

**Terms and Conditions for OCBC 360 Account/-i Referral Promotion (“Promotion”) by
OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) and OCBC Al-Amin Bank Berhad
200801017151 (818444-T) (Collectively named as “Bank”)**

1. When does the Promotion take place?	1 April 2026 to 30 June 2026 (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 only. The Promotion is not available for account opening through internet banking and branches.
3. Who is eligible to this Promotion?	<p>3.1 Any existing customer who is a user of OCBC Malaysia Mobile Banking App and receive invitation to see the “Invite Friends” or “Earn Cash” banner in the OCBC Malaysia Mobile Banking App, maintains a Ringgit Malaysia current account or savings account with the Bank (“Valid Bank Account”) is eligible to participate in this Promotion as a “Referrer”.</p> <p>3.2 Any Malaysian citizen of 18 years old or above and does not have any account or product with the Bank prior to 1 April 2026 is eligible to participate in this Promotion as a “Referee”.</p> <p>3.3 Notwithstanding clause 3.1 above, any individuals whose accounts with the Bank have been suspended or terminated or who have breached any agreement with the Bank are not eligible and disqualified from participation or continued participation in the Promotion.</p>
4. What is the promotion mechanic?	<p>Referrer Requirements</p> <p>4.1 A Referrer shall do the following within the Promotional Period by way of introducing Referee to the Bank :</p> <ul style="list-style-type: none"> (a) log-in to the Referrer’s OCBC Malaysia Mobile Banking App (b) click on the “Invite Friend” button (c) click to select the preferred mode (by short messaging service or WhatsApp or e-mail) for communicating the Referral Message (defined below) (see Important Note 1 below); (d) click on the Referrer’s mobile phone contact list to select the recipient(s) intended by the Referrer to receive the Referral Message as Referee(s); and (e) click to send the Referral Message to the Referee(s) selected by the Referrer by the mode selected under this sub-clause (c) above. <p>A Referrer who clicks the “Invite Friend” button agrees for his information to be processed by the Bank in connection with his participation in the Promotion, notwithstanding that he may subsequently be disqualified from participation in the Promotion.</p> <p><u>Important Note 1 : Valid Referral Code is unique to identify Referrer</u> Each Referrer will be assigned a unique referral code which identifies to the Referrer (“Valid Referral Code”) to facilitate the Referrer’s participation in this Promotion. The Referrer acknowledges that the Valid Referral Code is unique and may be used to trace and identify the Referrer as the person sending the Referral Message, regardless of the source or mode of communication of the Referral Message. Therefore, the Referrer shall take care to only send to recipients/Referees who will not misuse or abuse the Referral Message.</p> <p>Upon selection of the Referrer’s preferred mode for communication with his recipient(s), the Referrer will be redirected to the application hosting the selected mode. A pre-typed message template by the Bank containing the Referrer’s Valid Referral Code will appear for the convenience of the Referrer (“Referral Message”).</p> <p>4.2 The Referrer shall ensure to strictly comply with the following prior to sending the Referral Message to anyone:</p>

- (a) If the Referrer edits the Referral Message (see **Important Note 2** below) before sending it, the Referrer shall take full responsibility to ensure that any edits to the Referral Message shall not cause it to contain any false, misleading, indecent, obscene, offensive, violent, menacing, defamatory, racist, and other similar contents ("**Negative Contents**").
- (b) The Referrer shall not send any Referral Message with any Negative Contents to anyone and shall immediately delete such message.
- (c) The Referrer shall ensure that each selected recipient or Referee is agreeable to receive the Referral Message as it contains direct marketing message for the Bank.
- (d) The Referrer shall only send the Referral Message for personal and non-commercial purposes. The Referrer is strictly prohibited to 'spam' anyone with referral messages, including sending referral message in large number by short message services, e-mail or such other modes of communication, or by using automated systems or bots through any channels of distribution, to individuals who the Referrer does not or may not know.

The Referrer shall indemnify the Bank fully from and against any and all loss, damage, claim, liability, penalty, fine, cost, fee and expense whatsoever which may be suffered or incurred by the Bank arising from the Referrer's breach of this clause.

Important Note 2

The Referrer may not remove or change the Valid Referral Code in the Referral Message. A Referee can only participate in this Promotion by using the correct Valid Referral Code of the Referrer.

Referee Requirements

4.3 Each Referral Message sent by a Referrer in compliance with these terms and conditions will, after his Referee fulfils **ALL the requirements** below to the Bank's satisfaction within the Promotional Period, qualify as a "**Successful Referral**":

- (a) downloads OCBC Mobile Banking App from official application store
- (b) applies to open an OCBC 360 Account/-i via OCBC Mobile Banking App
- (c) uses the Valid Referral Code in the Referral Message (see **Important Note 3** below) subject to these Promotion Terms and Conditions
- (d) activates the OCBC 360 Account/-i by crediting a minimum of **RM5,000** through a First Party Instant Funding via Financial Process Exchange ("FPX") within 30 days from the account opening.

