

**Terms and Conditions for OCBC 360 Account/-i Top-Up 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 banks are referred together as the “Bank”)**

1. When is the Promotional Period?	1 May 2025 until 31 July 2025 (both dates inclusive). The Bank may also change the Promotional Period by giving prior notice to customer by posting a notice at the Bank’s branches and website.																				
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.																				
3. Who is eligible for this Promotion?	<p>3.1 Individuals who are 18 years old and above and:</p> <p>a) Are Malaysian residents, or</p> <p>b) Are permanent residents in Malaysia, or</p> <p>c) Are non-residents (except individuals from countries not acceptable to the Bank e.g countries or territories which are sanctioned);</p> <p>AND</p> <p>3.2 Who are existing OCBC 360 Account/-i holders who receive invitation via EDM and/or SMS are eligible to participate in this Promotion (“Eligible Customer”).</p>																				
4. What is the Promotion about?	<p><b><u>Offer 1: Additional 1%p.a. Promotional Rate</u></b></p> <p>4.1 Eligible Customer is entitled to enjoy an additional 1.00%p.a. interest/profit rate (“Promotional Rate”) computed on their Incremental Monthly Average Balance based on the requirements stipulated in column [3] of Table A (“Incremental MAB” as explained in clause 4.2, Table C below) in the selected Participating Savings Account/-i stated in column [1] of Table A respectively for the Participating Month within which the Incremental MAB is credited. The Promotional Period is divided into 3 Participating Months as set out in Table B.</p> <p><b><u>Table A - Promotional Rate</u></b></p> <table><tr><th>[1] Participating Savings Account/-i</th><th>[2] Promotional Rate</th><th>[3] Minimum Incremental MAB</th></tr><tr><td>OCBC 360 Account/-i</td><td>+ 1.00%p.a.</td><td>RM3,000</td></tr></table> <p><b><u>Table B - Participating Month</u></b></p> <table><tr><th>Participating Month</th><th>Date</th></tr><tr><td>May 2025</td><td>1 May 2025- 31 May 2025</td></tr><tr><td>June 2025</td><td>1 June 2025- 30 June 2025</td></tr><tr><td>July 2025</td><td>1 July 2025 – 31 July 2025</td></tr></table> <p>4.2 The Promotional Rate applies only to the Incremental MAB which will be calculated as explained in Table C below:</p> <p><b><u>Table C – Calculation of MAB</u></b></p> <table><tr><th>What is</th><th>How we compute</th></tr><tr><td>Monthly Average Balance (“MAB”)</td><td><u>Sum of daily end day balances for the Participating Month</u> Number of days in the Participating Month</td></tr><tr><td>Incremental MAB</td><td>MAB– previous month’s MAB</td></tr></table>	[1] Participating Savings Account/-i	[2] Promotional Rate	[3] Minimum Incremental MAB	OCBC 360 Account/-i	+ 1.00%p.a.	RM3,000	Participating Month	Date	May 2025	1 May 2025- 31 May 2025	June 2025	1 June 2025- 30 June 2025	July 2025	1 July 2025 – 31 July 2025	What is	How we compute	Monthly Average Balance (“MAB”)	<u>Sum of daily end day balances for the Participating Month</u> Number of days in the Participating Month	Incremental MAB	MAB– previous month’s MAB
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#### 4.3 Illustration of the interest/profit payout for the OCBC 360 Account/-i is as follows:

**Table D - Interest/Profit Payout Illustration**

	Apr-25	May-25	Jun-25	Jul-25
MAB (RM)	500	3,500	6,000	11,000
Incremental MAB (RM) <sup>1</sup>		3,000	2,500	5,000
<b>Promotional Rate<sup>2</sup> and prevailing board rate ("Board Rate") (p.a.)</b>		<b>4.25%</b>	<b>3.25%</b>	<b>4.25%</b>
<b>Total interest/profit payout (RM)<sup>3</sup> (Inclusive of Board Rate)</b>		<b>12.20</b>	<b>16.02</b>	<b>34.60</b>
<b>Effective Interest/Profit Rate<sup>4</sup> (p.a.)</b>		<b>4.10%</b>	<b>3.25%</b>	<b>3.70%</b>

<sup>1</sup>Incremental MAB is zero in the month of April 2025 if customer opens the account in April 2025. Assume Eligible Customer deposit money on the 1st day of Participating Month throughout the Promotional Period.

<sup>2</sup>The Promotional Rate and Board Rate of 4.25%p.a. comprise of Board Rate of 3.25%p.a. and Promotional Rate of 1.00%p.a. during the Promotional Period, assuming criteria are met. The Board Rate comprises base interest/profit at 0.10%p.a. and bonus interest/profit at 3.15%p.a. computed on the monthly average balance of up to RM100,000 on condition that the customer fulfils the 'deposit', 'pay' and 'spend' criteria for that calendar month. The Board Rate may be changed from time to time. The eligibility criteria for deposit, pay and spend 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.

