

**Terms and Conditions for OCBC 360 Account/-i Opening 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 December 2024 to 30 April 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 1 December 2024 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>Welcome Bonus</p> <p>4.3. 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 1.75%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 2 months from the date that the OCBC 360 Account/-i is opened. The eligibility criteria of “Deposit”, “Pay”, “Spend” Bonus Interest/Profit categories remain unchanged.</p> <p>4.4. 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 2 months. For illustration only, please refer Table (A) and Table (B) for the Welcome Bonus entitlement for the first 2 months after account opening:</p>



Table (A)

Customer	Account Open Date	Description	Dec'24	Jan'25	Feb'25
A	20 December	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 2 months** as he opened an account on 20 December 2024 and deposited at least RM3,000 each month into OCBC 360 Account/-i from December 2024 to February 2025. Customer is not eligible for the Welcome Bonus on the third month despite depositing at least RM3,000 in February 2025.

Table (B)

Customer	Account Open Date	Description	Dec'24	Jan'25	Feb'25
B	20 December	Deposits at least RM3,000 for the month?	√	X	X
		Eligible for the Welcome Bonus?	√	X	X

Explanation:

Customer B is entitled for the Welcome Bonus for the first month only upon account opening as the customer only deposited at least RM3,000 in December. As the customer did not deposit at least RM3,000 in January 2025, the customer will not be able to enjoy the Welcome Bonus for the second month.

- 4.5 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. Please refer to the **Table (C)** below for 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.	1.75%p.a. ⁶	2.80%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	1.75%p.a.⁶	5.00%p.a.⁷

¹ These board rates are as of 21 May 2024. 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.

	<p>⁴ Welcome Bonus is only applicable on the first RM100,000 average daily balance if you deposit at least RM3,000 each month for up to first two (2) months upon account opening. The Bonus Interest/Profit is truncated to 2 decimal places.</p> <p>⁵ Assuming you fulfil the Bonus Pillars of Deposit, Pay, Spend Bonus categories every month, the Effective Interest/Profit Rate ("EIR/EPR") based on board rate is applicable on average daily account balance of up to RM100,000 in your OCBC 360 Account/-i.</p> <p>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.</p> <p>⁷ Maximum EIR/EPR or a month to be earned for eligible new OCBC 360 Account/-i's during the Promotional Period for up to two (2) months from account opening and subject to fulfilment of all these Promotion terms and conditions and all eligibility criteria to earn all Bonus Interests/Profits pursuant to the terms and conditions governing the OCBC 360 Account/-i.</p> <p>4.6 If Eligible Customers have multiple OCBC 360 Account/-i and qualify for the Welcome Bonus ("Eligible Accounts"), only the account that has the highest bonus amount will be accorded. In the event the Welcome Bonus is a tie amongst all Eligible Accounts, the eligible OCBC 360 Account/-i with the largest account number will receive the Welcome Bonus.</p> <p>4.7 The Bank's decisions in all matters related to the Promotion, including but not limited to whether to open OCBC 360 Account/-i, whether an Eligible Customer fulfils the Qualifying Criteria, the time when an Eligible Customer fulfils the Qualifying Criteria, etc., shall be final, conclusive and binding on all parties.</p>
5.What you need to know about the Promotion?	<p>5.1 This Promotion is not valid with any other on-going OCBC 360 Account/-i Promotion ("Other Promotion").</p> <p>5.2 The Welcome Bonus paid out will be reflected as "Welcome Bonus" and Welcome Cash Reward paid out will be reflected as "Welcome Reward" in the Eligible Customer's statement of accounts.</p> <p>5.3 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.</p> <p>5.4 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 Bonus and Welcome Cash Reward will not be applicable. In the event that Welcome Bonus and Welcome Cash Reward has been accorded, OCBC Bank reserves the right to claw back the amount of Welcome Bonus and 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.</p>
6.Other Terms & Conditions	<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, 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>

- 6.2. Your deposit is protected by PIDM up to RM250,000 for each depositor.
- 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.
- 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.
- 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.
- 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.
- 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.
- 6.8. The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.