

**Terms and Conditions for Wealth Bonus Promotion for Booster Account/-i (“the Promotion”) by OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) 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?	The Promotion runs from 18 January 2024 until 31 December 2024 (both dates inclusive) (“ <b>Promotional Period</b> ”). The Bank may also change the Promotional Period by notice posted 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?	All customers of the Bank who hold a currently valid OCBC Booster Account/-i as the primary accountholders are eligible to participate in this Promotion (“ <b>Eligible Customers</b> ”).
4. What is the Promotion about?	<p>a) Eligible Customers who fulfil the conditions in the OCBC Booster Account/-i Terms and Conditions (“<b>BA/-i T&amp;Cs</b>”) to qualify for Wealth Bonus Interest/Profit (as defined in the BA/-i T&amp;Cs) within any calendar month within the Promotional Period will enjoy the promotional Wealth Bonus Interest/Profit Rate of 2.00%p.a (“<b>Promotional Wealth Bonus Interest/Profit Rate</b>”) computed in the manner, and payable for the pre-determined bonus period, as set out in the BA/-i T&amp;Cs. Please refer to the Appendix for Wealth Bonus for Booster Account computed at the Promotional Wealth Bonus Interest/Profit Rate, the required minimum amount and the pre-determined bonus period. The Promotional Wealth Bonus Interest/Profit Rate applies in substitution of the Wealth Bonus Interest/Profit Rate for the purchases/subscriptions of the eligible unit trust/-i or bancassurance/takaful products made within the Promotional Period. Save and except for the Wealth Bonus Interest/Profit Rate, all other features and computation of interests/profits in the BA/-i T&amp;Cs remain the same and shall continue to apply to the Promotion.</p> <p>b) If Eligible Customers make multiple purchases/subscriptions of eligible wealth products and qualify for the Wealth Bonus more than once, for months which different bonus periods overlap, only one bonus interest/profit will be accorded, and the bonus period with a higher bonus amount will be accorded.</p> <p>c) If Eligible Customers have multiple accounts eligible for Wealth Bonus, only the account that has the highest bonus amount will be accorded.</p> <p>d) Purchases/Subscriptions of the same wealth product meeting the minimum eligibility criteria will be aggregated if their effective date, after the free look/cancellation period or 14 days whichever is longer, falls in the same calendar month. Effective date refers to the inception date of the bancassurance/takaful product and trade date of unit trust/-i.</p> <p>e) For eligible wealth products with regular premium/contribution, only the first year premium/contribution is eligible, provided that the first year premium/contribution meets the required minimum amount. Any subsequent premium/contribution payment will not be eligible.</p> <p>f) Wealth Bonus will be accorded in the relevant calendar month for a pre-determined bonus period after the free-look/ cancellation period or 14 days whichever is longer for the eligible wealth product(s) with an effective date no later than 31 December 2024.</p> <p>g) Eligible Customers must be the sole policy owner, certificate owner or primary account holder, whichever is applicable, of the eligible wealth products.</p> <p>h) Eligible wealth products that are subsequently terminated, cancelled, voided or reversed will not be applicable. In the event that Wealth Bonus has been accorded, the Bank reserves the right to claw back the amount of Wealth Bonus credited.</p> <p>i) If the Eligible Customer’s wealth product matures or is sold before the Wealth Bonus</p>

period ends, Wealth Bonus will continue to be paid.

- j) Wealth Bonus Interest/Profit will be calculated at the end of each calendar month based on the average daily balance at the end of that calendar month subject to a cap and will be credited into the active Booster Account/-i. The Wealth Bonus Interest/Profit payable under the Promotion will be credited and reported in the statement of account under 2 separate items : (i) an amount equivalent to the Wealth Bonus Interest/Profit Rate of 1.20%p.a. will be credited with the description "WEALTH BONUS"; and (ii) an amount equivalent to the additional promotional Wealth Bonus rate of 0.80%p.a. will be credited with the description "WEALTH BONUS PROMO". In this Promotion, the amount of the "WEALTH BONUS" and the amount of the "WEALTH BONUS PROMO" will sum up to the total Wealth Bonus Interest/Profit amount payable at the Promotional Wealth Bonus Interest/Profit Rate for the pre-determined bonus period. Both will be paid within 14 business days of the start of the following month and to the nearest 2 decimal places. No Wealth Bonus will be paid to your Booster Account/-i if the total amount of bonus in that month is less than RM0.01. Please refer to the Appendix for Wealth Bonus for Booster Account for information on the additional Wealth Bonus, the required minimum amount and the pre-determined bonus period.
- k) Average daily balance is the average of daily account balances in a calendar month.

5. What you need to know about the Promotion?

- a) 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. Notification of such change shall be made via announcements posted at Bank's branches and its website or any other manner deemed suitable by the Bank.
- b) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- c) The latest interest/profit rates, Appendix for Wealth Bonus for Booster Account that lists eligible wealth products and eligibility criteria for the Wealth Bonus can be found at the OCBC website. For avoidance of doubt, the Bank reserves the right to vary the Wealth Bonus interest/profit rates, list of eligible wealth products, eligibility criteria for the Wealth Bonus, the average daily balance cap for the Wealth Bonus interest/profit calculation and the predetermined period for Wealth Bonus, in its sole and absolute discretion from time to time without prior notice.
- d) With this Promotion, the Eligible Customer can enjoy 2 free MEPS withdrawal every month provided that the Booster Account/-i is tagged to his/her debit card /-i as fast cash/primary account.
- e) The fund used for this Promotion may be "fresh funds" from other licensed bank in Malaysia, other than OCBC Bank and/or OCBC Al-Amin. Money from an account with OCBC Bank and/or OCBC Al-Amin is acceptable as "fresh funds" if the money was deposited into that account not more than 7 calendar days from the placement date under this Promotion. The Bank's records and decisions on any of the matters relating to the Booster Account/-i shall be final, conclusive and binding on all parties including Eligible Customers.

6. Other Terms & Conditions

- a) This Promotion Terms and Conditions must be read in conjunction with the Bank's Accounts and Services – Main Terms and Conditions, Product Information Sheet, Wealth Product Disclosure Sheet, Wealth Product Sales Illustration, Wealth Product Brochure, Wealth Product Highlight Sheet and Fund Prospectus, whichever applicable and all available at OCBC website.
- b) 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.

- c) 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.
- d) 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, unless the loss is attributable to the Bank's negligence.
- e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.