

**Terms and Conditions for AlwaysON Fixed Deposit-i Campaign ("the Promotion") by
OCBC Al-Amin Bank Berhad 200801017151 (818444-T) ("the Bank")**

1. When is the Promotional Period?	1 March 2024 until 30 April 2024 (both dates inclusive) ("Promotional Period"). The Bank may change the Promotional Period by notice posted at the Bank's branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400W) ("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>(a) Individuals who are Malaysian, permanent residents, and non-residents in Malaysia. Non-residents of Malaysia from countries not acceptable to the Bank are not eligible e.g. individuals from sanctioned countries or territories.</p> <p>(b) Eligible individuals will have to open:</p> <ul style="list-style-type: none"> (i) a fixed deposit-i (FD-i) account with the Bank for placement of FD-i and Mi FD-i; (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; <p>All applications to open account are subject to the Bank's assessment and approval at its absolute discretion, subject to such terms and conditions as may be imposed by the Bank.</p>								
4. What is the Promotion about?	<p>(a) You can enjoy 6-month promotional rates when you 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>6-month promotion</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>: 2.65% p.a.¹</td></tr> <tr> <td>Promotional Rate</td><td>: 3.50% p.a.²</td></tr> </table> <p>(b) 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 the Bank not more than 7 calendar days prior to the placement date.</p> <p>(c) The minimum placement amount is RM1,000.</p> <p>(d) 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>¹For illustration only. This board rate is as of 1 October 2023. To find out the latest board rates, please visit the Bank's website.</p> <p>²The 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	: 2.65% p.a. ¹	Promotional Rate	: 3.50% p.a. ²
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5. What you need to know about the Promotion?	<p>a) 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 or any other manner deemed suitable by the Bank.</p> <p>b) Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>c) If any amount is withdrawn prematurely before the end of tenure:</p> <ul style="list-style-type: none"> (i) from the FD-i or Mi FD-i, you 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, you will be deemed to have given an Ibra' (rebate) on all profits; and (ii) the Customer's Purchase Price repaid to you in respect of the Mi FD-i will be reduced by the amount of profit which has been credited into your OCBC savings account-i. <p>d) This Promotion is not valid for Mi FD-i placements that are given to any party as security/collateral/support.</p> <p>e) For Mi FD-i placement: The profit payment will be credited monthly into your 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>a) The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at OCBC website, shall continue to apply.</p> <p>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 only in relation to the Promotion.</p> <p>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.</p> <p>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.</p> <p>e) The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>