Terms and Conditions for OCBC 360 Account Promotion ("Promotion") by OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) ("OCBC Malaysia")

1.When does the Promotion take place?	31 January 2024 to 31 December 2024 (both dates inclusive) ("Promotional Period"). OCBC Malaysia may also change the Promotional Period by posting a notice at OCBC Malaysia's branches and website.
2. Which branches of the Bank participate in the Promotion?	Only open to OCBC Johor Bahru branch and OCBC Taman Molek branch
3.Who is eligible for this Promotion?	Individuals who: 3.1. Are existing customers of Oversea-Chinese Banking Corporation Limited (OCBC Singapore), 3.2. Have applied for OCBC Malaysia account via OCBC Malaysia website, 3.3. Are not existing customers in OCBC Malaysia, and 3.4. Successfully opened an OCBC 360 Account with OCBC Malaysia during the Promotional Period Collectively refer to "New OCBC 360 Account Holders".
4.What is the Promotion about?	**Promotional Base Rate** 4.1. All eligible New OCBC 360 Account Holders are entitled to an additional 0.90%p.a. on top of prevailing board base rate ("**Promotional Base Rate**") on the entire account balance for **<u>3 months</u>** for your new OCBC 360 Account opened during the Promotional Period stated in the Table (1) as stated in clause 4.2. 4.2 Bonus Interest 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:

	Board Rate[1]	**"Promotional Rate"**
Base rate[2]	0.10%p.a.	**1.00%p.a.[5]**
Deposit Bonus[3]	1.05%p.a.	1.05%p.a.
Pay Bonus[3]	1.05%p.a.	1.05%p.a.
Spend Bonus[3]	1.05%p.a.	1.05%p.a.
Effective Interest Rate	**3.25%p.a.[4]**	**4.15%p.a.[6]**

Table (1)

[1] *These board rates are as at 10 May 2023. To find out the latest board rates, please visit the OCBC Malaysia's Website.*
[2] *Calculated on day-end balance accrued daily and the total of which is credited into OCBC 360 Account at the end of the month, rounded up to 2 decimal places.*
[3] *The requirements to fulfil each Bonus Interest category are independent of each other. The New OCBC 360 Account Holders shall continue to be subject to, and required to comply with, the eligibility criteria for each Bonus Interest category and any other terms and conditions governing the OCBC 360 Account. The eligibility criteria for Bonus Pillars and the terms and conditions governing the OCBC 360 Account may be found at the OCBC Malaysia's website > Personal Banking > Account > OCBC 360 Account.*
[4] *Assuming you maintain an average daily account balance of up to RM100,000 for 1 month in your OCBC 360 Account and fulfil the Bonus Pillars of Deposit, Pay, Spend Bonus categories during the Promotional Period based on board rates.*
[5] *The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the OCBC Malaysia's branches nationwide or from the OCBC Malaysia's website.*

[6] *Maximum Effective Interest Rate ("EIR") for a month to be earned for eligible new OCBC 360 Account's during the Promotion Period for up to three (3) months from account opening and subject to fulfilment of all these Promotion Terms and Conditions.*

4.3. The Promotional Base Rate will apply for 3 months from the date your new account is opened. Thereafter, your OCBC 360 Account will enjoy the prevailing board rates based on your account balances. Please refer to the Table (2) below for illustration:

Account Opening Date	Promotional Base Rate Expiry Date	Board Rate Start Date
13 March 2024	12 June 2024	13 June 2024
30 April 2024	29 July 2024	30 July 2024

Table (2)

4.4. The following is an illustration of the calculation of maximum EIR for the first average daily balance of RM100,000 at the end of a month of your **New** OCBC 360 Account.

You will earn a Promotional Base Rate of 1.00% p.a. on your entire account balance regardless of whether you fulfil deposit, pay and spend categories.

