

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Gold and Silver ("Bullion") investment.



OCBC Bank (Malaysia) Berhad
("OCBC")

Date:

Other customers have read this PDS and found it helpful;
you should read it too.

1 Know your Gold and Silver ("Bullion") Investment

This is an investment in Gold and/or Silver in paper form. Such investment will be managed under the Multi Currency Current Account (MCCA) which comes with the Wealth Account you open with OCBC. If you have opened a Wealth Account with OCBC, you can start investing in Gold and/or Silver together with other foreign currency deposits. Gold and Silver Investments are not protected by Perbadanan Insurans Deposit Malaysia (PIDM) and are not principal protected.

For this investment,

- Customer(s) are required to open a Wealth Account with OCBC, which comes with a Multi Currency Current Account (MCCA) to accommodate settlement of buying and selling of Gold and/or Silver and to record your Bullion investment and transactions.
- Purchases and sales of Gold and Silver can only be settled to or from Malaysian Ringgit (MYR) balances in the MCCA.
- Purchases and sales of Gold and Silver can be made in multiples of 0.01 Troy Ounces (oz) and in MYR only.
- Gold and Silver Investment balances are non-interest bearing.
- Your Bullion balances in the MCCA will be charged to OCBC as collateral to secure Wealth Financing facilities granted by the Bank, subjected to the terms and conditions in the Facility Letter, Financing Document and the Security Document applicable, as the case may be.

You should read and understand the terms and conditions of this product



*Transfer of Gold and Silver Investment balances amongst OCBC accounts or balances to and from other banks is **not allowed**.*



*Conversion of Gold and Silver Investment to or from physical form is **not available**.*

2 Know Your Costs

Type of Service	Payable		Maximum rate of charge
	By	To	
Opening and Maintenance of Multi Currency Current Account /any other accounts as allowed by the Bank ("the Account(s)") for the purpose of debiting and crediting the source of funds and proceeds of this investment.	You	Bank	The fees and charges chargeable on the Account(s) and the Services are available on request or from the Bank's branches, website or any other delivery channel of the Bank. The Bank reserves the right to vary such fees and charges with prior notice to the Customer (Investor).

If you have any questions or require assistance on your Gold & Silver Investment, you can:



Call us at
03-8317 5000



Visit us at :
www.ocbc.com



Email us at :
myexperience@ocbc.com

3 Know Your Risks

BENEFITS
Potential investment returns from appreciating Gold and/or Silver prices.
Diversification of investment portfolio using Gold and/or Silver.
Gold and Silver investment without the hassle of physical buying, selling and storage.
Reminder: Past performance is not indicative of future performance.
RISKS
Market risk – Your investment will be exposed to fluctuations in value due to changes in economic factors and market sentiment which result in gold and silver price movements. You may sustain substantial losses on your investment if market conditions move against your favor.
Pricing Risk – Gold and Silver buying/selling price quoted shall be determined by OCBC at its sole discretion taking into account all factors it deems relevant, including the prevailing world market price for Gold and Silver, the exchange rate between United States Dollar and Ringgit Malaysia and other market conditions.
Credit Risk – You are taking on OCBC's credit risk. When you buy/invest in paper Gold and Silver with OCBC, you can only sell the paper Gold and Silver to OCBC. Therefore, you are relying on OCBC's ability to purchase the Gold and Silver from you and pay the purchase price to you. Paper Gold and Silver are not backed by any physical Gold and Silver, and you do not have any title, interest, right or claim over any physical Gold and Silver which may be held by OCBC. OCBC is not, and shall not be deemed to be, bailee or trustee or custodian for you in relation to any physical Gold and Silver which may be held by OCBC. Your funds placed with OCBC for the purchase of / investment in Gold and Silver are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
Reminder: You should understand and consider all risk factors carefully before making an investment decision.

4 Other Key Terms

You are advised to read the OCBC Premier Banking and OCBC Premier Private Terms and Conditions governing the Wealth Account, the MCCA Product Information Sheet and other related documents.

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. All changes in contact details must be notified to the Bank in writing by submitting CIF Update Form at the branch where your account is opened.

WARNING

THIS PRODUCT IS NOT A PRINCIPAL PROTECTED NOR AN INTEREST BEARING ACCOUNT. THE RETURNS ON GOLD AND SILVER INVESTMENT DEPENDS ON THE PRICE FLUCTUATIONS OF GOLD AND SILVER. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AND/OR THE POSSIBILITY OF INCURRING LOSSES. THIS PRODUCT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.