

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Dual Currency Investment. Other customers have read this PDS and found it helpful; **you should read it too**. Be sure to also read the Preliminary Confirmation (which sets out the key commercial terms) and the Terms and Conditions (which govern the contractual terms) in respect of the Dual Currency Investment.

Name of Financial Service Provider: OCBC Bank (Malaysia) Berhad (199401009721 (295400-W)) (the "Bank")

1. Know your Dual Currency Investment

Dual Currency Investment ("DCI" or "Investment") is a Foreign Currency Exchange-linked Structured Investment. This Investment comprises of 2 essential features. First is a placement of Principal Amount as investment in the original currency of the Investment ("Base Currency") and secondly, payment by the Bank of the Principal Amount and interest on the Investment on the Maturity Date, in either the Base Currency or in the Alternate Currency at the pre-agreed Strike Rate. In return of giving the Bank the right to repay the Principal Amount and interest in either the Base Currency or in the Alternate Currency, investor(s) stand to earn an enhanced interest higher than prevailing time deposit (of the Base Currency) of the equivalent tenure. The actual returns on your Investment depend on the details spelt out in the Preliminary Confirmation. DCI is NOT protected by Perbadanan Insurans Deposit Malaysia.

Minimum Principal Amount	MYR 50,000 or equivalent in foreign currencies Note: The investor(s) must fulfil the criteria of High Net Worth Individual as stated in the relevant guidelines as issued by Securities Commission Malaysia under section 377 of Capital Markets and Services Act (CMSA) 2007.
Investment tenure	Customizable, up to 6 months
Principal guaranteed	Not Guaranteed
Enhanced Interest Rate	As indicated in the Preliminary Confirmation
Interest payment frequency	Once, on the Maturity Date
Interest proceeds calculation	Enhanced Interest Rate x Principal Amount x Number of Days divided by the Days-Count
Reference Currency	Bank approved Reference Currency As indicated in the Preliminary Confirmation
Tradability	No
Payment on Maturity Date	The payment of the Principal Amount plus the interest amount on the Maturity Date can be in either the Base Currency or the Alternate Currency, depending on the fixing result of the Reference Currency spot rate at or about 2pm Kuala Lumpur time on the Expiry Date.
Base Currency	As indicated in the Preliminary Confirmation
Alternate Currency	As indicated in the Preliminary Confirmation
Strike Rate	As indicated in the Preliminary Confirmation
Expiry Date	As indicated in the Preliminary Confirmation
Maturity Date	As indicated in the Preliminary Confirmation

2. Know Your Costs

There are no fees or charges to enter into the Investment. In the event of premature withdrawal, there are no transactional fees or charges for premature withdrawal other than unwinding cost.

Please contact your Relationship Manager or Personal Financial Consultant for other costs of opening and maintenance of account.

Should you require additional information about Investment, please refer to our website

<https://www.ocbc.com.my/personal-banking/wealth-management/investments/treasury>

If you have any questions or require assistance on our products or service level, you may also write to us at the following address, call our Contact Centre at **03-8317 5000**, visit our website at www.ocbc.com.my or any OCBC Bank branch nearby.

Service Transformation Department
OCBC Bank (Malaysia) Berhad
Menara OCBC, 18 Jalan Tun Perak
50050 Kuala Lumpur
Email: myexperience@ocbc.com

WARNING

THE RETURNS ON THIS INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE. THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION. THIS INVESTMENT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

The information provided in this disclosure sheet is valid as of **1 January 2026**.



Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Bank Negara Malaysia can be contacted at 1300 885 465; or at BNMLINK bnm.gov.my/BNMLINK

3. Know Your Risks

BENEFITS

In return of giving the Bank the right to repay the Principal Amount and interest in either the Base Currency or in the Alternate Currency, investor(s) stand to earn an enhanced interest higher than prevailing time deposit (of the Base Currency) of the equivalent tenure.

The Redemption at maturity will be credited into the customer's account with the Bank on Maturity Date.

REMINDER: Past Performance is not indicative of future performance.

RISKS

Credit Risk – Investor(s) are placing funds with the Bank and are therefore relying on the Bank's ability to pay any interest and the Principal Amount at maturity.

Market Risk & Liquidity Risk – The market value of this Investment is subject to many factors, including, but not limited to the foreign exchange rate, levels of foreign exchange rate volatility and the implied future direction and liquidity of such factors.

Premature Withdrawal Risk – Investor(s) seeking to withdraw the Investment prior to the Maturity Date may receive an amount that is substantially less than the Principal Amount depending on the prevailing market condition.

Option Risk – This Investment is combined from many financial instruments including options. Hence, the interest/yield and/or the currency of this Investment amount to be repaid of this Investment will depend on the details of the option as spelt out in the Preliminary Confirmation.

Currency Risk – Although the Investment is made in the Base Currency, the Bank has the absolute right to pay investor(s) on Maturity Date of the Investment, an amount in the pre-agreed Alternate Currency instead of the Principal Amount and interest of the Investment in the Base Currency. A decline in the Alternate Currency relative to the Base Currency will most certainly result in the Bank exercising its right to pay investor(s) the Alternate Currency. The result is that investor(s) will have a weaker Alternate Currency to the Base Currency and also subjected to risk fluctuation in the Alternate Currency which could substantially (depending on the decline in the Alternate Currency) reduce what investor(s) otherwise had at the time investor(s) established his/her Investment with the Bank.

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 Preliminary Confirmation and other related documents for detailed descriptions of the risks. You are also advised to carefully consider all risk factors before making an investment decision.

If you would like to exit this Investment, please contact your Relationship Manager or Personal Financial Consultant or visit OCBC Bank branch.

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.

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