Terms and Conditions for Banca FD/-i 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?	1 July 2026 until 30 September 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?	3.1 A Premier Banking or Premier Private Client customer of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad who has successfully opened the following in sole or joint name: (i) a fixed deposit/-i (FD/-i) account with the Bank for placement of FD/-i and a savings or current account/-i with the Bank; or (ii) Wealth Account with OCBC Bank for placement in the Multi Currency Term Deposit (MCTD) and the Promotion only applies to placements in the Ringgit Malaysia (MYR) (MCTD MYR) and a savings or current account with OCBC Bank; **and** 3.2 Purchase Bancassurance/ Bancatakaful products (Regular Premium/Contribution) *(Please refer to the Appendix for the eligible Bancassurance/ Bancatakaful products.)* (each, an "**Eligible Customer**").
4. What is the Promotion about?	4.1 During the Promotional Period, an Eligible Customer shall be entitled to enjoy the promotional rate ("Promotional Rate") of 6.88% p.a. for a tenure of three (3) months and/or Promotional Rate of 5.00% p.a. for a tenure of twelve (12) months when placing a fixed deposit in the form of FD/-i or MCTD MYR (collectively, Placement) with the Bank, provided that the Eligible Customer has purchased an eligible Bancassurance/ Bancatakaful ("Banca") products. The relevant terms are as follows:

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) time Banca to one (1) time Placement (limited to one (1) Type of Deposit per Placement)
Minimum Banca amount	: **RM50,000** (Annualised First Year Premium (AFYP) /Annualised First Year Contribution (AFYC) in Regular Premium/Contribution)
Minimum deposit Placement	: RM1,000
Maximum deposit Placement	: Equivalent amount to AFYP/AFYC in Regular Premium/Contribution

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) time Banca to one (1) time Placement (limited to one (1) Type of Deposit per Placement)
Minimum Banca amount	: **RM50,000** (Annualised First Year Premium (AFYP) /Annualised First Year Contribution (AFYC) in Regular Premium/Contribution)
Minimum deposit Placement	: RM1,000
Maximum deposit Placement	: Equivalent amount to AFYP/AFYC in Regular Premium/Contribution

[1]*For illustration purposes only. The board rate stated is as at 1 July 2026. Please refer to the Bank's website for the latest applicable Board Rates.*
[2] *The Promotional Rate stated above is accurate as at the time of publication. Please obtain the latest applicable rate from any of the Bank's branches nationwide or from the Bank's* website.

4.2 Bancassurance policies/ Bancatakaful certificates must be submitted within Promotional Period and must be in-forced by 15 October 2026.
4.3 The Promotion Rate is applicable to Bancassurance policies/ Bancatakaful certificates with monthly, quarterly, semi-annually, and annual premium mode and first year annual premium only.
4.4 Bancassurance policies/ Bancatakaful certificates that are not in-force, cancelled or surrendered at any time during the FD/-i or MCTD MYR placement tenure will disqualify the Eligible Customer from the Promotional Rate. The Bank reserves the right to conduct checks at any time to ensure the compliance with the criteria. If the policy or certificate is found to be not in-force, cancelled, or surrendered, the Promotional Rate will be revoked and replaced with the prevailing board rate without prior notice, and no interest or profit will be paid under any circumstances.
4.5 The FD/-i or MCTD MYR placement must be in one (1) FD/-i or MCTD MYR receipt per eligible Bancassurance policy/ Bancatakaful certificate. Multiple receipts for the same policy or certificate are not allowed.
4.6 The owner of the Bancaassurance policy/ Bancatakaful certificate can make Placement in either their sole or joint name.
4.7 All FD/-i or MCTD MYR must be placed at most 1-month from the Bancassurance policy/ Bancatakaful certificate in-force date.

5. What you need to know about the Promotion?

5.1 In the event of any regulatory requirement and/or monetary policy change issued by Bank Negara Malaysia or any other relevant governing authority, the applicable interest and/or profit rates shall be revised accordingly. The revised rates shall take effect from the date specified in the Bank's notice or announcement. Such notice or announcement may be published at the Bank's branches, on the Bank's website, or in any other manner deemed suitable by the Bank.
5.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.
5.3 Upon maturity of the Placement, the Promotional Rate shall cease to apply. If the Eligible Customer has opted for auto-renewal in the maturity instructions, the Placement shall be automatically renewed for a similar tenure at the prevailing Board Rate.
5.4 In the event any amount is withdrawn prematurely before the end of the placement tenure:

	(i) For Fixed Deposit or Islamic Fixed Deposit-i, the Eligible Customer shall not be entitled to any interest/profit, regardless of the duration the deposit has been placed. (ii) For Islamic Fixed Deposit-i, the Eligible Customer shall be deemed to have granted Ibra' (rebate) on all accrued profits. 5.5 For MCTD MYR placement, all placements and withdrawals may only be made to or from the Eligible Customer's OCBC Multi Currency Current Account within their Wealth Portfolio.
6. Other Terms & Conditions	6.1 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 OCBC website, apply to this Promotion. 6.2 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 apply. 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 a general notice in any of the Bank's branches and website. 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. 6.5 The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.