

**MoneyMax Account**

**Product Name: OCBC MoneyMax Account**

**What is OCBC MoneyMax Account?**

A statement-based savings account which pays bonus interest on interest for balance increases.

1

| Eligibility                                   |  |
|---|--|
| <b>Age requirement</b>                        | Individuals aged 18 years old and above (for single or joint account).   |
| <b>Nationality</b>                            | Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).   |
| <b>Documents Required</b>                     | Identity Card or Passport.   |
| <b>Minimum Initial Deposit</b>                | RM250  |
| <b>Minimum Balance to Maintain in Account</b> | RM5<br>Any transactions resulting in the balance falling below minimum balance shall be rejected.  |
| Interest Rate                                 |  |
| <b>Interest Calculation</b>                   | Interest calculated daily and credited half yearly on 30 June and 31 December.<br><u>Bonus Interest:</u><br>To reward and encourage savings with OCBC Bank, MoneyMax Account rewards you with 5% bonus interest on interest earned during the year for customers who increase their savings by RM50,000 or more over the previous year based on 31 December balances.<br>The bonus interest shall be credited into the MoneyMax Account that qualifies every 31 December.  |
| <b>Interest Rate</b>                          | Latest interest rates can be obtained from <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> and the nearest OCBC Bank branches. OCBC Bank reserves the right to change the interest rates and shall do so via posting in the branch, at OCBC Bank's website or in the mass media.  |
| Services                                      |  |
| <b>OCBC Online Banking</b>                    | Electronic Banking Lobbies – eLobby <ul style="list-style-type: none"> <li>• ATM Services provide cash withdrawals, funds transfers, balance enquiries, cheque book requests and more, 24 hours a day, 7 days a week.</li> <li>• Cash Deposit Machine enables cash deposits or payments with or without your Debit card to your own and third party OCBC accounts.</li> <li>• Cheque Deposit Machine provides a quick and convenient way to deposit cheques into OCBC accounts.</li> </ul> OCBC Internet Banking <ul style="list-style-type: none"> <li>• Access your OCBC accounts 24 hours a day from the comfort of your home or office. Register for free with your Debit or Credit Card numbers and PIN at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a></li> </ul> OCBC Phone Banking <ul style="list-style-type: none"> <li>• The answer to your banking queries is now just a phone call away. Choose from the self-service menu or speak to our Customer Service Executive by calling 03 8317 5000.</li> </ul> |
| <b>Interbranch Withdrawal</b>                 | Up to RM300,000 per account per day.   |
| <b>Standing Instruction</b>                   | Sign up for Standing Instructions to make payments for your routine bills.   |



| Features and Benefit                               |   |  |   |  |  |
|--|---|--|---|--|--|
| <b>Sweep Facility</b>                              | Enjoy sweep facility from your MoneyMax Account to your current account.  |  |   |  |  |
| <b>Account Statement</b>                           | Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or delivered to your email address. You may also choose to receive hardcopy statements that will be sent out monthly to you.<br>A charge of RM10.00 per month shall be imposed upon each request for an additional statement.   |  |   |  |  |
| <b>Deposit Insurance</b>                           | Protected by PIDM up to RM 250,000 for each depositor.<br><br>For more information, refer to the PIDM information brochures that are available at our counters or go to the website at <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>   |  |   |  |  |
| <b>Dormant Account Treatment</b>                   | Any savings or current account with no activity for 1 year or more from the last date of transaction will be considered as a dormant account under the BNM Guidelines on Basic Banking Services Framework. <table border="1" data-bbox="400 786 1390 1010"> <tr> <td>Dormant account with balance not more than RM10.00</td> <td>The balance shall be absorbed as a service fee and the account shall be closed.</td> </tr> <tr> <td>Dormant account with balance more than RM10.00</td> <td>An annual fee of RM10.00 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".</td> </tr> </table> <p>To reactivate a dormant account, you are required to perform a deposit or withdrawal transaction over the counter at any OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad branches personally.</p>  | Dormant account with balance not more than RM10.00 | The balance shall be absorbed as a service fee and the account shall be closed. | Dormant account with balance more than RM10.00 | An annual fee of RM10.00 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies". |
| Dormant account with balance not more than RM10.00 | The balance shall be absorbed as a service fee and the account shall be closed.   |  |   |  |  |
| Dormant account with balance more than RM10.00     | An annual fee of RM10.00 will be charged until the remaining balances are designated as "Unclaimed Monies". Please refer to section on "Policy of Unclaimed Monies".  |  |   |  |  |
| <b>Policy of Unclaimed Monies</b>                  | Please note that any account with a credit balance but which continues to be dormant for seven (7) years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.   |  |   |  |  |
| <b>Operation of Joint Account</b>                  | <ul style="list-style-type: none"> <li>A joint account ("Account") may be opened for 2 or more individuals who are 18 years old and above. Each applicant's Identity Card/Passport will be required upon application.</li> <li>The accountholders shall be jointly entitled to any deposit or credit balance in the Account.</li> <li>All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with the Bank or any other information, shall be given in writing (or by any other means permitted by OCBC Bank) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders.</li> <li>All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions.</li> <li>If OCBC Bank receives contradictory instructions, whether or not from authorised person(s), OCBC Bank may choose to act only on the mandate of all the joint accountholders.</li> </ul> |  |   |  |  |

