OCBC Al-Amin

OCBC Al-Amin Bank Berhad 200801017151 (818444-T)

9 January 2026

Revision of 'Account and Services - Main Terms and Conditions', Starting 30 January 2026

Starting 30 January 2026, all Fixed Deposit-i placements will be funded from your own savings or current account-i with the bank.

'Account and Services - Main Terms and Conditions' will be updated as follow:

Current	Effective 30 January 2026
PART 2 – ACCOUNTS > PART 2B – TERMS BASED ON SHARIAH CONTRACT 2.3 TAWARRUQ FIXED DEPOSIT-i/TIME DEPOSIT-i (a) This product is based on the Shariah principle of Tawarruq. On placement of the deposit, the Customer and the Bank shall agree on the Customer's Purchase Price, the rate at which the Profit will be calculated, the tenure ('Tenure') at the end of which ('maturity date') the Bank will pay the Bank's Purchase Price or the balance of the Bank's Purchase Price.	PART 2 – ACCOUNTS > PART 2B – TERMS BASED ON SHARIAH CONTRACT 2.3 TAWARRUQ FIXED DEPOSIT-i/TIME DEPOSIT-i (a) This product is based on the Shariah principle of Tawarruq. On placement of the deposit, the Customer and the Bank shall agree on the Customer's Purchase Price, the rate at which the Profit will be calculated, the tenure ('Tenure') at the end of which ('maturity date') the Bank will pay the Bank's Purchase Price or the balance of the Bank's Purchase Price. **All Fixed Deposit-i placements shall be effected through funds debited from the Customer's own savings or current account-i maintained with the Bank.**

Notice removal date: 9 February 2026

OCBC Al-Amin

Semakan 'Akaun dan Perkhidmatan – Terma and Syarat Utama', Berkuat kuasa pada 30 Januari 2026

Mulai 30 Januari 2026, semua penempatan Simpanan Tetap-i perlu dibuat melalui dana daripada akaun simpanan-i atau semasa-i anda sendiri yang diselenggarakan oleh bank.

Akaun dan Perkhidmatan – Terma and Syarat Utama' akan dikemas kini seperti berikut:

Kini	Berkuat kuasa 30 Januari 2026
BAHAGIAN 2 – AKAUN-AKAUN > BAHAGIAN 2B – TERMA BERDASARKAN KONTRAK SHARIAH **2.3 AKAUN SIMPANAN TETAP-i TAWARRUQ** (a) Produk ini adalah berdasarkan kepada prinsip shariah Tawarruq. Apabila peletakan deposit dibuat, Pelanggan dan Bank akan membuat persetujuan berkenaan Harga Belian Pelanggan, kadar di mana Keuntungan akan dikira, tempoh ("Tempoh") di mana pada akhirnya ("tarikh matang") Bank akan membayar Harga Belian Bank atau baki Harga Belian Bank.	BAHAGIAN 2 – AKAUN-AKAUN > BAHAGIAN 2B – TERMA BERDASARKAN KONTRAK SHARIAH **2.3 AKAUN SIMPANAN TETAP-i TAWARRUQ** (a) Produk ini adalah berdasarkan kepada prinsip shariah Tawarruq. Apabila peletakan deposit dibuat, Pelanggan dan Bank akan membuat persetujuan berkenaan Harga Belian Pelanggan, kadar di mana Keuntungan akan dikira, tempoh ("Tempoh") di mana pada akhirnya ("tarikh matang") Bank akan membayar Harga Belian Bank atau baki Harga Belian Bank. **Semua peletakan Simpanan Tetap-i hendaklah dibuat melalui dana yang didebitkan daripada akaun simpanan-i atau semasa-i milik Pelanggan yang diselenggarakan oleh Bank.**

Tarikh Penanggalan Notis: 9 Februari 2026