <p>3.2. Permanent residents in Malaysia; or Are non-residents (except individuals from countries not acceptable to the Bank e.g., countries or territories which are sanctioned);</p> <p align="center">AND</p> <p>3.3. New customer to the Bank who currently does not hold any existing OCBC accounts or products prior to 1 September 2023 (“New To Bank Customer”). Customer who had cancelled existing OCBC accounts or products prior to the commencement of the Promotion and re-applied for such facilities under the Promotion will not be considered as New To Bank Customer; OR</p> <p>3.4. Existing customer to the Bank who does not have OCBC 360 Account/-i prior to 1 September 2023 (“Existing To Bank Customer”).</p> <p>New To Bank and Existing To Bank Customers who open an OCBC 360 Account/-i during the Promotional Period are collectively referred to as “Eligible Customer”.</p> <p>3.5. The following persons are NOT eligible to participate in this Promotion:</p> <ul style="list-style-type: none"> Permanent and/or contract employees of the Bank (including the OCBC Bank subsidiaries and related companies) (“Employee”).
4. What is the Promotion about?	<p>Welcome Bonus</p> <p>4.1 Within a calendar month, when Eligible Customer deposit a minimum of RM3,000 a month into OCBC 360 Account/-i, Eligible Customer will earn an additional 0.95%p.a. interest/profit (“Welcome Bonus”) on the average daily account balance of up to RM100,000 (“Maximum Average Balance”) for that calendar month, for up to three (3) months from the date that the OCBC 360 Account/-i is opened. The eligibility criteria “Deposit” Bonus Interest/Profit category remained unchanged.</p> <p>4.2 Welcome Bonus shall be credited separately to OCBC 360 Account/-i within thirty-one (31) working days of the following month in which the eligibility criteria for Welcome Bonus are met each month for the first three (3) months. For illustration only, please refer Table A and Table B for the Welcome Bonus entitlement for the first three (3) months after account opening:</p>

Table A

Customer	Account Open Date	Description	Sep	Oct	Nov	Dec
A	15 Sep	Deposits at least RM3,000 for the month?	√	√	√	√
		Eligible for the Welcome Bonus?	√	√	√	X

Explanation:

Customer A is entitled to the Welcome Bonus for the **first three (3) months** as he opened an account on 15 September 2023 and deposited at least RM3,000 each month into OCBC 360 Account/-i from September 2023 to November 2023.

Table B

Customer	Account Open Date	Description	Dec	Jan	Feb	Mar
B	30 Dec	Deposits at least RM3,000 for the month?	√	√	X	√
		Eligible for the Welcome Bonus?	√	√	X	X

Explanation:

Customer B is entitled for the Welcome Bonus for the first two (2) months only upon account opening as the customer deposited at least RM3,000 in December and January. As the customer did not deposit at least RM3,000 in February, the customer will not be able to enjoy the third Welcome Bonus for the third month.

- 4.3 The Welcome Bonus and Bonus Interest/Profit on “**Deposit**”, “**Pay**”, and/or “**Spend**” (“Bonus Pillar”) are calculated based on the average daily balance at the end of each calendar month, subject to a cap on the first Ringgit Malaysia One Hundred Thousand (RM100,000) average daily balance. For your easy reference:

Table C

	Board Rate ¹	Welcome Bonus	Promotional Rate
Base rate ²	0.10%p.a.	-	0.10%p.a.
Deposit Bonus ³	1.05%p.a.	0.95%p.a. ⁶	2.00%p.a. ⁴
Pay Bonus ³	1.05%p.a.	-	1.05%p.a.
Spend Bonus ³	1.05%p.a.	-	1.05%p.a.
Effective Interest/Profit Rate	3.25%p.a.⁵	0.95%p.a.⁶	4.20%p.a.⁷

¹ These board rates are as of 10 May 2023. To find out the latest board rates, please visit the Bank's Website.

² Calculated on day-end balance accrued daily and the total of which is credited into OCBC 360 Account/-i at the end of the month, rounded up to 2 decimal places.

³ The requirements to fulfil each Bonus Interest/Profit category are independent of each other. The Eligible Customer shall continue to be subject to, and required to comply with, the eligibility criteria for each Bonus Interest/Profit category and any other terms and conditions governing the OCBC 360 Account/-i. The eligibility criteria for Bonus Pillars and the terms and conditions governing the OCBC 360 Account/-i may be found at the Bank's website > Personal Banking > Account > OCBC 360 Account/-i.

⁴ Welcome Bonus is only applicable on the first RM100,000 average daily balance if you deposit at least RM3,000 for the first three (3) months upon account opening.

⁵ Assuming you maintain an average daily account balance of up to RM100,000 for one (1) month in your OCBC 360 Account/-i and fulfil the Bonus Pillars of Deposit, Pay, Spend Bonus categories during the Promotional Period based on board rates.

⁶ The Welcome Bonus stated above are correct at time of publication. Please obtain the latest rates from any of the Bank's branches nationwide or from the Bank's website.

⁷Maximum Effective Interest/Profit Rate ("EIR/EPR") for a month to be earned for eligible new OCBC 360 Account/-i 's during the Promotional Period for up to three (3) months from account opening and subject to fulfilment of all these Promotion terms and conditions.

- 4.4 If, for any reason, you have multiple OCBC 360 Account/-i(s) which are eligible for the Welcome Bonus, only ONE (1) account will be paid based on either: a) the highest amount of total Welcome Bonus; or b) the account with the largest account number in the event the Welcome Bonus is the same for all OCBC 360 Account/-i(s). Meanwhile, other OCBC 360 Account/-i(s) will only earn the Base Interest/Profit.