- Deposit+ Pay: You will earn a maximum EIR of 3.10%p.a. for one month
- Deposit+ Pay + Spend: You will earn a maximum EIR of 4.15%p.a. for one month

Sign Up Gift

4.5. Eligible customers are entitled to a one-time sign up gift of Hundred Ringgit Malaysia (RM100) of Petronas Gift Card ("**Sign Up Gift**"), on a first come, first served basis, when the following Qualifying Criteria listed in **Table 3** below are fulfilled. Each customer is eligible to redeem only once throughout the Promotional Period.

Steps	Qualifying criteria
1	**Successfully submitted application** in OCBC Bank (Malaysia) website
2	**Successfully opened and activated new OCBC 360 account** in OCBC Johor Bahru branch or OCBC Taman Molek branch
3	**Deposit** a minimum of RM 500 into new OCBC 360 Account

Table (3)

If, for any reason, the customer has multiple OCBC 360 Account(s) which are eligible for the **Sign Up Gift**, only ONE (1) account will be paid based on the first account deposit with a minimum of RM500

4.6 The **Sign Up Gift** is non-transferable to any other party(ies) and are not exchangeable for other items or vouchers, be it in part or in full.

4.7 OCBC Malaysia pays out a maximum of Two Hundred and Fifty Thousand Ringgit (RM250,000) during the Promotional Period which will be awarded based on first come, first served basis and subject to availability. OCBC Malaysia does not have any obligation to inform the New OCBC 360 Account Holders should the **Sign Up Gift** reach its maximum allocated limit.

5.What you need to know about the Promotion?

5.1 This Promotion is not valid with OCBC Malaysia's other ongoing OCBC 360 Account promotions/campaign.

5.2 In relation to the **Sign Up Gift** stipulated in clause 4.5 to 4.7:

(i) The **Sign Up Gift** (Petronas Gift Card) are issued by JCMS ProRewards Sdn. Bhd. ("Issuer") and can be used across all Petronas petrol station, subject to its terms and conditions. The following terms and conditions also apply to the redemption and use of the **Sign Up Gift**:

(a) The **Sign Up Gift** are valid for the period stated on them and there will be no replacement of any **Sign Up Gift** that have lapsed or expired.
(b) The **Sign Up Gift** are not exchangeable for cash.
(c) There shall be no refund on the unused portion of the **Sign Up Gift**.
(d) The differential amount for utilisation/purchase(s) in excess of the **Sign Up Gift** value shall be paid for by the person utilizing the **Sign Up Gift.**
(e) Any dispute in connection with the **Sign Up Gift** or any merchandise, products and/or services paid for with the **Sign Up Gift** shall be referred to Issuer and OCBC disclaims all liabilities and obligations for the **Sign Up Gift** or any merchandise, products and/or services paid for with the **Sign Up Gift**.

5.3 To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to the Issuer, the vouchers and any products and/or services purchased and/or redeemed using the vouchers, and any other substitute/replacement Prizes. In particular, OCBC 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 vouchers or any products and/or services purchased and/or redeemed using the vouchers. All disputes arising from the vouchers or any products and/or services purchased and/or redeemed using the vouchers shall be referred to the Issuer.

6.Other Terms & Conditions	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 rates shall be revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement by OCBC Malaysia. The notice/ announcement shall be published at OCBC Malaysia's Branches or the OCBC Malaysia's website or any other manner deemed suitable by OCBC Malaysia. 6.2. Your deposit is protected by PIDM up to RM250,000 for each depositor. 6.3. The OCBC Malaysia's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at OCBC Malaysia's website, apply to this Promotion. 6.4. If these Terms and Conditions conflict with OCBC Malaysia's Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply. 6.5. OCBC Malaysia 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 OCBC Malaysia's branches and website. 6.6. Any instruction given and received by OCBC Malaysia 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 OCBC Malaysia on the next Business Day.

	6.7. OCBC Malaysia 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 OCBC Malaysia. 6.8. The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.