

**Terms and Conditions for Chinese New Year Fixed Deposit-i Promotion (“the Promotion”) by OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (“the Bank”)**

1. When is the Promotional Period?	23 January 2025 until 2 March 2025 (both dates inclusive) (“Promotional Period”). The Bank may change the Promotional Period with prior notice posted at the Bank’s branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”)) 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 profit amount, (each, an “<b>Eligible Customer</b>”).</li> </ul>								
4. What is the Promotion about?	<p><b>Fixed Deposit-i (MYR)</b></p> <p>4.1 Eligible Customer can enjoy 6-month promotional rates when they place Fixed Deposit-i (“FD-i”) or Mi Fixed Deposit-i (“Mi FD-i”) by making placement Over-the-Counter (“OTC”). 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 or Mi FD-i only</td></tr> <tr> <td>Tenure</td><td>: 6 months</td></tr> <tr> <td>Board Rate</td><td>: 2.60% p.a.<sup>1</sup></td></tr> <tr> <td>Promotional Rate</td><td>: 3.65% p.a.<sup>2</sup></td></tr> </table> <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 The minimum placement amount is RM1,000.</p> <p>4.4 Upon maturity of the promotional FD-i or Mi FD-i, the Promotional Rate will cease to apply and the FD-i or Mi FD-i MYR will be automatically renewed with a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.</p> <p><sup>1</sup>For illustration only. This board rate is as of 23 January 2025. To find out the latest board rates, please visit the Bank’s website.</p> <p><sup>2</sup>The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank’s branches nationwide or from the Bank’s website.</p>	Type of Deposit	: FD-i or Mi FD-i only	Tenure	: 6 months	Board Rate	: 2.60% p.a. <sup>1</sup>	Promotional Rate	: 3.65% p.a. <sup>2</sup>
Type of Deposit	: FD-i or Mi FD-i only								
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**RM88 cash reward**

4.5 Eligible Customers who made a minimum placement amount of RM10,000 per FD-i account respectively of the above-mentioned FD-i will be in the running to earn a one-time RM88 cash reward.

4.6 Selection process is as follow:

- (i) Each RM10,000 placement amount in an Eligible Customer's FD-i account respectively will be eligible to be assigned with a randomized number ("Eligible Placement"), at the end of Promotional Period as explained in Clause 4.6 (ii).
- (ii) After Promotion had ended, all Eligible Placements will be pooled together and assigned numbers randomly (not according to the chronological order in which the placement is made).
- (iii) The Eligible Customer whose Eligible Placements assigned with a number ending with "8" (for example, the assigned numbers 28, 58, 118, 508) will receive a short message service ("SMS") from the Bank to answer a short question ("Shortlisted Customer").
- (iv) If Shortlisted Customer answers the question correctly within the time specified in the SMS, they will be eligible to receive RM88 cash reward.
- (v) If the Shortlisted Customer fails to answer the question correctly within the time specified in SMS, the Shortlisted Customer will be disqualified to receive any cash reward, and OCBC Bank shall be entitled to repeat the selection process to select another Shortlisted Customer.

4.7 Each Eligible Customer is only allowed to get ONE (1) cash reward, notwithstanding that the Eligible Customer makes multiple Eligible Placements via sole or joint name accounts, with OCBC Bank under "*Chinese New Year Fixed Deposit/-i and Multi Currency Term Deposit (MYR) Promotion*" or with OCBC Al-Amin under "*Chinese New Year Fixed Deposit/-i (MYR) Promotion*".

4.8 The cash reward will be credited into Eligible Customer's savings account/-i or current account/-i (collectively "CASA/-i") with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad.

- (i) For sole FD-i, cash reward will be credited into sole name CASA/-i.

**Scenario 1:**

Customer	FD-i placement	Cash reward crediting CASA/-i
Sole: Abu	Sole: Abu	Sole: Abu

- (ii) For joint FD-i, cash reward will be credited to the same sequenced joint name CASA/-i. If there is no such joint CASA/-i, it will be credited into sole name CASA/-i of one of the accountholders.