Welcome Cash Reward

- 4.5 In addition to the Welcome Bonus, New To Bank Customers are entitled to a one-time cash reward of Ringgit Malaysia One Hundred (RM100) ("**Welcome Cash Reward**") when the following Qualifying Criteria listed in Table D below are fulfilled:

Table D

Steps	Qualifying criteria
1	Open a new OCBC 360 Account/-i during Promotional Period; and
2	Deposit and maintain incremental balance of at least Ringgit Malaysia three thousand (RM3,000) for first three (3) consecutive months.

For avoidance of doubt, incremental balance refers to monthly average balance and computed by current monthly average balance minus previous monthly average balance. Formula to calculate monthly average balance ("**MAB**") is the total of daily day-end balances of the newly opened OCBC 360 Account/-i of the calendar month divided by total number of days in the calendar month. For illustration of MAB computation, please refer Table E.

$$\text{MAB} = \frac{\text{total of daily day-end balances of calendar month}}{\text{Total number of days in the calendar month}}$$

Table E

Date	Description	MAB for September
1 Sep	Opens and deposits RM3,000 into the OCBC 360 Account/-i	= [15 days (RM3,000) + 10 days (RM7,000) + 5 days (RM6,000)] ÷ 30 = RM4,833.33 <i>Note:</i> a) 15 days is referring the daily end day balance from 1 Sep to 15 Sep. b) 10 days is referring the daily end day balance from 16 Sep to 25 Sep. c) 5 days is referring the daily end day balance from 26 Sep to 30 Sep.
16 Sep	Deposits RM4,000 into the OCBC 360 Account/-i	
26 Sep	Withdraw RM1,000 from the OCBC 360 Account/-i	

- 4.6 For illustration purpose, table below shown the eligibility of Welcome Cash Reward entitlement after account opening on 1 September 2023:

Table F

Customer	Description	Aug	Sep MAB (RM)	Oct MAB (RM)	Nov MAB (RM)	Eligible Welcome Cash Reward?
C	Deposit and maintain MAB for 3 consecutive months upon account opening	0	3,000	6,000	9,000	√
D	Deposit and maintain MAB for 3 consecutive months upon account opening	0	4,833	500	9,000	×

Explanation:

Customer C is entitled for the Welcome Cash Reward as his incremental monthly average balance is at least RM3,000 from September 2023 to November 2023.

Customer D is not entitled as he did not fulfil incremental MAB of at least RM3,000 for first 3 consecutive months (September 2023 to November 2023).

- 4.7 New To Bank Customer will receive a maximum of one (1) Welcome Cash Reward throughout the Promotional Period irrespective of the total number of OCBC 360 Account/-i opened throughout the Promotional Period. For clarity, Existing To Bank customer is not eligible for Welcome Cash Reward.
- 4.8 The Welcome Cash Reward is non-transferable to any other party(ies) and are not exchangeable for other items or vouchers, be it in part or in full.
- 4.9 The Welcome Cash Reward will be credited into OCBC 360 Account/-i within thirty-one (31) working days after fulfilling the qualifying criteria set in Table D.
- 4.10 The Bank pays out a maximum of One Hundred Thousand Ringgit (RM100,000) in each participating month during the Promotional Period which will be awarded based on first come, first served basis and subject to availability. The Bank does not have any obligation to inform the New To Bank Customer should the Welcome Cash Reward reach its monthly maximum allocated limit.

5.What you need to know about the Promotion?

- 5.1 The Welcome Bonus paid out will be reflected as “Welcome Bonus” and Welcome Cash Reward paid out will be reflected as “Welcome Cash Reward” in the Eligible Customer’s statement of accounts.
- 5.2 The status of the Eligible Customer’s account must remain active to receive the Welcome Bonus and Welcome Cash Reward for the month. If the account status is inactive due to being closed, frozen, belonging to a deceased person or any other status deemed as inactive by the Bank, no Welcome Bonus and Welcome Cash Reward will be payable.
- 5.3 The Bank reserves the right to claw-back and reclaim from any Eligible Customer the Welcome Bonus and Welcome Cash Reward if the Eligible Customer breaches any of these terms and conditions and/or is subsequently discovered to be ineligible to participate in the Promotion or to receive the Welcome Bonus and Welcome Cash Reward. The Bank reserves the right to (i) forfeit or withdraw the Welcome Bonus and Welcome Cash Reward at any time; or (ii) claw-back the Welcome Bonus and Welcome Cash Reward or request the relevant Eligible Customer to repay to or compensate the Bank the value of the Welcome Bonus and Welcome

	<p>Cash Reward at any time, and the Bank shall have the right to debit the Welcome Bonus and Welcome Cash Reward as it deems fit from any account(s) that the Eligible Customer holds with the Bank. No person shall be entitled to any payment or compensation from the Bank should any Welcome Bonus or Welcome Cash Reward be forfeited or withdrawn, if any Welcome Bonus or Welcome Cash Reward is reclaimed or clawed back by the Bank, or if an Eligible Customer is asked to repay or compensate the Bank the value of the Welcome Bonus or Welcome Cash Reward for any reason whatsoever.</p>
6. Other Terms & Conditions	<p>6.1 In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, and any other relevant governing bodies, interest/profit rates shall be revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement by the Bank. The notice/announcement shall be published at the Bank's Branches and the Bank's website or any other manner deemed suitable by the Bank.</p> <p>6.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>6.3 The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at the Bank's website, apply to this Promotion.</p> <p>6.4 If these Terms and Conditions conflict with the Bank's Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply only in relation to matters related to the Promotion.</p> <p>6.5 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.</p> <p>6.6 Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, after the relevant cut-off time shall be regarded as instructions given to and received by the Bank on the next Business Day.</p> <p>6.7 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.</p> <p>6.8 The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>