

**Terms and Conditions for OCBC 360 Account-i (“OCBC 360 Account-i”) Digital Account Opening Promotion (“Promotion”) by
OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (“Bank”)**

1. When does the Promotion take place?	5 May 2025 to 31 July 2025 (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 channel of the Bank participate in the Promotion?	OCBC Malaysia Mobile Banking App. The Promotion is not available for account opening through internet banking or any other channels.
3. Who is eligible for this Promotion?	<p>This Promotion is open to individuals who never had any account or product with the Bank at any time prior to 5 May 2025 and who successfully open an OCBC 360 Account-i (“Eligible Account”) via OCBC Malaysia Mobile Banking App within the Promotional Period (“Eligible Customers”). Any Malaysian citizen of 18 years old and above may apply. Employees of the Bank and its related corporations are not eligible to participate in this Promotion.</p> <p>For clarity, all applications to open account with the Bank are subject to approval by the Bank at its sole and absolutely discretion on such terms and conditions as may be imposed by the Bank.</p>
4. What is the Promotion about?	<p>Welcome Cash Reward</p> <p>4.1. Eligible Customers are entitled to earn one-off cash reward of RM30 (“Welcome Cash Reward”) when Eligible Customers successfully opened OCBC 360 Account-i and depositing a minimum of RM 500 into new OCBC 360 Account-i through First Party Instant Funding via Financial Process Exchange (“FPX”), via OCBC Malaysia Mobile Banking app within 30 days of account opening.</p> <p>4.2. 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. It will be credited into OCBC 360 Account-i after the Eligible Customers has successfully fulfilled the criteria stated in clause 4.1.</p> <p>Touch ‘n Go Pin Reward</p> <p>4.3 Additionally, Eligible Customers who qualify and successfully open an OCBC 360 Account-i during campaign period are eligible to earn a Touch ‘n Go eWallet Reload Pin (“Touch ‘n Go Pin Reward”) worth RM5 for fulfilling each of the “Deposit,” “Pay,” and “Spend” criteria over three months. Deposits Reward, Spend Reward and Pay Rewards are independent to each other. In total, they can earn up to RM45 worth of Touch ‘n Go Pin Reward by meeting all three “Deposit,” “Pay,” and “Spend” criteria for three consecutive months.</p>

4.4 Please refer Table (A) for the summary of the criteria and Table (B) on the illustration on the Touch 'n Go Pin Reward entitlement for the first 3 months after account opening:

Table A

Rewards	Criteria	Touch 'n Go Pin Reward
Deposits Reward	A minimum of RM500 must be deposited into the OCBC 360 Account-i within the calendar month.	RM5
Pay Reward	A minimum of 3 Bill Payments must be made from your OCBC 360 Account-i within the calendar month.	RM5
Spend Reward	A minimum retail transaction amount of RM500 in aggregate is charged to your OCBC Debit Card.	RM5

Table B

Customer A opens OCBC 360 Account-i on 15 May 2025

Action	May'25	June'25	July'25	Aug'25
Deposit criteria met	✓	✗	✓	✓
Pay criteria met	✗	✓	✓	✓
Spend criteria met	✓	✗	✓	✓
Total Reward for the month	RM10 Touch 'n Go Reward	RM5 Touch 'n Go Reward	RM15 Touch 'n Go Reward	Not applicable as already exceeded 3 months entitlement

Explanation:

Deposits Reward, Spend Reward and Pay Rewards are independent to each other.

- In May 2025, Customer A qualified for a total of RM10 worth in Touch 'n Go Pin Reward as he fulfilled the Deposits and Spend criteria, but not the Pay criteria.
- In June 2025, Customer A qualified for a RM5 worth in Touch 'n Go Pin Reward as he fulfilled the Pay criteria, but not the Deposits and Spend criteria.
- In July 2025, Customer A qualified for a total of RM15 worth of Touch 'n Go Pin Reward as he fulfilled all three criteria (Deposits, Pay, and Spend).
- In Aug 2025, Customer A does not qualify for any Touch 'n Go Pin Reward, as Aug 2025 is the fourth month since the account opening and has already exceeded the three-month entitlement.

