

Terms and Conditions for Premier Deal Promotion (“Promotion”) by OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (“OCBC Al-Amin”) (both banks are referred together as the “Bank”)

1. When is the Promotional Period?	15 July 2025 until 31 December 2025 (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?	<p>Individuals who:</p> <ul style="list-style-type: none"> a) Are Malaysian residents, 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), 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 (“PBA”)/OCBC Premier Booster Account-i (“PBA-i”, collectively “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 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. Welcome Bonus Promotion</p> <ul style="list-style-type: none"> a) Eligible Clients who top up the PBA/-i with lump sum fresh funds (amount shown in Table 1 below according to the requirement in Column 2) during the Promotional Period and agree for the amount to be earmarked by the Bank for a period 6 months (“Earmarked Amount”) will be eligible for 6-month promotional rates applicable to the Earmarked Amount (“Welcome Bonus Rates”) shown in Table 1 below. <p align="center">Table (1)</p> <table border="1" data-bbox="352 1413 1522 1682"> <thead> <tr> <th data-bbox="352 1413 743 1514">[1] Eligible Client</th> <th data-bbox="743 1413 1083 1514">[2] Earmarked Amount</th> <th data-bbox="1083 1413 1522 1514">[3] Welcome Bonus Rate³ on Your Earmarked Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="352 1514 743 1581">Premier Banking Client and Premier Private Client</td> <td data-bbox="743 1514 1083 1581">Below RM150,000</td> <td data-bbox="1083 1514 1522 1581">0.60%p.a above Base Rate²</td> </tr> <tr> <td data-bbox="352 1581 743 1615">Premier Banking Client only</td> <td data-bbox="743 1581 1083 1615">Maximum RM150,000¹</td> <td data-bbox="1083 1581 1522 1615">1.10% p.a. above Base Rate²</td> </tr> <tr> <td data-bbox="352 1615 743 1682">Premier Private Client only</td> <td data-bbox="743 1615 1083 1682">Minimum: RM150,000 Maximum: RM1.5mil¹</td> <td data-bbox="1083 1615 1522 1682">1.40% p.a. above Base Rate²</td> </tr> </tbody> </table> <p>¹If the lumpsum fresh funds top up amount exceeds the maximum stated in Column 2 of Table 1, the amount in excess of the maximum will not be earmarked and will only enjoy the PBA/-i Base Rate (for clarity, Welcome Bonus Rates will not apply).</p> <p>²In the PBA/-i, for balances below RM200,000, the Base Rate is 0.10% p.a. while for balances of RM200,000 to less than RM3mil, the Base Rate is 2.00% p.a. For balances of RM3mil to less than RM10mil, the Base Rate is 2.20% p.a. and for balances of RM10mil and above, the Base Rate is 2.60% p.a. To find out the latest Base Rates, please visit the Bank’s website.</p> <p>³The Welcome Bonus rates applied on the Earmarked Amount are:</p> <ul style="list-style-type: none"> a. Base Rate + 0.60% for 6 months for amounts below RM150,000, and for both Eligible Premier and Premier Private Clients b. Base Rate + 1.10%p.a for 6 months for amount of RM150,000 for Eligible Premier Clients only 	[1] Eligible Client	[2] Earmarked Amount	[3] Welcome Bonus Rate ³ on Your Earmarked Amount	Premier Banking Client and Premier Private Client	Below RM150,000	0.60%p.a above Base Rate ²	Premier Banking Client only	Maximum RM150,000 ¹	1.10% p.a. above Base Rate ²	Premier Private Client only	Minimum: RM150,000 Maximum: RM1.5mil ¹	1.40% p.a. above Base Rate ²
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- c. *Base Rate + 1.40%p.a for 6 months for amounts between RM150,000 and RM1.5mil for Eligible Premier Private Clients only*

“Fresh fund” refers to fund transferred from other licensed bank in Malaysia, other than the Bank. Fresh fund must be deposited into an account with the Bank not more than 7 calendar days from the top up date.

- b) The Earmarked Amount is not available for use by the Eligible Customer throughout the 6 months period, for the Promotional Rate to be applied on the Earmarked Amount. Thereafter, the Earmarked Amount will be released and the Eligible Customer’s balance in PBA/-i will enjoy the prevailing base rates.
- c) An Eligible Client may make the lumpsum top up **once** within the Promotional Period, and the earmarking starts from the date of the top up and ends on the date falling 6 months later as provided in Table 2 below.

Table (2)

Earmarked Amount Welcome Bonus Rate Start Date	Earmarked Amount Welcome Bonus Rate Expiry Date	Base Rate Start Date
17 May 2025	16 Nov 2025	17 Nov 2025
31 May 2025	29 Nov 2025	30 Nov 2025
1 Jul 2025	31 Dec 2025	1 Jan 2026

- d) The Welcome Bonus on the Earmarked Amount will cease to apply if the whole or part of the Earmarked Amount is withdrawn from the PBA/-i before the maturity of the 6-month tenure. In this scenario, your PBA/-i will only enjoy the prevailing base rates on and after the withdrawal.