For clarity, the Bank shall reserve all rights to accept or reject the account opening on such terms and conditions as may be imposed by the Bank. Failure to fulfil any of the requirements above shall not qualify as a Successful Referral.

Important Note 3 : Referee's Consent to Disclosure of Information

A Referee who uses the Valid Referral Code agrees that the Referee's status in his/her OCBC 360 Account/-i opening will be made known to the Referrer whose Valid Referral Code is used by the Referee for purposes in connection with the Referrer's participation in this Promotion and where applicable, to facilitate investigation into any query, dispute or complaint arising from Referral Message sent or received. Once a Referee uses a Valid Referral Code, the Referee will not be able to revoke consent to the disclosure of information provided in this clause.

A Referee who uses the Valid Referral Code agrees for his/her information to be processed by the Bank in connection with his participation in the Promotion, notwithstanding that he may subsequently be disqualified from participation in the Promotion.

5. What are the rewards?

Rewards

- 5.1. A Referrer is eligible to receive a RM30 for each Successful Referral ("**Referral Reward**").
- 5.2. The Referral Reward will be credited to the Referrer's active Valid Bank Account after a Referee has successfully fulfilled the criteria stated in clause 4.3. In the event if referrer's Valid Bank Accounts are inactive due to being closed, frozen, belonging to a deceased person or any other status deemed as inactive by the Bank, no Referral Reward will be payable.

5.3. Scenario of eligibility of the Referral Reward are illustrated in **Table (A)** Below:

Table (A)

Scenario	Referrers refer date	Referee key in Valid Referral Code	Referee Successful Account Opening date	Initial Deposit	Referral Reward	Remarks
A	19 April'26	Yes	22 April'26	Deposit RM5,000 via FPX on 26 April'26	Receive RM30	Fulfilled ALL the requirements in clause 4.3
B	19 April'26	No	22 April'26	Deposit RM5,000 via FPX on 26 April'26	nil	Referee did not key in Valid Referral Code.
C	19 April'26	Yes	22 April'26	Deposit RM5 via FPX on 26 April'26	nil	Did not meet deposit of RM5,000.
D	19 April'26	Yes	22 April'26	Deposit RM5,000 via FPX on 26 May'26	nil	Did not meet deposit of RM5,000 within 30 days upon account opening.

5.4 Referrers will be eligible to receive one (1) Referral Reward for each Successful Referral during the Promotional Period.

5.5 The referral count will start from 1 April 2026 and any referrals made prior to the Promotional Period will not be taken into account as part of this Promotion.

5.6 Referral Reward that credited into the OCBC 360 Account/-i are not eligible for the Deposit Bonus Interest/Profit.

6. What you need to know about the Promotion?

6.1 This Promotion is not valid with other on-going OCBC 360 Account/-i Promotion ("**Other Promotion**") unless otherwise stated.

6.2 If any Referrer or Referee is subsequently discovered to be ineligible to participate in the Promotion or to receive the Reward, or is found or suspected to be tampering with this Promotion and/or its processes or the operations of this Promotion which includes fraudulent activity involving any act of deceit and/or deception and/ or cheating and/or used in an illegal or improper manner with regards to this Promotion, OCBC Bank reserves the right to (i) withdraw the Reward at any time; or (ii) claw-back the Reward or request the relevant customer to repay to or compensate OCBC Bank the value of the Reward at any time, and OCBC Bank shall have the right to debit the value of the Reward or such other amount as it deems fit from the account(s) of the customer. No person shall be entitled to any payment or compensation from OCBC Bank should any Reward be withdrawn, if any Reward are reclaimed by OCBC Bank, or if a customer is asked to repay to or compensate OCBC Bank the value of the Reward for whatsoever reasons.

6.3 The Bank's decisions in all matters related to the Promotion, including but not limited to whether to open OCBC 360 Account/-i, whether a Referee fulfils the Referee Requirements, the time when a Referee fulfils the Referee Requirements etc., shall be final, conclusive and binding on all parties.

7. Other Terms & Conditions

7.1 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 and any other manner deemed suitable by the Bank.

7.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.

7.3 The Bank's Accounts and Services – Main Terms and Conditions and OCBC 360 Account/-i Product Information Sheet and Terms and Conditions ("OCBC 360 Account/-i Product Terms"), Online Banking Terms and condition, 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.

- 7.4 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.
- 7.5 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.
- 7.6 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.
- 7.7 The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.