<sup>3</sup>Total interest/profit payout (RM) = [(MAB x Board Rate of 3.25%p.a.) + (Incremental MAB x Promotional Rate of 1%p.a.)] x number of days in participating month/365 days.

<sup>4</sup>Effective Interest/Profit Rate ("EIR/EPR") = [(Total interest/profit payout (RM)/Monthly Average Balance/ number of days in participating month\*365 days)].

**For example:**

May 2025: [(RM3,500 x 3.25%) + (RM3,000 x 1%)] x 31 days ÷ 365 days = RM12.20

June 2025: [(RM6,000 x 3.25%) + RM0] x 30 days ÷ 365 days = RM16.02

July 2025: [(RM11,000 x 3.25%) + (RM5,000 x 1%)] x 31 days ÷ 365 days = RM34.60

Based on above, Customer A can receive a total of RM62.82 interest/profit payout throughout the Promotional Period.

- 4.4 The Promotional Rate Payout will be credited into the Participating Savings Account/-i of the Eligible Customer within sixty (60) working days from the end of each Participating Month and reported in the statement of account with the description "Top Up Promo".
- 4.5 Promotional Rate Payout will be calculated at the end of each calendar month based on the incremental MAB at the end of that calendar month subject to respective Participating Savings Account/-i and minimum requirement stated in Table A. The Promotional Rate Payout under the Promotion will be credited and truncated to the nearest 2 decimal places. No Promotional Payout will be paid to Participating Savings Account/-i if the total amount of payout is less than RM0.01.

- 4.6 In the event that the Participating Savings Account/-i is suspended, frozen or closed during Promotional Period for whatsoever reasons before the crediting of the Promotional Rate Payout into the Participating Savings Account/-i, the Bank reserves the right to forfeit the Promotional Interest/Profit Payout.
- 4.7 All deposits must be made with “Fresh Funds” which means funds transferred from another licensed bank in Malaysia other than the Bank, and deposited in an account with the Bank not more than 7 calendar days prior to the placement date.

**Offer 2: Disney+ Hotstar Premium Annual Plan Subscription Code**

- 4.8 During this Promotional Period, Eligible Customer is eligible to win **additional reward of Disney+ Hotstar Premium Annual Plan subscription code (“Code(s)”)** by being the **Top 60 depositors** with the highest Incremental MAB in the Participating Savings Account/-i in the Participating Month, capping at 60 codes per Participating Month during Promotional Period in Table E below.

**Table E - Allocation of Disney+ Hotstar Premium Annual Plan Subscription Code**

Participating Month	Allocation	Disney+ Hotstar subscription code	Fulfilment Period
May 2025	60 winners	Tranche 1	Email to Eligible Customer by 15 July 2025. Disney+ Hotstar Premium Annual subscription code expires by 31 July 2025
June 2025	60 winners		
July 2025	60 winners	Tranche 2	Email to Eligible Customer by 15 September 2025. Disney+ Hotstar Premium Annual subscription code expires by 30 September 2025
<b>Total winners throughout Promotional Period</b>	<b>180 winners</b>		

- 4.9 For the avoidance of doubt, Top 60 depositors with the highest Incremental MAB are ranked based on the Incremental MAB among Eligible Customers with the same Participating Savings Account/-i in the Participating Month. Illustration of the Top 60 depositors ranking for the Participating Savings Account/-i is as follows:

**Table F – Illustration of Ranking of Top 60 depositors**

Ranking (May 2025)	Incremental MAB in May 2025	Eligible for Disney+ Hotstar subscription code
1 <sup>st</sup>	RM10,000	Yes
2 <sup>nd</sup>	RM9,800	Yes
3 <sup>rd</sup>	RM8,500	Yes
4 <sup>th</sup> - 59 <sup>th</sup>	RM5,001 – RM8,499	Yes
60 <sup>th</sup>	RM5,000	Yes
61 <sup>st</sup>	RM4,000	No

Explanation on illustration above: Eligible Customers ranked 1<sup>st</sup> to 60<sup>th</sup> are eligible for Disney+ Hotstar subscription code in May 2025, while customer ranked 61<sup>st</sup> is not eligible for Disney+ Hotstar subscription code in May 2025.

- 4.10 Each Eligible Customer, subject to fulfilment of all the Promotion criteria stated in these Terms and Conditions, is entitled to a maximum of one (1) Code(s) throughout the Promotional Period.
- 4.11 Once the total Code(s) available has been fully allocated, no further and/or additional Code(s) will be allocated to the Eligible Customer.