For example, the Eligible Premier Banking Client will enjoy the Welcome Bonus of 1.10%p.a above base rate for 6 months on the Earmarked Amount of RM150,000 in the PBA/-i during the promotional period on 1 July 2025. However, on 18 July 2025, the Earmarked Amount was uplifted when the Eligible Premier Banking Client withdrew RM20,000. With this upliftment, the Eligible Premier Banking Client will enjoy the base rate of 2.00%p.a on the remaining RM130,000 in PBA/-i provided the existing balance in PBA/-i is maintained at minimum of RM200,000.

- e) Withdrawal of an Earmarked Amount may only be performed over the counter at any of the Bank’s branches.

2. Wealth Bonus Promotion

- a) Eligible Clients who qualify for Wealth Bonus Interest/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.

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

[#]Average daily balance is sum of everyday balance for the calendar month then divided by number of days in the calendar month. Wealth Bonus Interest/Profit is applicable on the first RM30,000, RM100,000, RM200,000, RM500,000, or RM1mil of the Average Daily Balance (depending on the qualifying amount of selected investment or insurance/takaful).

- b) The Wealth Bonus Promotional Rate applies in substitution of the Wealth Bonus Interest/Profit Rate for the purchases/subscriptions of the eligible unit trust/-i or bancassurance/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	RM500,000	RM1,000,000
Eligible Client purchases Regular Premium insurance/ Regular contribution takaful with AFYP/ AFYC* starting from		RM8,000	RM20,000	RM50,000	RM100,000	RM200,000
Eligible Client purchases Unit Trust/-i lump sum investment amount starting from		RM30,000	RM100,000	RM200,000	RM500,000	RM1,000,000

*AFYP: First year annual premium | 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 interest/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 bancassurance /takaful product and trade date of unit trust/-i.
- f) For eligible wealth products with regular premium/contribution, only the first year premium/contribution is eligible, provided that the first year premium/contribution meets the required minimum amount. Any subsequent premium/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 31 December 2025.
- 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 or 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, interest/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 interest/profit rates, Appendix for Premier Deal Promotion for Premier Booster Account, 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 interest/profit rates, list of eligible wealth products, eligibility criteria for the Wealth Bonus, the average daily balance cap for the Wealth Bonus interest/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.</p> <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> <p>g) For avoidance of doubt, clients who were previously Premier Banking and Premier Private Client members and were downgraded within the past 12 months from the date of this Campaign will not be eligible to participate in this Campaign.</p>
6. Other Terms & Conditions	<p>a) The Promotion Terms and Conditions must be read in conjunction with 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, whichever applicable and all available at the OCBC website.</p> <p>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.</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 to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>
7. Illustration on how Welcome Bonus and Wealth Bonus Promotions work	<p>For illustration, 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 of which RM150,000 is earmarked and entitled to enjoy the Welcome Bonus 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 EIR/EPR will change. • You also purchased RM100,000 Unit Trust 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 RM100,000, subject to meeting the eligibility requirements in Clause 4 (2). <p>Effective Interest/Profit Rate for 6 months is computed as follows:</p>

- a. You earn 3.10%p.a Welcome Bonus on RM150,000 daily balances in your PBA/-i, totalling RM2,344.11 of interest/profit for a period of 6 months
- b. You earn 2.00%p.a Base Rate on RM50,000 daily balances in your PBA/-i, totalling RM504.11 of interest/profit for a period of 6 months
- c. You earn 3.00%p.a Wealth Bonus on RM100,000 average balances in PBA/-i (for your purchase of RM100,000 Unit Trust), totalling RM1,512.32 of interest/profit for a period of 6 months

The 6 months EIR/EPR is 4.32%p.a

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

Illustration 2

- You deposit lumpsum fresh funds of RM2.0mil into the PBA/-i of which RM1.5mil is earmarked and entitled to enjoy the Welcome Bonus Rate for 6 months, subject to meeting the eligibility requirement in Clause 4 (1).
- The lumpsum fresh fund deposit of RM2.0mil 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 EIR/EPR will change.
- You also purchased RM1.0mil Unit Trust 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 RM1.0mil subject to meeting the eligibility requirements in Clause 4 (2).

Effective Interest/Profit Rate for 6 months is computed as follows:

- d. You earn 3.40%p.a Welcome Bonus on RM1.5mil daily balances in your PBA/-i, totalling RM25,709.59 of interest/profit for a period of 6 months
- e. You earn 2.00%p.a Base Rate on RM500,000 daily balances in your PBA/-i, totalling RM5,041.10 of interest/profit for a period of 6 months
- f. You earn 3.00%p.a Wealth Bonus on RM1.0mil average balances in PBA/-i (for your purchase of RM1.0mil Unit Trust), totalling RM15,123.28 of interest/profit for a period of 6 months

The 6 months EIR/EPR is 4.55%p.a

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