

Terms and Conditions for AlwaysON Fixed Deposit/-i and Multi Currency Term Deposit (MYR) Promotion (“the Promotion”) by OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”) and OCBC AI-Amin Bank Berhad 200801017151 (818444-T) (“OCBC AI-Amin”) (both banks are referred together as the “Bank”)

1. When is the Promotional Period?	10 October 2024 until 31 December 2024 (both dates inclusive) (“Promotional Period”). The Bank may 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>(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 interest/profit amount; (iii) a Wealth Account with OCBC Bank for placement in the Multi Currency Term Deposit (MCTD) and the Promotion only applies to placements in 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. <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> <p>(c) Placement made through Financial Process Exchanges (“FPX”) is only open to customers of the Bank who are Malaysian residents and have registered for OCBC Internet Banking services.</p>								
4. What is the Promotion about?	<p>(a) You can enjoy 6-month promotional rates when you place FD/-i, Mi FD/-i or MCTD MYR by making placement Over-the-Counter (“OTC”) OR through fund transfer from other banks via FPX. Following are the pertinent details:</p> <p>6-month promotion</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>: 2.60% p.a.¹</td> </tr> <tr> <td>Promotional Rate</td> <td>: 3.80% 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 the Bank, and deposited in an account with the Bank not more than 7 calendar days prior to the placement date.</p> <p>(c) Minimum and maximum placement limits</p> <ul style="list-style-type: none"> (i) The minimum placement amount is RM1,000. (ii) The maximum placement amount via FPX is determined by the maximum limit which may be withdrawn from the other bank. <p>(d) 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 with</p>	Type of Deposit	: FD/-i, Mi FD/-i or MCTD MYR only	Tenure	: 6 months	Board Rate	: 2.60% p.a. ¹	Promotional Rate	: 3.80% p.a. ²
Type of Deposit	: FD/-i, Mi FD/-i or MCTD MYR only								
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a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.

- (e) Placement via FPX (only available for FD with OCBC Bank)
- (i) The Promotional Rate is only applicable for placement made by clicking the promotional banner at the OCBC Internet Banking webpage, after you 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.
 - (ii) The Promotion is open to FD account in **single name only**.
 - (iii) No physical receipt will be issued for the FD placed online. However, you may view your FD placement details through OCBC Internet Banking.

¹For illustration only. This board rate is as of 10 October 2024. To find out the latest board rates, please visit the Bank's website.

² 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.

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, interest/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, Mi FD/-i or MCTD MYR, you 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, you will be deemed to have given an Ibra' (rebate) on all profits; and (ii) the principal amount/customer's purchase price repaid to you in respect of the Mi FD/-i will be reduced by the amount of interest/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 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.</p> <p>f) 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.</p>
6. Other Terms & Conditions	<p>a) The Bank's Accounts and Services – Main Terms and Conditions, Internet Banking Terms and Conditions, the terms and conditions imposed by Payments Network Malaysia (PayNet) for FPX, 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, Internet Banking Terms and Conditions, the terms and conditions imposed by Payments Network Malaysia (PayNet) for FPX, and any brochure or marketing materials, these Terms and Conditions shall apply only in relation to the Promotion.</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.
- 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.
- e) The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.