

Terms and Conditions for Premier Deal Promotion ("Promotion") by OCBC Al-Amin Bank Berhad 200801017151 (818444-T) ("OCBC Al-Amin") ("the Bank")

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| 1. When is the Promotional Period? | 8 January 2026 until 30 June 2026 (both dates inclusive) ("Promotional Period"). The Bank may change the Promotional Period with prior notice posted at the Bank's branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) ("OCBC Bank")) 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? | <p>Individuals who:</p> <ul style="list-style-type: none"> a) Are Malaysian residents, or b) Are permanent residents in Malaysia, or c) Are non-residents (except individuals from countries not acceptable to the Bank e.g. countries or territories which are sanctioned), and d) Have applied for and have been accepted by the Bank as a Premier Banking ("Eligible Premier Banking Client") or Premier Private Client ("Eligible Premier Private Client") member, with a new OCBC Premier Booster Account-i ("PBA-i") within the Promotional Period. e) Have upgraded to Eligible Premier Banking /Eligible Premier Private Client within the Promotional Period with an existing fixed deposit-i/current-i and savings-i account (but without an existing PBA-i during the Promotional Period) and applies and has been accepted as Eligible Premier Banking /Eligible Premier Private Client member. <p>(Eligible Premier Banking Client and Eligible Premier Private Client are collectively referred to as "Eligible Clients", each an "Eligible Client").</p> |
| 4. What is the Promotion about? | <p>1. Promotional Base Rate</p> <p>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 or Premier Private Client during the Promotional Period will enjoy tiered promotional rates set out in Table (1) for 6 months based on day-end account balance.</p> |

Table (1)

| Your PBA-i Balances | Your PBA-i Board Rates ¹ | Your PBA-i Promotional Base Rates ² |
|---------------------------------------|-------------------------------------|--|
| Below RM200,000 | 0.10% p.a. | 0.10% p.a. ³ |
| RM200,000 to less than RM3 million | 2.00% p.a. | 3.10% p.a. |
| RM3 million to less than RM10 million | 2.20% p.a. | 3.10% p.a. |
| RM10 million and above | 2.60% p.a. | 2.60% p.a. ³ |

¹ For illustration only. This board rate is as of 8 January 2026. To find out the latest board rates, please visit OCBC Malaysia website.

² 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.

³ PBA-i Board Rate applies.

2. Wealth Bonus Promotion

a) Eligible Clients who qualify for Wealth Bonus Profit ("Wealth Bonus Promotional Rate") within any calendar month within the Promotional Period will enjoy the Wealth Bonus Promotional Rate of 3.00% p.a computed in the following manner and payable for 6 months.

$$\text{Wealth Bonus} = \frac{\text{Average Daily Balance}^{\#} \times \text{Wealth Bonus rate} \times \frac{\text{Number of Days in month}}{\text{Number of days in Year}}}{}$$

[#]Average daily balance is sum of everyday balance for the calendar month then divided by number of days in the calendar month. Wealth Bonus Profit is applicable on the first RM30,000, RM100,000, RM200,000, RM300,000, or RM500,000 of the Average Daily Balance (depending on the qualifying amount of selected investment or takaful).

- b) The Wealth Bonus Promotional Rate applies in substitution of the Wealth Bonus Profit Rate for the purchases/subscriptions of the eligible unit trust-i or takaful products made within the Promotional Period. Qualifying eligible products and the corresponding balances for Wealth Bonus Promotional Rate are provided in Table 3.

Table (3)

| | Wealth Bonus Promotional Rates applicable on the average balances in the PBA-i up to: | | | | |
|--|---|-----------|-----------|-----------|-----------|
| | RM30,000 | RM100,000 | RM200,000 | RM300,000 | RM500,000 |
| Eligible Client purchases Regular contribution takaful with AFYC* starting from | RM8,000 | RM20,000 | RM50,000 | RM70,000 | RM100,000 |
| Eligible Client purchases Unit Trust-i lump sum investment amount starting from | RM30,000 | RM100,000 | RM200,000 | RM300,000 | RM500,000 |

