

**Terms and Conditions for AlwaysON Fixed Deposit-i 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 July 2024 until 31 Aug 2024 (both dates inclusive) (“Promotional Period”). The Bank may also change the Promotional Period by posting a notice at the Bank’s branches and website.															
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia. The Promotion is only available over-the-counter. The Promotion is not available through internet banking or Mobile Banking.															
3. Who is eligible for this Promotion?	<p>Individuals who:</p> <ul style="list-style-type: none"> a) Are Malaysian residents; or b) Are permanent residents in Malaysia; or c) Are non-residents (except individuals from countries not acceptable to the Bank e.g. countries or territories which are sanctioned); <p>AND</p> <ul style="list-style-type: none"> d) Do not have any OCBC Booster Account-i (“BA-i”) and/or Premier Booster Account-i (“PBA-i”) prior to 3 June 2024 and opens BA-i or PBA-i during the Promotional Period. 															
4. What is the Promotion about?	<p>a) You can enjoy 4-month promotional rates when you place FD-i or Mi FD-i (collectively “FD-i”) with the corresponding amount set in Table 1 below in Participating Savings Accounts-i (“SA-i”) Over-the-Counter (“OTC”) only. Following are the pertinent details:</p> <p align="center">Table 1</p> <table border="1" data-bbox="300 1048 1501 1285"> <thead> <tr> <th>Tenure</th> <th>FD-i promotional rate²</th> <th>“SA-i”</th> <th>FD-i : SA-i placement ratio</th> <th>Effective Profit rate (“EPR”)</th> <th>FD-i placement amount</th> </tr> </thead> <tbody> <tr> <td rowspan="2">4 months</td> <td rowspan="2">3.90% p.a.¹</td> <td>BA-i³</td> <td rowspan="2">90% : 10%⁵</td> <td>Up to 3.73%p.a.⁶</td> <td>Minimum: RM1,000</td> </tr> <tr> <td>PBA-i⁴</td> <td>Up to 3.80%p.a.⁷</td> <td>Maximum: RM5mil (per customer)</td> </tr> </tbody> </table> <p>Notes:</p> <p>¹ For illustration only. This board rate for 4-months FD-i is 2.55% p.a. as of 1 July 2024. To find out the latest board rates, please visit the Bank’s website.</p> <p>² 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.</p> <p>³ For balances below RM30,000, the board rate is 0.10% p.a. while for balances of RM30,000 and above, the board rate is 2.15% p.a. To find out the latest board rates, please visit the Bank’s website.</p> <p>⁴ For balances below RM200,000, the board rate is 0.10% p.a. while for balances of RM200,000 to less than RM3mil, the board rate is 2.35% p.a. For balances of RM3mil to less than RM10mil, the board rate is 2.50% p.a. and for balances of RM10mil and above, the board rate is 2.85% p.a. To find out the latest board rates, please visit the Bank’s website.</p> <p>⁵ As an illustration, if RM90,000 is placed in FD-i, the corresponding RM10,000 deposit in SA-i will be earmarked for 4 months. If RM5mil is placed in FD-i, and RM8mil is deposited into SA-i, only RM555,555.56 (which is 10% ratio of total placement) will be earmarked for 4 months.</p> <p>⁶ For illustration only. The Promotional EPR is calculated based on the minimum balance of RM30,000 in BA-i.</p> <p>⁷ For illustration only. The Promotional EPR is calculated based on the minimum balance of RM10mil in PBA-i.</p>	Tenure	FD-i promotional rate ²	“SA-i”	FD-i : SA-i placement ratio	Effective Profit rate (“EPR”)	FD-i placement amount	4 months	3.90% p.a. ¹	BA-i ³	90% : 10% ⁵	Up to 3.73%p.a. ⁶	Minimum: RM1,000	PBA-i ⁴	Up to 3.80%p.a. ⁷	Maximum: RM5mil (per customer)
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Table 2 below illustrates the behaviour of the FD-i and SA-i which impacts the promotional rate

Scenario	Date	Behaviour		Impact		
		FD-i Account	SA-i Deposit	FD-i Rate	SA-i Rate	EPR
1	1 Jun 2024	Placement of RM90,000	RM10,000 is earmarked in BA-i	3.90% p.a.	2.15% p.a. ¹⁰	3.73% p.a.
	10 Aug 2024	No activity	Withdraw RM5,000 from the earmarked amount	2.55% p.a. ⁸	2.15% p.a. ¹⁰	2.51% p.a.
2	1 Jul 2024	Placement of RM4.8 million	RM533,333.33 is earmarked	3.90% p.a.	2.35% p.a. ¹¹	3.75% p.a.
	20 Jul 2024	Premature withdrawal of RM4.8 million	Earmark Amount is released	No profit ⁹	2.35% p.a. ¹¹	2.35% p.a.

⁸For illustration only. This board rate for 4-months FD-i as of 1 July 2024 is used for illustration purposes. To find out the latest board rates, please visit the Bank's website.

⁹Please refer to Clause 5(c) below; no profit will be paid on the FD-i if there is premature withdrawal before completion of the promotional tenure of FD-i.

¹⁰This is the base rate for the BA-i for balances of RM30,000 and above.

¹¹This is the base rate for the PBA-i for balances of RM200,000 to less than RM3 million.

b) Other conditions:

- (i) Fresh funds required
 - (ii) The placement and deposits of FD-i and SA-i must be made concurrently during the Promotional Period
 - (iii) You are required to place and deposit the funds into the FD-i and SA-i according to Clause 4 (a) and funds in SA-i must be earmarked for 4 months. The earmarking shall automatically cease upon the maturity of the 4-months FD-i
 - (iv) If the whole or part of the FD-i placement is withdrawn prior to the promotional maturity date, then the earmarked amount in SA-i will be released and Clause 5(c) applies
 - (v) If the whole or part of the SA-i deposit is withdrawn before the maturity of the 4-months promotional FD-i tenure, the FD-i promotional rate will cease to apply and Clause 5(c) applies
 - (vi) If you do not have an existing FD-i account and/or SA-i, you must open such account(s) within the Promotional Period to participate in this Promotion
 - (vii) This Promotion is not valid with other ongoing SA-i promotions
 - (viii) Subject to Clause 5 in these Terms and Conditions
- c) All placements must be made with "Fresh Funds" which means funds transferred from another licensed bank in Malaysia other than the Bank and deposited in an account with the Bank not more than 7 calendar days prior to the placement date.
- d) The minimum placement amount is RM1,000. The maximum placement is RM5,000,000 per customer.
- e) 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 will be automatically renewed with a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.

<p>5. What you need to know about the Promotion?</p>	<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. 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.</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> <p>(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</p> <p>(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 savings account-i with the Bank.</p> <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. You will therefore need to have an active OCBC savings account-i so long as you maintain the Mi FD-i placement.</p>
<p>6. Other Terms & Conditions</p>	<p>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, shall continue to apply.</p> <p>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 prevail only insofar as they relate to Promotion matters.</p> <p>c) The Bank has the right to change these Terms and Conditions, or to stop this Promotion, after giving 3-days 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.</p> <p>e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>