|                                   |  |
|-----------------------------------|--|
| <b>Operation of Joint Account</b> | <ul style="list-style-type: none"> <li>Upon receiving notice of death of any one or more of the joint accountholders, OCBC Bank shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and if more than one survivor in their joint names provided that prior to such payment OCBC Bank shall be entitled to set off the indebtedness of any of the joint accountholders under any account with OCBC Bank and/or with any company within the OCBC Group from the deposit or credit balance.</li> <li>OCBC Bank may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfillment of such Terms and Conditions as may be imposed by OCBC Bank.</li> </ul> |
|-----------------------------------|--|

**Summary of Fees and Charges**

|  |   |
|--|---|
| <b>Early Closure</b> <ul style="list-style-type: none"> <li>Within 3 months from date opened</li> </ul>  | RM20  |
| <b>Monthly Account Service Charge</b> <ul style="list-style-type: none"> <li>If combined monthly average balance of the savings and current account is below RM5,000</li> </ul>  | RM5.00<br>This charge is waived should customer holds any of these existing OCBC products: Unit Trust, Credit Card, Overdraft or Loan, Foreign Currency Account and Bancassurance.  |
| <b>Dormant Account</b><br>Account is dormant if no activity for 1 year or more from the last date of transaction   | Account with a balance up to RM10.00:<br>Balance shall be absorbed and account will be closed.<br><br>Accounts with a balance more than RM10.00:<br>RM10.00 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies   |
| <b>Debit Card</b><br>Registration Fee (One-time Fee)<br>Annual Fee<br><br><b>Cash Withdrawal Services</b> <ul style="list-style-type: none"> <li>Withdrawal at any ATM in overseas bearing the MasterCard logo</li> <li>Withdrawal at ATMs of participating banks in MEPS shared ATM network</li> <li>Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)</li> <li>Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia</li> </ul> MEPS Instant Transfer via MEPS ATM<br><br>MEPS Instant Transfer at OCBC ATMs | RM8.00<br>RM8.00 per annum<br><br>RM10.00<br><br>Up to RM1.00* per transaction determined by the Financial Institution that provides the ATM services<br>RM1.00<br><br>No charge<br><br>No charges (for transaction amount RM5,000 and below);<br>Fees determined by financial institution that provides the ATM services (for transaction amount above RM5,000)<br><br>No Charge |

|  |  |
|--|--|
| Card Replacement Fee                               | RM12.00  |
| Sales Draft Retrieval Fee                          | RM15.00 per original copy<br>RM8.00 per duplicate copy   |
| Overseas Conversion Fee                            | Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX   |
| <b>Other Fees &amp; Charges</b>                    | Refer <a href="http://www.ocbc.com.my/fees">www.ocbc.com.my/fees</a> for other fees and charges.   |
| <b>Contact Information</b>                         |  |
| <b>OCBC Bank (Malaysia) Berhad</b>                 | <p>For more information, inquiries or feedback on our latest products and services, you may call our Contact Centre at 03 8317 5000 or visit our website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> or any OCBC Bank branch nearest to you.</p> <p>You may also contact us at any time to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your personal details will be kept confidential.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p style="text-align: center;"><b>Service Transformation Department</b><br/>OCBC Bank (Malaysia) Berhad<br/>Menara OCBC,<br/>18 Jalan Tun Perak,<br/>50050 Kuala Lumpur</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Ombudsman for Financial Services can be contacted at 03-2272 2811; email <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a> or Bank Negara Malaysia at 1300 88 5465; email <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p> |
| <b>Bank Negara Malaysia</b>                        | <p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a></li> <li>• <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a></li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>   |
| <b>Perbadanan Insurans Deposit Malaysia (PIDM)</b> | <p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to <a href="mailto:info@pidm.gov.my">info@pidm.gov.my</a></p>  |

Disclaimer: This Product Information Sheet is for information purposes only and does not constitute any advice on any matter discussed. All information and materials including those on services, products, financial information, data, text or other items are provided strictly 'as is', and 'as available' and is so provided for your information and reference only. OCBC Bank does not guarantee the usefulness or adequacy of the information provided and will not be responsible for the consequences of reliance upon any opinion or statement contained herein or for any omission. The precise Terms and Conditions of this **OCBC MoneyMax Account** are specified in the Bank's Accounts and Services – Main Terms and Conditions and other Terms and Conditions applicable for this product (if any) which are available at OCBC Bank branches and at [www.ocbc.com.my](http://www.ocbc.com.my). This Product Information Sheet is confidential and may not be reproduced (in whole or in part) to any other person without the prior written permission of OCBC Bank.