Terms and Conditions for Banca FD/-i and MCTD Promotion ("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?	7 October 2026 until 31 December 2026 (both dates inclusive) ("**Promotional Period**"). The Bank reserves the right to vary the Promotional Period, with prior notice to be posted at the Bank's branches and on the Bank's 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?	This Promotion is open to all new and existing Premier Banking or Premier Private Client customers of the Bank who fulfil the eligibility criteria set out below and the requirements under Clause 4.1: (i) hold an active Current or Savings Account/-i ("**CASA/-i**") with the Bank; and (ii) purchase an eligible regular premium/contribution Bancassurance policy/Bancatakaful certificate distributed by the Bank ("**Banca Product**") during the Promotional Period. *(Please refer to the Appendix for the list of eligible Banca Products.)* (each, an "**Eligible Customer**").
4. What is the Promotion about?	4.1 During the Promotional Period, an Eligible Customer who purchases an eligible Banca Product with the minimum qualifying Annualised First Year Premium ("**AFYP**") or Annualised First Year Contribution ("**AFYC**"), as applicable, specified below shall be entitled to enjoy a promotional rate ("**Promotional Rate**") of 6.88% p.a. for a tenure of three (3) months and/or 5.00% p.a. for a tenure of twelve (12) months in respect of a placement of Fixed Deposit/-i ("**FD/-i**") or Multi Currency Term Deposit in Ringgit Malaysia ("**MCTD MYR**") with the Bank (collectively, the "**Placement**"), subject to the terms and conditions set out below:

3-month promotion	
Type of Deposit	: FD/-i or MCTD MYR only
Tenure	**: 3 months**
Board Rate	: 1.95% p.a.[1]
Promotional Rate	**: 6.88% p.a.[2]**
Banca-to-Placement Ratio	: One (1) Banca Product to one (1) Placement
Minimum Qualifying AFYP/AFYC	: **RM50,000**
Minimum Placement	: RM1,000
Maximum Placement	: Equivalent to the qualifying AFYP/AFYC

12-month promotion	
Type of Deposit	: FD/-i or MCTD MYR only
Tenure	**: 12 months**
Board Rate	: 2.10% p.a.[1]
Promotional Rate	**: 5.00% p.a.[2]**
Banca-to-Placement Ratio	: One (1) Banca Product to one (1) Placement
Minimum Qualifying AFYP/AFYC	**: RM50,000**

Minimum Placement	: RM1,000
Maximum Placement	: Equivalent to the qualifying AFYP/AFYC

[1]*For illustration purposes only. The Board Rate stated is applicable as at 7 October 2026 and is subject to change from time to time. Please refer to the Bank's website for the latest applicable Board Rates.*
[2] *The Promotional Rate stated above is accurate as at the date of publication. For the latest applicable Promotional Rate, please visit any of the Bank's branches nationwide or refer to the Bank's* website.

4.2 For the avoidance of doubt, where the Placement is made in MCTD, such Placement must be denominated in Ringgit Malaysia ("**MYR**") in order to qualify for the Promotional Rate. Any MCTD Placement denominated in a currency other than MYR shall not be eligible for the Promotional Rate.

4.3 The Eligible Customer must first purchase a qualifying Banca Product and achieve the applicable minimum qualifying AFYP/AFYC before making the Placement. The amount of the Placement shall be on a 1:1 ratio to the qualifying AFYP/AFYC of the Banca Product purchased.

4.4 Eligible Bancassurance policies/Bancatakaful certificates must be submitted during the Promotional Period and must be incepted on or before 15 January 2027.

4.5 The Promotion Rate is applicable only to eligible Bancassurance policies/Bancatakaful certificates with monthly, quarterly, semi-annual or annual premium/contribution payment modes. For the purposes of this Promotion, only the qualifying AFYP/AFYC shall be taken into account.

