

**OCBC Multi Currency Current Account**

**Product Name: OCBC Multi Currency Current Account (MCCA)**

**What is OCBC Multi Currency Current Account?**

This is a collection of multiple currencies that serves as a settlement account for a customer's wealth portfolio featuring Multi Currency Term Deposits, Investment Products and Wealth Financing.

1

| <b>Eligibility</b>                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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| <b>Preliminary</b>                                                                                                                                                                                                                        | All credit balances and deposits in the MCCA are charged to the Bank as collateral to secure Wealth Financing facilities granted by the Bank. Where applicable, the MCCA shall be further subjected to the terms and conditions in the Facility Letter, Financing Document and the Security Document applicable, as the case may be.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Age requirement</b>                                                                                                                                                                                                                    | Individuals aged 18 years old and above.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Nationality</b>                                                                                                                                                                                                                        | Open to Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).<br><i>Note: A resident individual can open:</i> <ul style="list-style-type: none"> <li>• a single name account; or</li> <li>• a joint account with another resident individual</li> <li>• a joint account with a non-resident individual who is an immediate family member*.</li> </ul> <p><i>*For an individual, "immediate family member" refers to his or her legal spouse, parent, legitimate child (including legally adopted) or legitimate sibling of an Individual.</i></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Documents Required</b>                                                                                                                                                                                                                 | Identity Card or Passport.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Currencies Available</b>                                                                                                                                                                                                               | MYR, GBP, SGD, USD, HKD, AUD, CAD, EUR, NZD and JPY are the currencies available by default for this account. CNH and CHF are also available for those who wish to have it.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Minimum Initial Deposit</b>                                                                                                                                                                                                            | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Minimum Balance to Maintain in Account</b>                                                                                                                                                                                             | No minimum balance to maintain                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Foreign Exchange Notices (FE Notices)</b>                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| The FE Notices are a set of rules that are administered by Bank Negara Malaysia ("BNM") under the Financial Services Act 2013 and Islamic Financial Services Act 2013 to safeguard the value of the currency of Malaysia.                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| OCBC Multi Currency Current Account is an Investment Foreign Currency Account (IFCA) and is guided by the FE Notices. For further information, please refer to the full and latest FE Notices from BNM's Foreign Exchange Policy website. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Investment Foreign Currency Account (Investment FCA)</b>                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Source of funds</b>                                                                                                                                                                                                                    | <p>A. Any amount using foreign currency funds</p> <ul style="list-style-type: none"> <li>✓ From outside Malaysia, except proceeds of Export of Goods</li> <li>✓ Except for settlement of domestic trade from another resident within the global supply chain as permitted under Notice 4 – Payment and Receipt</li> <li>✓ From a non-resident, other than foreign currency borrowing</li> </ul> <ul style="list-style-type: none"> <li>• Up to RM10 million equivalent in aggregate<sup>1</sup> of foreign currency borrowings from a licensed onshore bank or a non-resident</li> <li>• Up to RM1 million equivalent in aggregate<sup>2</sup> per calendar year using funds from <ul style="list-style-type: none"> <li>✓ Conversion of ringgit into foreign currency</li> <li>✓ Swapping of Ringgit-denominated financial assets in Malaysia for a financial asset in Labuan Entity or outside Malaysia</li> <li>✓ Transfer from Trade FCA</li> </ul> </li> </ul> <p><sup>1</sup>Computed based on an aggregate of borrowing in foreign currency by the resident individual and a sole proprietor and a general partnership owned by the resident individual.</p> <p><sup>2</sup>Computed in aggregate based on the resident individual, sole proprietorship and general partnership's investment in foreign currency asset with domestic ringgit borrowings only.</p> |
| <b>Uses of funds</b>                                                                                                                                                                                                                      | Any approved purpose                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Definition of domestic ringgit borrowing</b>                                                                                                                                                                                           | <p>Borrowings in ringgit obtained by a resident from another resident, except for:</p> <ul style="list-style-type: none"> <li>• A credit/financing facility obtained by a resident individual from a resident to purchase one</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