#### **Fulfilment of Disney+ Hotstar Premium Annual Plan Subscription Code**

- 4.12 The Code(s) will be emailed to the Eligible Customer's email address registered with OCBC by 15 July 2025 for Tranche 1 and 15 September 2025 for Tranche 2. The email will contain instructions on how to redeem the Code(s). Eligible Customer must redeem the Codes by 31 July 2025 for Tranche 1 and 30 September 2025 for Tranche 2 ("Expiry Date"). If for any reason(s) whatsoever, the Eligible Customer fail to redeem the Code(s) before the Expiry Date, the Code(s) shall expire automatically and no further redemption shall be allowed. The Eligible Customer will not be eligible to replace the expired Code(s).
- 4.13 The details of the Code(s) are as follows :-
- The Tranche 1 Code(s) can be used by (i) Eligible Customer who do not have an active Disney+ Hotstar subscription between 1 April 2025 to 30 June 2025; or (ii) Eligible Customer who are already subscribed to Disney+ Hotstar between 1 April 2025 to 30 June 2025 ("Existing Subscribers").
  - The Tranche 2 Code(s) can be used by (i) Eligible Customer who do not have an active Disney+ Hotstar subscription between 1 July 2025 to 31 August 2025; or (ii) Referrers who are already subscribed to Disney+ Hotstar between 1 July 2025 to 31 August 2025 ("Existing Subscribers").

For Existing Subscribers, the Code(s) should be applied after their current billing cycle ends, and before the Expiry Date. Alternatively, Existing Subscribers can activate the Code(s) before their current billing cycle ends and before the Expiry Date, of which both their existing Disney+ Hotstar subscription and their Disney+ Hotstar Premium Annual Plan redeemed via the Code(s) will run concurrently. For the avoidance of doubt, the Disney+ Hotstar Premium Annual Plan will be valid for 1 year from the activation date of the Code(s) by Eligible Customer.

- The Code(s) shall not apply in conjunction with any other Codes, privileges or promotions unless otherwise stated.
- The Code(s) is neither transferable to any third party nor exchangeable for cash, credit, cheque or kind whether in part or in full.
- The Tranche 1 Code(s) shall expire on 31 July 2025; Tranche 2 Code(s) shall expire on 30 September 2025.
- There shall be no refund on the unused portion of the Code(s).
- The Code(s) is applicable for one-time use only.
- The Code(s) is subject to the acceptance of the Disney+ Hotstar Terms of Use ([hotstar.com/terms-of-use](https://hotstar.com/terms-of-use)), Privacy Policy- (<https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/>), and Supplemental Privacy Policy for Malaysia provided here <https://privacy.thewaltdisneycompany.com/en/current-privacy-policy/supplemental-privacy-policy-for-malaysia/>.
- If there shall be any issues pertaining to the redemption of the Code(s), the Eligible Customer should contact Disney+ Hotstar directly via their customer service at [disneyplus.my@hotstar.com](mailto:disneyplus.my@hotstar.com).

	<p>j) The Code(s) is issued by The Walt Disney Company (Southeast Asia) Pte. Limited (“Disney”). To the fullest extent permitted by law, OCBC does not make and hereby expressly excludes and disclaims any representations or warranties with respect to Disney and/or the Code(s). In particular, OCBC gives no warranty or endorsement, express or implied, written or oral, including but not limited to, any warranty in respect of the merchantability quality or suitability or fitness for any purpose in respect of the Code(s). The Eligible Customer shall communicate with Disney directly in relation to any issues arising from or pertaining to the Code.</p> <p>k) OCBC shall not at any time be responsible or held liable for any damage, defect or deficiency in the Code(s), and/or for any loss, injury, damage, harm or accident or whatsoever nature suffered or incurred on any person or goods (including financial loss or consequential damages) by or in connection with the use of Code(s) by any person.</p> <p>4.14 Eligible Customer must ensure that their email address and/or mobile number provided are current and updated with OCBC.</p> <p>4.15 At the time of awarding the Code(s), the Eligible Customer’s Valid Bank Account(s) must be active and valid as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.</p> <p>4.16 OCBC reserves the right to forfeit the right to receive the Code(s) if there is any incidents that has caused the Eligible Customer to not fulfil the promotion criteria or termination of the Eligible Customer’s Valid Bank Account(s) prior to the Code(s) being rewarded to the Eligible Customer, or any non-compliance or breach of these terms and conditions by the Eligible Customer.</p> <p>4.17 The Eligible Customer shall assume full responsibility for any liability, loss, damage, claim or accidents resulting from this Promotion or use of the Code(s). OCBC shall not be held liable for any of these.</p>
5.What you need to know about the Promotion?	<p>5.1 This Promotion is not valid with other ongoing OCBC 360 Account/-i Promotion (“Other Promotion”) unless otherwise stated.</p> <p>5.2 Deposit(s) can be made at participating branches or via Internet Banking or Mobile Banking.</p> <p>5.3 Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, cash deposit machine after the relevant cutoff time shall be regarded as instructions given to and received by the Bank on the next Business Day.</p> <p>5.4 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. (including OCBC Bank’s branches).</p> <p>5.5 Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>5.6 The latest interest/profit rates can be found at the OCBC Bank’s branches and website.</p>
6.Other Terms & Conditions	<p>6.1 The Promotion Terms and Conditions must be read in conjunction with the Bank’s Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, Terms and Conditions Governing the OCBC 360 Account/-i, and</p>

respective products' Product Information Sheet, whichever applicable and all available at OCBC website.

6.2 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.

6.3 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.

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

6.5 Disney and its parents, affiliates and subsidiaries are not responsible for the promotion, administration or execution of this Promotion.