* AFYC: First year annual contribution

- c) If Eligible Clients make multiple purchases/subscriptions of eligible wealth products and qualify for the Wealth Bonus more than once, for months which different bonus periods overlap, only one bonus profit will be accorded, and the bonus period with a higher bonus amount will be accorded.
- d) If Eligible Clients have multiple accounts that are eligible for Wealth Bonus, only the account that has the highest bonus amount will be accorded.
- e) Purchases/Subscriptions of the same wealth product meeting the minimum eligibility criteria will be aggregated if the effective date, after the free look/cancellation period or 14 days whichever is longer, falls in the same calendar month. Effective date refers to the inception date of the takaful product and trade date of unit trust-i.
- f) For eligible wealth products with regular contribution, only the first year contribution is eligible, provided that the first year contribution meets the required minimum amount. Any subsequent contribution payment will not be eligible.
- g) Wealth Bonus will be accorded in the relevant calendar month for a pre-determined bonus period after the free-look/ cancellation period or 14 days whichever is longer for the eligible wealth product(s) with an effective date no later than 30 June 2026.
- h) Eligible Clients must be the sole policy owner, certificate owner or primary account holder, whichever is applicable, of the eligible wealth products.
- i) Eligible wealth products that are subsequently terminated, cancelled, voided or reversed will not be applicable. In the event that Wealth Bonus has been accorded, the Bank reserves the right to claw back the amount of Wealth Bonus credited.
- j) If the Eligible Client's wealth product matures or is sold before the Wealth Bonus period ends, Wealth Bonus will continue to be paid.
- k) Wealth Bonus Promotional Rate will be calculated at the end of each calendar month based on the average daily balance at the end of that calendar month subject to a cap and will be credited into the active PBA-i. The Wealth Bonus Promotional Rate payable under the Promotion will be credited and reported in the statement of account with the description "WEALTH BONUS". The Wealth Bonus Promotional Rate will be paid within 14 business days of the start of the following month and is truncated to 2 decimal places. No Wealth Bonus Promotional Rate will be paid to your PBA-i if the total amount of bonus in that month is less than RM0.01. Please refer to the Appendix for Premier Deal Promotion for Premier Booster Account-i for information on the additional Wealth Bonus, the required minimum amount, minimum sales charge and the pre-determined bonus period.

