

**Terms and Conditions for AlwaysON Fixed Deposit/-i and Multi Currency Term Deposit (MYR) Campaign (“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?	1 October 2023 until 31 December 2023 (both dates inclusive). 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?	<p><u>Over-the-Counter (“OTC”) Fixed Deposit/-i (“FD/-i”), Mi Fixed Deposit/-i (“Mi FD/-i”) or Multi Currency Term Deposit MYR (“MCTD MYR”) placement:</u> Individuals who are:</p> <ul style="list-style-type: none"> <li>a) Malaysian residents,</li> <li>b) Permanent residents in Malaysia, and</li> <li>c) Non-residents (except individuals from countries not acceptable to the Bank e.g. countries or territories which are sanctioned)</li> </ul> <p><u>Fixed Deposit (“FD”) placement via Financial Process Exchanges (“FPX”):</u> Registered OCBC Internet Banking individuals who are:</p> <ul style="list-style-type: none"> <li>a) Malaysian residents</li> </ul>																						
4. What is the Promotion about?	<p>You can enjoy 6-month and/or 9-month promotional rates when you place FD/-i, Mi FD/-i or MCTD MYR Over-the-Counter (“OTC”) OR FD placement through fund transfer from other banks via Financial Process Exchanges (“FPX”). Following are the pertinent details:</p> <p><b>6-month promotion</b></p> <table border="0"> <tr><td>Type of Deposit</td><td>: FD/-i, Mi FD/-i or MCTD MYR only</td></tr> <tr><td>Tenure</td><td>: 6 months</td></tr> <tr><td>Board Rate</td><td>: 2.65% p.a.<sup>1</sup></td></tr> <tr><td>Promotional Rate</td><td>: 3.75% p.a.<sup>2</sup></td></tr> </table> <p><b>9-month promotion</b></p> <table border="0"> <tr><td>Type of Deposit</td><td>: FD/-i, Mi FD/-i or MCTD MYR only</td></tr> <tr><td>Tenure</td><td>: 9 months</td></tr> <tr><td>Board Rate</td><td>: 2.70% p.a.<sup>1</sup></td></tr> <tr><td>Promotional Rate</td><td>: 3.80% p.a.<sup>2</sup></td></tr> </table> <p><b>Over-the-counter placement</b></p> <table border="1"> <tr> <td>Conditions on OTC</td> <td>(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions</td> </tr> <tr> <td>Minimum Placement Amount via OTC</td> <td>RM1,000</td> </tr> </table> <p><b>Financial Process Exchanges (“FPX”) placement</b></p> <table border="1"> <tr> <td>Conditions on FPX</td> <td>(i) Only for OCBC Bank’s customers. (ii) Placement must be made through the promotional banner at the OCBC Internet Banking page</td> </tr> </table>	Type of Deposit	: FD/-i, Mi FD/-i or MCTD MYR only	Tenure	: 6 months	Board Rate	: 2.65% p.a. <sup>1</sup>	Promotional Rate	: 3.75% p.a. <sup>2</sup>	Type of Deposit	: FD/-i, Mi FD/-i or MCTD MYR only	Tenure	: 9 months	Board Rate	: 2.70% p.a. <sup>1</sup>	Promotional Rate	: 3.80% p.a. <sup>2</sup>	Conditions on OTC	(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions	Minimum Placement Amount via OTC	RM1,000	Conditions on FPX	(i) Only for OCBC Bank’s customers. (ii) Placement must be made through the promotional banner at the OCBC Internet Banking page
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	(iii) The FD placements are to be made through OCBC Internet Banking between 9.00 a.m. and 9.00 p.m., 7 days a week or during such hours as may be stipulated by the Bank. (iv) Subject to clause 5 in these Terms and Conditions.
Minimum Per Placement Amount via FPX	RM1,000
Maximum Per Placement Amount via FPX	Subject to your online banking withdrawal limit with the other bank.

<sup>1</sup>For illustration only. This board rate is as of 1 Oct 2023. 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 / (for profit rates only) OCBC Al-Amin Branch nationwide or from the Bank's website.

"Fresh funds" refers to funds transferred from another licensed bank in Malaysia, other than the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.

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. Notification of such change shall be made via announcements posted at branch and the Bank's 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) If any amount is withdrawn from the FD/-i, Mi FD/-i or MCTD MYR before the end of the tenure, you will not be entitled to any interest/profit regardless of the length of time the deposit has been placed. For FD-i, you will be deemed to have given an Ibra' (rebate) on all profits for the prematurely withdrawn FD-i.
- d) Upon maturity of the promotional FD/-i, Mi FD/-i or MCTD MYR, the promotional interest/profit rates will cease to apply and the FD/-i, Mi FD/-i or MCTD MYR will be automatically renewed with a similar tenure at the prevailing board rate if customer opts for auto renewal in their maturity instruction.
- e) For Mi FD/-i placement: The interest/profit payment will be credited monthly into your OCBC savings account/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.
- f) You may withdraw the Mi FD/-i before the end of the tenure but you will not be entitled to any interest/profit regardless of the length of time the deposit has been placed. The principal amount returned/Customer's Purchase Price paid to you will be reduced by the interest/profit that has been credited into your OCBC savings account/-i. For Mi FD-i, you will be deemed to have given an Ibra' (rebate) on all profits.
- g) This Promotion is not valid for Mi FD/-i receipts that are given to any party as security/collateral/support.
- h) For MCTD MYR placement: Placements or withdrawals to or from this MCTD MYR can only be made to or from your OCBC Multi Currency Current Account in your Wealth Portfolio. As such, you will need to ensure you have an OCBC Multi Currency Current Account opened before making any transactions into or out from the Multi Currency Term Deposit Account.

FD placement via Financial Process Exchanges ("FPX"):

- i) The Promotion is open to FD account(s) in **single name only**.

	<ul style="list-style-type: none"> <li>j) The promotional rate is only applicable for FD placements made by clicking on the FD promotional banner at the OCBC Internet Banking page.</li> <li>k) The FD placements are to be made through OCBC Internet Banking between 9.00 a.m. and 9.00 p.m., 7 days a week or during such hours as may be stipulated by the Bank.</li> <li>l) No physical FD receipts will be issued for the FDs placed online. However, you may view your FD placement details through OCBC Internet Banking.</li> <li>m) You may choose to have the interest payment credited into your OCBC Current Account, OCBC Savings Account or added into your FD principal upon maturity before making the FD placement.</li> <li>n) Upon maturity, you may withdraw your FD via OCBC Internet Banking or over the counter.</li> <li>o) Upon maturity of the promotional FD tenures, the promotional interest rate will cease to apply, and the FD will be automatically renewed with a similar tenure at the prevailing board rate.</li> <li>p) If any FD amount is prematurely withdrawn from the FD before the completion of the promotional tenure, you will not be entitled to any interest regardless of the length of time the deposit has been placed.</li> </ul>
6. Other Terms & Conditions	<ul style="list-style-type: none"> <li>a) The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions and Product Information Sheet, all available at the OCBC website, apply to this Promotion.</li> <li>b) If these Terms and Conditions conflict with the Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply.</li> <li>c) The Bank has the right to reasonably change these Terms and Conditions, or to reasonably 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.</li> <li>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.</li> <li>e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</li> </ul>