4.6 For the avoidance of doubt, if any Bancassurance policy/Bancatakaful certificate utilised for the purposes of this Promotion ceases to be in force, is cancelled or is surrendered at any time before the maturity of the relevant Placement, the Eligible Customer shall cease to be entitled to the Promotional Rate. The Bank reserves the right to conduct checks at any time to verify compliance with the eligibility criteria and requirements of this Promotion. If the relevant Bancassurance policy/Bancatakaful certificate ceases to be in force, is cancelled or is surrendered, the Promotional Rate shall be revoked and replaced with the prevailing Board Rate applicable to the relevant Placement, without prior notice.

4.7 Each eligible Bancassurance Policy/Bancatakaful certificate shall correspond to only one (1) Placement. Multiple Placements in respect of the same policy/certificate shall not be permitted. The owner of the relevant Bancassurance policy/Bancatakaful certificate may make such Placement either in his/her sole name or jointly with another individual.

4.8 The Placement must be made within one (1) month from the in-force date of the relevant Bancassurance policy/Bancatakaful certificate, failing which, the Placement shall not be eligible for the Promotional Rate.

5. What you need to know about the Promotion?

5.1 This Promotion is not valid in conjunction with any other promotion and/or campaign offered by the Bank from time to time.

5.2 In the event of any change in regulatory requirements, monetary policy, directives, guidelines or rules issued by Bank Negara Malaysia or any other relevant regulatory or governing authority, the Promotional Rate and/or Board Rate may be revised accordingly. Any such revision shall take effect on the date specified by the Bank in a notice or announcement. The Bank may communicate such notice or announcement by displaying it at its branches, publishing it on the Bank's website, or by such other means as the Bank may deem appropriate.

	5.3 Your deposit is protected by PIDM up to RM250,000 for each depositor. 5.4 Upon maturity of the Placement, the Promotional Rate shall cease to apply. Where the Eligible Customer has elected for auto-renewal in the maturity instructions, the Placement shall be automatically renewed for a similar tenure at the prevailing Board Rate applicable at the time of renewal. 5.5 In the event of a premature withdrawal of the Placement before the expiry of its tenure: (i) the Eligible Customer shall not be entitled to any interest/profit, regardless of the period for which the Placement has been maintained; and (ii) in the case of FD-i, the Eligible Customer shall grant Ibra' (rebate) on the total profit that would otherwise be payable in respect of the FD-i, in accordance with the Bank's prevailing terms and conditions governing FD-i. 5.6 For MCTD MYR Placements, all placements and withdrawals may only be made to and from the Eligible Customer's OCBC Multi Currency Current Account maintained under the Eligible Customer's Wealth Portfolio.
6. Other Terms & Conditions	6.1 The Bank's decision in relation to this Promotion shall be final and binding on all Eligible Customers. Any matter, dispute or claim arising out of or in connection with this Promotion that is not expressly covered by these Terms and Conditions shall be determined by the Bank acting reasonably, and such determination shall be final and binding. 6.2 By participating in this Promotion, each Eligible Customer is deemed to have read, understood and agreed to be bound by these Terms and Conditions. 6.3 The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions and the relevant Product Information Sheet, all of which are available on the Bank's website, shall apply to this Promotion. 6.4 In the event of any inconsistency between these Terms and Conditions and the Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, or any brochure, marketing material or promotional material relating to this Promotion, these Terms and Conditions shall prevail to the extent of such inconsistency. 6.5 The Bank reserves the right to vary, amend, add to or delete any of these Terms and Conditions, or to suspend, withdraw or terminate this Promotion, by giving prior notice. Such notice may be given by posting a notice at any of the Bank's branches, on the Bank's website, or through such other means as the Bank may deem appropriate. 6.6 The Bank shall not be liable for any loss, damage or delay arising from or in connection with any act of God, war, riot, strike, terrorism, epidemic, pandemic, lockout, industrial action, fire, flood, drought, storm, or any other event beyond the Bank's reasonable control, except where such loss, damage or delay is directly attributable to the Bank's negligence. 6.7 These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and the parties submit to the non-exclusive jurisdiction of the courts of Malaysia in respect of any dispute arising out of or in connection with this Promotion.