Same sequenced joint name:

FD-i placement	CASA/-i	Same sequence?
Joint: Abu and Bakar	Joint: Abu and Bakar	Yes
Joint: Abu and Bakar	Joint: Bakar and Abu	No
Joint: Abu and Bakar and Chong	Joint: Abu and Bakar and Chong	Yes
Joint: Abu and Bakar and Chong	Joint: Bakar and Abu and Chong	No
Joint: Abu and Bakar and Chong	Joint: Abu and Chong and Bakar	No

**Scenario 2:**

FD-i placement	Cash reward crediting CASA/-i priority
<b>Joint: Abu and Bakar</b>	Credit into: <b>Joint: Abu and Bakar</b>
	If no joint <i>Abu and Bakar</i> CASA/-i, credit into: <b>Sole: Abu</b>
	If no joint <i>Abu and Bakar</i> , and no sole <i>Abu</i> CASA/-i, credit into: <b>Sole: Bakar</b>

**Scenario 3:**

FD-i placement	Cash reward crediting CASA/-i priority
<b>Joint: Abu and Bakar and Chong</b>	Credit into: <b>Joint: Abu and Bakar and Chong</b>
	If no joint <i>Abu and Bakar and Chong</i> CASA/-i, credit into: <b>Sole: Abu</b>
	If no joint <i>Abu and Bakar and Chong</i> , and no sole <i>Abu</i> CASA/-i, credit into: <b>Sole: Bakar</b>
	If no joint <i>Abu and Bakar and Chong</i> , and no sole <i>Abu</i> , no sole <i>Bakar</i> CASA/-i, credit into: <b>Sole: Chong</b>

(iii) If Eligible Customer holds more than 1 CASA/-i, cash reward crediting will be given based on priority order in Clause 4.8 (i) and (ii). From priority CASA/-i, the CASA/-i with the highest balance during fulfilment will be used for cash reward crediting.

- 4.9 The Eligible Customer's FD-i and CASA/-i must remain active to receive the cash reward. If the status is inactive due to being closed, frozen, belonging to deceased person or any other status deemed as inactive by the bank, no cash reward will be payable.
- 4.10 The fulfilment of RM88 cash reward will be within sixty (60) working days after the end of Promotional Period. Notification will be sent to Eligible Customers via SMS upon cash reward crediting. As such, Eligible Customers shall be responsible to ensure that the telephone numbers maintained with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad are current and updated.
- 4.11 The cash reward is funded by OCBC Bank (Malaysia) Berhad ("OCBC Bank"). OCBC Bank is paying the cash reward to a maximum of Ringgit Malaysia of forty-nine thousand, nine hundred eighty-four (RM49,984) to Eligible Customers who fulfil the terms and conditions above for the cash reward with either OCBC Bank or OCBC Al-Amin under:
- Chinese New Year Fixed Deposit/-i and Multi Currency Term Deposit (MYR) Promotion; and*
  - Chinese New Year Fixed Deposit-i (MYR) Promotion.*

5. What you need to know

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

about the Promotion?	<p>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.</p> <p>5.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>5.3 If any amount is withdrawn prematurely before the end of tenure:</p> <ul style="list-style-type: none"> <li>(i) from the FD-i or Mi FD-i, Eligible Customer will not be entitled to any 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</li> <li>(ii) the Customer's Purchase Price repaid to Eligible Customer in respect of the Mi FD-i will be reduced by the amount of profit which has been credited into Eligible Customer's OCBC savings account-i.</li> </ul> <p>5.4 This Promotion is not valid for Mi FD-i placements that are given to any party as security/collateral/support.</p> <p>5.5 For Mi FD-i placement: The profit payment will be credited monthly into Eligible Customer's OCBC 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.</p>
6. Other Terms & Conditions	<p>6.1 The Bank's Accounts and Services – Main Terms and Conditions and 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>