| 5. What you need to know about the Promotion? | <p>a) This Promotion is not valid with other ongoing Savings Account/-i promotions.</p> <p>b) 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.</p> <p>c) Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>d) The latest profit rates, Appendix for Premier Deal Promotion for Premier Booster Account-i that list eligible wealth products and eligibility criteria for the Wealth Bonus can be found at the OCBC website. For avoidance of doubt, the Bank reserves the right to vary the Wealth Bonus profit rates, list of eligible wealth products, eligibility criteria for the Wealth Bonus, the average daily balance cap for the Wealth Bonus profit calculation and the predetermined period for Wealth Bonus, in its sole and absolute discretion from time to time without prior notice.</p> <p>e) Upon the end of the 6-month promotional rates, the promotional rates will cease to apply and the balances in the PBA-i will enjoy the prevailing base rates. Please refer to the table below for illustration:</p> <table border="1" data-bbox="387 772 1483 983"> <thead> <tr> <th data-bbox="387 772 727 855">Your PBA-i Account Opening Date</th><th data-bbox="727 772 1108 855">Your PBA-i Promotional Rate Expiry Date</th><th data-bbox="1108 772 1483 855">Your PBA-i Board Rate Start Date</th></tr> </thead> <tbody> <tr> <td data-bbox="387 855 727 900">10 February 2026</td><td data-bbox="727 855 1108 900">9 August 2026</td><td data-bbox="1108 855 1483 900">10 August 2026</td></tr> <tr> <td data-bbox="387 900 727 945">30 March 2026</td><td data-bbox="727 900 1108 945">29 September 2026</td><td data-bbox="1108 900 1483 945">30 September 2026</td></tr> <tr> <td data-bbox="387 945 727 983">1 April 2026</td><td data-bbox="727 945 1108 983">30 September 2026</td><td data-bbox="1108 945 1483 983">1 October 2026</td></tr> </tbody> </table> <p>f) In the event the Eligible Clients did not meet the qualifying conditions in Clause 4 (1) and 4 (2), the Eligible Client will still be entitled to the prevailing base rates of PBA-i.</p> | Your PBA-i Account Opening Date | Your PBA-i Promotional Rate Expiry Date | Your PBA-i Board Rate Start Date | 10 February 2026 | 9 August 2026 | 10 August 2026 | 30 March 2026 | 29 September 2026 | 30 September 2026 | 1 April 2026 | 30 September 2026 | 1 October 2026 |
|--|--|----------------------------------|---|----------------------------------|------------------|---------------|----------------|---------------|-------------------|-------------------|--------------|-------------------|----------------|
| Your PBA-i Account Opening Date | Your PBA-i Promotional Rate Expiry Date | Your PBA-i Board Rate Start Date | | | | | | | | | | | |
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| 30 March 2026 | 29 September 2026 | 30 September 2026 | | | | | | | | | | | |
| 1 April 2026 | 30 September 2026 | 1 October 2026 | | | | | | | | | | | |
| 6. Other Terms & Conditions | <p>a) The Bank's Accounts and Services – Main Terms and Conditions, Product Information Sheet, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, Wealth Product Disclosure Sheet, Wealth Product Sales Illustration, Wealth Product Brochure, Wealth Product Highlight Sheet and Fund Prospectus (collectively, the "Product Terms and Conditions"), available at OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad's website, shall continue to apply.</p> <p>b) If these Terms and Conditions conflict with the Product Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply only in relation to the Promotion.</p> <p>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.</p> <p>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.</p> <p>e) The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.</p> | | | | | | | | | | | | |
| 7. Illustration on how Promotional Base Rate and Wealth Bonus Promotion work | <p>For illustrations, please refer below:</p> <p>Illustration 1</p> <ul style="list-style-type: none"> • You deposit lumpsum fresh funds of RM200,000 into the PBA-i and entitled to enjoy the Promotional Base Rate for 6 months, subject to meeting the eligibility requirement in Clause 4 (1). • The lumpsum fresh fund deposit of RM200,000 is maintained in the PBA-i for the full 6 months period. If any amount is deposited or withdrawn from PBA-i, the 6 months EPR will change. • You also purchased RM200,000 unit trust-i during the Promotional Period and are entitled for the Wealth Bonus Promotional Rate of 3.00% for 6 months on the average balance in the PBA-i up to RM200,000, subject to meeting the eligibility requirements in Clause 4 (2). | | | | | | | | | | | | |

Effective Profit Rate (EPR) for 6 months is computed as follows:

- a. You earn 3.10% p.a Promotional Base Rate on RM200,000 daily balances in your PBA-i, totalling RM3,125.47 of profit for a period of 6 months
- b. You earn 3.00% p.a Wealth Bonus on RM200,000 average balances in PBA-i (for your purchase of RM200,000 unit trust-i), totalling RM3,024.65 of profit for a period of 6 months

The 6 months EPR is 6.10% p.a

$[(\text{Total profit amounts}) / 184 \text{ days} \times 365 \text{ days}] / \text{Total Balance in your PBA-i}$

Illustration 2

- You deposit lumpsum fresh funds of RM1.0mil into the PBA-i and entitled to enjoy the Promotional Base Rate for 6 months, subject to meeting the eligibility requirement in Clause 4 (1).
- The lumpsum fresh fund deposit of RM1.0mil is maintained in the PBA-i for the full 6 months period. If any amount is deposited or withdrawn from PBA-i, the 6 months EPR will change.
- You also purchased RM100,000 takaful during the Promotional Period and are entitled for the Wealth Bonus Promotional Rate of 3.00% for 6 months on the average balance in the PBA-i up to RM500,000 subject to meeting the eligibility requirements in Clause 4 (2).

Effective Profit Rate for 6 months is computed as follows:

- a. You earn 3.10% p.a Promotional Base Rate on RM1.0mil daily balances in your PBA-i, totalling RM15,627.39 of profit for a period of 6 months
- b. You earn 3.00% p.a Wealth Bonus on RM500,000 average balances in PBA-i (for your purchase of RM100,000 takaful), totalling RM7,561.64 of profit for a period of 6 months

The 6 months EPR is 4.60% p.a

$[(\text{Total profit amounts}) / 184 \text{ days} \times 365 \text{ days}] / \text{Total Balance in your PBA-i}$