

**Terms and Conditions for Fixed Deposit/-i and Multi Currency Term Deposit (MYR) (“the 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?	24 May 2025 until 9 July 2025 (both dates inclusive) (“Promotional Period”). The Bank may change the Promotional Period with prior 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?	<p>3.1 A customer of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad who has successfully opened the following in sole or joint name:</p> <ul style="list-style-type: none"> <li>(i) a fixed deposit/-i (FD/-i) account with the Bank for placement of FD/-i; or</li> <li>(ii) a Mi Fixed Deposit/-i (Mi FD/-i) account with the Bank for placement of Mi FD/-i and a savings account with the Bank for crediting of the monthly interest/profit amount; or</li> <li>(iii) a Wealth Account with OCBC Bank for placement in the Multi Currency Term Deposit (MCTD) and the Promotion only applies to placements in the Ringgit Malaysia (MYR) (MCTD MYR) and a savings or current account with OCBC Bank for crediting of the Fresh Funds (defined below) into OCBC Bank before making the MCTD MYR placement,</li> </ul> <p>(each, an “<b>Eligible Customer</b>”).</p>
4. What is the Promotion about?	<p><b>Fixed Deposit/-i and Multi Currency Term Deposit (MYR)</b></p> <p>4.1 Eligible Customer can enjoy 6-month promotional rates when they place Fixed Deposit/-i (“FD/-i”), Mi Fixed Deposit/-i (“Mi FD/-i”) or MCTD MYR by making placement Over-the-Counter (“OTC”) OR through fund transfer from other banks via Financial Process Exchanges (“FPX”). Following are the pertinent details:</p> <p><b>6-month promotion</b></p> <ul style="list-style-type: none"> <li>Type of Deposit : FD/-i, Mi FD/-i or MCTD MYR only</li> <li>Tenure : 6 months</li> <li>Board Rate : 2.50% p.a.<sup>1</sup></li> <li>Promotional Rate : 3.50% p.a.<sup>2</sup></li> </ul> <p>4.2 All placements must be made with “Fresh Funds” which means funds transferred from another licensed bank in Malaysia other than OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad, and deposited in an account with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad not more than 7 calendar days prior to the placement date.</p> <p>4.3 Minimum and maximum placement limits</p> <ul style="list-style-type: none"> <li>(i) The minimum placement amount is RM1,000.</li> <li>(ii) The maximum placement amount via FPX is determined by the maximum limit which may be withdrawn from the other bank</li> <li>(iii) No maximum placement for placements made over-the-counter</li> </ul> <p>4.4 Upon maturity of the promotional FD/-i, Mi FD/-i, or MCTD MYR, the Promotional Rate will cease to apply and the FD/-i, Mi FD/-i, or MCTD MYR will be automatically renewed</p>

with a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.

#### 4.5 Placement via FPX (only available for FD with OCBC Bank)

- (i) Placement made through FPX is only open to customers of the Bank who are Malaysian residents and have registered for OCBC Internet Banking services.
- (ii) The Promotional Rate is only applicable for placement made by clicking the promotional banner at the OCBC Internet Banking webpage, after Eligible Customer have logged into OCBC Internet Banking, any time between 9.00am and 9.00pm or during such hours as may be stipulated by the Bank.
- (iii) Placement via FPX is open to FD account in **single name only**.
- (iv) No physical receipt will be issued for the FD placed online. However, Eligible Customer may view their FD placement details through OCBC Internet Banking.

<sup>1</sup>For illustration only. This board rate is as of 24 May 2025. To find out the latest board rates, please visit the Bank's website.

<sup>2</sup>The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any OCBC Bank branch / OCBC Al-Amin branch nationwide or from the Bank's website.

#### 5. What you need to know about the Promotion?

5.1 In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, and any other relevant governing bodies, 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 its website and any other manner deemed suitable by the Bank.

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

5.3 If any amount is withdrawn prematurely before the end of tenure:

- (i) from the FD/-i or Mi FD/-i, Eligible Customer will not be entitled to any interest/profit regardless of the length of time the deposit has been placed. For FD-i and Mi FD-i, Eligible Customer will be deemed to have given an Ibra' (rebate) on all profits; and
- (ii) the principal amount/customer's purchase price repaid to Eligible Customer in respect of the Mi FD/-i will be reduced by the amount of interest/profit which has been credited into Eligible Customer's OCBC savings account/-i.

5.4 This Promotion is not valid for Mi FD/-i placements that are given to any party as security/collateral/support.

5.5 For Mi FD/-i placement: The interest/profit payment will be credited monthly into Eligible Customer's OCBC Bank or OCBC Al-Amin savings account/-i ("OCBC savings account/-i"). You will therefore need to have an active OCBC savings account/-i so long as you maintain the Mi FD/-i placement.

5.6 For MCTD MYR placement: Placements or withdrawals to or from this MCTD MYR can only be made to or from Eligible Customer's OCBC Multi Currency Current Account in their Wealth Portfolio.

6. Other Terms & Conditions	<p>6.1 The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, Internet Banking Terms and Conditions, the terms and conditions imposed by Payment Network Malaysia (PayNet) for FPX, and the respective Product Information Sheet (collectively, the "Product Terms and Conditions"), both available at OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad's website, shall continue to apply.</p> <p>6.2 If these Terms and Conditions conflict with the Product Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply only in relation to the Promotion.</p> <p>6.3 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 prior general notice in any of the Bank's branches and website.</p> <p>6.4 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.</p> <p>6.5 The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>
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