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|                                              | <p>residential property and one vehicle;</p> <ul style="list-style-type: none"> <li>• Credit card or charge card facility obtained by a resident individual from a resident and used for payment for retail goods or services only; or</li> <li>• A Financial Guarantee or Non-Financial Guarantee.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Type of Investment in foreign currency asset | <p>1) Foreign currency asset refers to Foreign currency asset offshore and Foreign currency asset onshore.</p> <p>2) Foreign currency asset offshore refers to:</p> <ul style="list-style-type: none"> <li>(a) a financial asset in Malaysia swapped for a financial asset in a Labuan Entity or outside Malaysia;</li> <li>(b) Foreign Currency Borrowing given to a Non-Resident;</li> <li>(c) working capital arising from the set up of any business arrangement outside Malaysia (including a joint venture project where no Entity is created or established);</li> <li>(d) deposit in a Foreign Currency Account maintained with a Labuan Entity or outside Malaysia excluding reasonable amount of deposit for education, employment or migration outside Malaysia; or</li> <li>(e) Foreign Currency-denominated: <ul style="list-style-type: none"> <li>(i) asset (tangible or intangible) offered by a Non-Resident or any person whose residency cannot be determined;</li> <li>(ii) asset (tangible or intangible) in or maintained with a Labuan Entity, or outside Malaysia;</li> <li>(iii) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment offered on a Specified Exchange under the CMSA outside Malaysia undertaken by a Resident through a Resident futures broker; or</li> <li>(iv) Financial Instrument or Islamic Financial Instrument (excluding Exchange Rate Derivatives) without Firm Commitment issued or offered by a Non-Resident.</li> </ul> </li> </ul> <p>3) Foreign currency asset onshore refers to:</p> <ul style="list-style-type: none"> <li>(a) Foreign Currency-denominated securities or Islamic securities offered in Malaysia by a Resident as approved in writing by the Bank;</li> <li>(b) Foreign Currency-denominated Financial Instrument or Islamic Financial Instrument offered in Malaysia by a Resident as approved in writing by the Bank excluding a derivative or Islamic derivative transaction entered with Firm Commitment;</li> <li>(c) deposit in Investment FCA with a licensed onshore bank or an approved Financial Institution as specified in Notice 3 – Investment in Foreign Currency Asset; or</li> <li>(d) any instrument offered by a licensed onshore bank with Foreign Currency delivery at maturity<sup>3</sup>.</li> </ul> <p><sup>3</sup>Such as dual-currency investment.</p> |
| <b>Interest Rate</b>                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Interest Rate                                | <p>Latest interest rates can be obtained from OCBC Malaysia website or any OCBC Bank branch. OCBC Bank reserves the right to change the interest rates and shall do so by posting it in the branch, at OCBC Bank's website or in the mass media.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Features and Benefit</b>                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Deposits and Withdrawals                     | <ul style="list-style-type: none"> <li>• This account does not come with a Debit Card or a cheque book and you are unable to perform GIRO or remittance to or from this account to other banks.</li> <li>• This account also does not allow deposit and withdrawal of physical notes in any currencies to or from the account.</li> <li>• Deposits or withdrawals to or from this account can only be made to or from your existing current or savings account maintained with the Bank ("Day-to-Day Banking Accounts").</li> <li>• Any request for substitution or withdrawal of credit balances and deposits in the MCCA is subject to terms and conditions applicable to Wealth Financing (where applicable), where the Bank may consent or refuse such request.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Overdrawing                                  | <p>No overdrawing is allowed unless the Customer has made prior arrangement with the Bank. Interest for overdrawing a MCCA shall be calculated based on daily debit balances at the rate determined by the Bank and shall be paid on demand. The Customer is deemed to have authorized the Bank to debit the MCCA for such interest, as and when there are credit balances in the MCCA. For latest interest, please refer to fees and charges.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |



| Summary of Fees and Charges                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| <b>Half-Yearly Account Service Charge</b>                | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Early Closure</b><br>Within 3 months from date opened | Waived                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Other Fees &amp; Charges</b>                          | Refer Personal Banking > Fees & Charges from OCBC Malaysia website for other fees and charges.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Contact Information                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <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 (refer to Customer Service Hotlines &gt; Personal Banking from OCBC Malaysia website) 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 or email to us (refer to Help &amp; Support &gt; The Dispute Resolution Process from OCBC Malaysia website):</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, you may contact or email to Financial Markets Ombudsman Service (formerly known as Ombudsman for Financial Services) (refer to Contact Us from Financial Markets Ombudsman Service website); or Bank Negara Malaysia (refer to Contact Us from Bank Negara Malaysia website).</p> |
| <b>Bank Negara Malaysia</b>                              | <p>For further information on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• MyCoverage website</li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK (refer to Contact Us from Bank Negara Malaysia website)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Perbadanan Insurans Deposit Malaysia (PIDM)</b>       | Call PIDM hotline (available Monday to Friday from 8.30am to 5.30pm) or email to PIDM (refer to Contact Us from PIDM website)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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