

## Terms and Conditions for Premier Deal Promotion (“Promotion”) by OCBC Al-Amin Bank Berhad (200801017151 /818444-T) (“OCBC Al-Amin”) (referred to as the “Bank”)

| 1. When is the Promotional Period?                          | 10 May 2023 until 30 September 2023 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches and 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?                      | Individuals who: <ul style="list-style-type: none"> <li>a) Are Malaysian residents,</li> <li>b) Are permanent residents in Malaysia, or</li> <li>c) Are non-residents (except individuals from countries not acceptable to the Bank e.g. countries or territories which are sanctioned),</li> <li>d) Have applied for and have been accepted by the Bank as a Premier Banking or Premier Private Client member, with a new OCBC Premier Booster Account-i within the Promotional Period.</li> </ul>  |   |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| 4. What is the Promotion about?                             | <p>a) New OCBC Premier Booster Account-i (“PBA-i”) opened with a minimum deposit amount of RM200,000 for customer who onboarded as a Premier Banking member during the Promotional Period will enjoy tiered promotional rates set out in Table (1) for 4 months based on day-end account balance.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="background-color: #e0e0e0;">Your PBA-i Balances</th> <th style="background-color: #e0e0e0;">Your PBA-i Board Rates<sup>1</sup></th> <th style="background-color: #e0e0e0;">Your PBA-i Promotional Rates<sup>2</sup></th> </tr> </thead> <tbody> <tr> <td>Below RM200,000</td> <td>0.10% p.a.</td> <td>0.10%p.a.<sup>3</sup></td> </tr> <tr> <td>RM200,000 to less than RM3 million</td> <td>2.35% p.a.</td> <td><b>3.58%p.a.</b></td> </tr> <tr> <td>RM3 million to less than RM10 million</td> <td>2.50% p.a.</td> <td><b>3.58%p.a.</b></td> </tr> <tr> <td>RM10 million and above</td> <td>2.85% p.a.</td> <td>2.85%p.a.<sup>3</sup></td> </tr> </tbody> </table> <p style="text-align: center;">Table (1)</p> <p>b) New OCBC PBA-i opened with a minimum deposit amount of RM200,000 for customer who onboarded as a Premier Private Client member during the Promotional Period will enjoy tiered promotional rates set out in Table (2) for 4 months based on day-end account balance.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="background-color: #e0e0e0;">Your PBA-i Balances</th> <th style="background-color: #e0e0e0;">Your PBA-i Board Rates<sup>1</sup></th> <th style="background-color: #e0e0e0;">Your PBA-i Promotional Rates<sup>2</sup></th> </tr> </thead> <tbody> <tr> <td>Below RM200,000</td> <td>0.10% p.a.</td> <td>0.10%p.a.<sup>3</sup></td> </tr> <tr> <td>RM200,000 to less than RM3 million</td> <td>2.35% p.a.</td> <td><b>3.68%p.a.</b></td> </tr> <tr> <td>RM3 million to less than RM10 million</td> <td>2.50% p.a.</td> <td><b>3.88%p.a.</b></td> </tr> <tr> <td>RM10 million and above</td> <td>2.85% p.a.</td> <td>2.85%p.a.<sup>3</sup></td> </tr> </tbody> </table> <p style="text-align: center;">Table (2)</p> <p><sup>1</sup> For illustration only. This board rate is as of 10 May 2023. To find out the latest board rates, please visit OCBC Malaysia website.</p> <p><sup>2</sup> The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest rate(s) from any OCBC Al-Amin branch or from OCBC Malaysia website.</p> <p><sup>3</sup> PBA-i Board Rate applies.</p> | Your PBA-i Balances                       | Your PBA-i Board Rates <sup>1</sup> | Your PBA-i Promotional Rates <sup>2</sup> | Below RM200,000 | 0.10% p.a. | 0.10%p.a. <sup>3</sup> | RM200,000 to less than RM3 million | 2.35% p.a. | <b>3.58%p.a.</b> | RM3 million to less than RM10 million | 2.50% p.a. | <b>3.58%p.a.</b> | RM10 million and above | 2.85% p.a. | 2.85%p.a. <sup>3</sup> | Your PBA-i Balances | Your PBA-i Board Rates <sup>1</sup> | Your PBA-i Promotional Rates <sup>2</sup> | Below RM200,000 | 0.10% p.a. | 0.10%p.a. <sup>3</sup> | RM200,000 to less than RM3 million | 2.35% p.a. | <b>3.68%p.a.</b> | RM3 million to less than RM10 million | 2.50% p.a. | <b>3.88%p.a.</b> | RM10 million and above | 2.85% p.a. | 2.85%p.a. <sup>3</sup> |
| Your PBA-i Balances   | Your PBA-i Board Rates <sup>1</sup>  | Your PBA-i Promotional Rates <sup>2</sup> |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| Below RM200,000   | 0.10% p.a.   | 0.10%p.a. <sup>3</sup>                    |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| RM200,000 to less than RM3 million                          | 2.35% p.a.   | <b>3.58%p.a.</b>                          |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| RM3 million to less than RM10 million                       | 2.50% p.a.   | <b>3.58%p.a.</b>                          |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| RM10 million and above                                      | 2.85% p.a.   | 2.85%p.a. <sup>3</sup>                    |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| Your PBA-i Balances   | Your PBA-i Board Rates <sup>1</sup>  | Your PBA-i Promotional Rates <sup>2</sup> |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| Below RM200,000   | 0.10% p.a.   | 0.10%p.a. <sup>3</sup>                    |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
| RM200,000 to less than RM3 million                          | 2.35% p.a.   | <b>3.68%p.a.</b>                          |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |
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| RM10 million and above                                      | 2.85% p.a.   | 2.85%p.a. <sup>3</sup>                    |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |                     |                                     |   |                 |            |                        |                                    |            |                  |                                       |            |                  |                        |            |                        |

5. What you need to know about the Promotion?

- a) In the event of regulatory requirement and/or monetary policy changes by Bank Negara, and any other relevant governing bodies, profit rates shall be revised accordingly and the revised rates will take effect on the date stipulated in the notice/announcement. Notification of such change shall be made via announcements posted at branch and the Bank's website or any other manner deemed suitable by the Bank.
- b) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- c) The promotional rates will apply for 4 months from the date your new account is opened. Thereafter, your PBA-i will enjoy the prevailing board rates based on your account balances. Please refer to the table below for illustration:

| Your PBA-i<br>Account Opening Date | Your PBA-i<br>Promotional Rate Expiry Date | Your PBA-i<br>Board Rate Start Date |
|------------------------------------|--|-------------------------------------|
| 15 May 2023                        | 14 Sept 2023                               | 15 Sept 2023                        |
| 31 May 2023                        | 30 Sept 2023                               | 1 Oct 2023                          |
| 30 June 2023                       | 29 Oct 2023                                | 30 Oct 2023                         |

6. Other Terms & Conditions

- a) 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.
- b) 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.
- c) 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.
- d) 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.
- e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.