5.What you need to know about the Promotion?

5.1 The Welcome Cash Reward received in this Promotion is not valid with the ongoing OCBC 360 Account-i Referral Promotion.

5.2 The status of the Eligible Customer's account must remain active to receive the Welcome Cash Reward and Touch 'n Go Pin 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 Cash Reward and Touch 'n Go Pin Reward will be payable.

5.3 If the Eligible Customer breaches any of these terms and conditions and/or is subsequently discovered to be ineligible to participate in this Promotion, the Welcome Cash Reward will not be applicable. In the event that Welcome Cash Reward has been accorded, OCBC Bank reserves the right to claw back the amount of Welcome Cash Reward credited, including demanding the repayment of the amount and/or debiting with notice any of the Eligible Customer's accounts for repayment of the amount.

Touch 'n Go Pin Reward

5.4 The Touch 'n Go Pin Reward is further subject to the following:

- a.) OCBC Bank will pay out a maximum of Ringgit Malaysia One Hundred Fifty Thousand (RM150,000) worth of Touch 'n Go Pin Rewards throughout the Campaign Period, **based on first come, first serve basis**. After the RM150,000 worth of Touch 'n Go Pin Rewards amount has been fully allocated, no Touch 'n Go Pin Rewards will be given to the Eligible Customers even if they fulfil the qualifying criteria.
- b.) The fulfilment of Touch 'n Go Pin Rewards and notification to Eligible Customers will be made within sixty (60) days after the end of the Campaign Period via electronic direct mailer ("EDM") and/or short message service ("SMS"). As such, Eligible Customers shall be responsible to ensure that their telephone numbers and/or email addresses provided to OCBC Bank are current and updated.
- c.) Each Touch 'n Go Pin Reward is issued by Touch 'n Go Sdn Bhd ("Issuer") and can be used across all tolls and major public transports in Malaysia in addition to a variety of outlets and services, subject to the Issuer's terms and conditions. The following terms and conditions also apply to the redemption and use of the Touch 'n Go Pin Rewards:
 - i. The Touch 'n Go Pin Rewards are valid for the period stated on them and there will be no replacement of any Touch 'n Go Pin Rewards that have lapsed or expired.
 - ii. The Touch 'n Go Pin Rewards are not exchangeable for cash.
 - iii. The Touch 'n Go Pin Reward is non-transferable to any other party(ies) and not exchangeable for any other vouchers, cash, or items of equivalent value be it in part or in full.
 - iv. There shall be no refund on the unused portion of the Touch 'n Go Pin Rewards.
 - v. The differential of utilisation/purchase(s) amount exceeding Touch 'n Go Pin Rewards value shall be paid for by the person utilizing the Touch 'n Go Pin Rewards.
 - vi. Any dispute in connection with the Touch 'n Go Pin Rewards or any merchandise, products and/or services paid for with the Touch 'n Go Pin Rewards shall be referred to the Issuer and OCBC Bank disclaims all liabilities and obligations for the Touch 'n Go Pin Rewards or any merchandise, products and/or services paid for with the Touch 'n Go Pin Rewards.

5.5 To the fullest extent permitted by law, OCBC Bank does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Issuer, the Touch 'n Go Pin Rewards and any products and/or services purchased and/or redeemed using the Touch 'n Go Pin Rewards, and any other substitute/replacement Reward. In particular, OCBC Bank gives no warranty or endorsements, express or implied, written or oral, including but not limited to, any warranty of merchantability quality or suitability or fitness for any purpose in respect of the Touch 'n Go Pin Rewards or any products and/or services purchased and/or redeemed using the Touch 'n Go Pin Rewards.

<p>6. Other Terms & Conditions</p>	<p>6.1. In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, Association of Banks in Malaysia, and any other relevant governing bodies, 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 OCBC 360 Account-i Product Information Sheet and Terms and Conditions, all available at the Bank's website, shall continue to apply. In the event of discrepancy or inconsistency between the OCBC 360 Account-i Product Terms and these Promotion Terms and Conditions, these Promotion Terms and Conditions shall prevail only insofar as they relate to the 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.</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>
--	--