

**Basic Current Account-i**

**Product Name: Mumtaz Current Account-i**

**What is Mumtaz Current Account-i?**  
A basic Islamic Current Account with the convenience of a checking facility for your preferred transactions.

General Information	
<b>Islamic Contract</b>	Qard
<b>Definition</b>	Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to repay an equivalent amount to the lender.
<b>Shariah Compliance</b>	The deposits/funds received under Mumtaz Current Account-i will be managed and invested in Shariah Compliant Assets.
Eligibility	
<b>Age Requirement</b>	Individuals aged 18 years old and above (for single or joint account).
<b>Nationality</b>	Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).
<b>Documents Required</b>	<ul style="list-style-type: none"> <li>Identity Card or Passport</li> <li>An introducer's letter is required for all new-to-bank customers opening a Mumtaz Current Account-i and may be in the form of:                             <ul style="list-style-type: none"> <li>- Letter from an existing account holder with a minimum vintage of at least 12 months with OCBC Al-Amin Bank Berhad.</li> <li>- Letter of reference/statements from another bank.</li> </ul> </li> </ul>
<b>Minimum Initial Deposit</b>	RM500
<b>Minimum Balance to Maintain in Account</b>	No minimum balance to maintain.
<b>Other Conditions</b>	An introducer is required to open a Mumtaz Current Account-i.
Services	
<b>OCBC Al-Amin Bank Berhad Online Banking</b>	<p>Electronic Banking Lobbies – eLobby</p> <ul style="list-style-type: none"> <li>ATM Services provide cash withdrawals, funds transfers, balance enquiries, cheque book requests and more, 24 hours a day, 7 days a week.</li> <li>Cash Deposit Machine enables cash deposit or payment with or without your Debit card to your own and third party OCBC Accounts.</li> <li>Cheque Deposit Machine provides a quick and convenient way to deposit cheques into OCBC Accounts.</li> </ul> <p>OCBC Internet Banking</p> <ul style="list-style-type: none"> <li>Access your Accounts 24 hours a day from the comfort of your home or office. Register for free with your Debit Card number and PIN at OCBC Malaysia website</li> </ul> <p>OCBC Phone Banking</p> <ul style="list-style-type: none"> <li>The answer to your banking queries is now just a phone call away. Choose from the self-service menu or speak to our Customer Service Executive (refer to Customer Service Hotlines &gt; Personal Banking from OCBC Malaysia website).</li> </ul>

<p><b>Cheque Facility</b></p>	<p><b>Cheque Book</b>                  Cheque book is issued upon opening of account.                  Enjoy the convenience of settling bills or purchases by cheques.</p> <p><b>Cheque Protection</b>                  Customers are able to arrange for an automatic funds transfer (one-way-sweep) from your savings account-i to avoid cheque bouncing.</p> <p><i>Note : Do refer to Summary of Fees and Charges for applicable charges imposed under cheque facility.</i></p> <p><b>Important Note:</b></p> <ul style="list-style-type: none"> <li>• Cheques must be in the standard format as supplied by the Bank. Alterations to cheques are not acceptable;</li> <li>• Customers must handle cheques carefully. It is the customer’s duty to prevent fraud or forgery;</li> <li>• Bank has the right to dishonour cheques if there are insufficient funds in the Account.</li> </ul>				
<p><b>Standing Instruction</b></p>	<p>Sign up for Standing Instructions to make payments for your routine bills.</p>				
<p><b>Features and Benefits</b></p>					
<p><b>Account Statement</b></p>	<p>Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or delivered to your email address. You may also choose to receive hardcopy statements that will be sent out monthly to you.                  A charge of RM10.00 per month shall be imposed upon each request for an additional statement.</p>				
<p><b>Deposit Insurance</b></p>	<p>Protected by PIDM up to RM 250,000 for each depositor.</p> <p>For more information, refer to the PIDM information brochures that are available at our counters or go to the PIDM website.</p>				
<p><b>Dormant Account Treatment</b></p>	<p>Any savings or current account-i with no activity for 1 year or more from the last date of transaction will be considered as a dormant account.</p> <table border="1" data-bbox="419 1256 1402 1458"> <tr> <td data-bbox="419 1256 727 1357"> <p>Dormant account with balance not more than RM10.00</p> </td> <td data-bbox="727 1256 1402 1357"> <p>The balance shall be absorbed as a service fee and the account shall be closed.</p> </td> </tr> <tr> <td data-bbox="419 1357 727 1458"> <p>Dormant account with balance more than RM10.00</p> </td> <td data-bbox="727 1357 1402 1458"> <p>An annual fee of RM10.00 will be charged until the remaining balances are designated as “Unclaimed Monies”. Please refer to section on “Policy of Unclaimed Monies”.</p> </td> </tr> </table> <p>To reactivate a dormant account, you will need to perform a deposit or withdrawal transaction over the counter at any OCBC Al-Amin Bank Berhad and/or OCBC Bank (Malaysia) Berhad branches personally.</p>	<p>Dormant account with balance not more than RM10.00</p>	<p>The balance shall be absorbed as a service fee and the account shall be closed.</p>	<p>Dormant account with balance more than RM10.00</p>	<p>An annual fee of RM10.00 will be charged until the remaining balances are designated as “Unclaimed Monies”. Please refer to section on “Policy of Unclaimed Monies”.</p>
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<p><b>Policy of Unclaimed Monies</b></p>	<p>Please note that any account with a credit balance but which continues to be dormant for seven (7) years or more shall be transferred to “Unclaimed Monies” in accordance with the Unclaimed Monies Act 1965.</p>				

<b>Operation of Joint Account</b>	<ul style="list-style-type: none"> <li>• A joint account-i (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport will be required upon application.</li> <li>• The accountholders shall be jointly entitled to any deposit or credit balance in the Account.</li> <li>• All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with the Bank or any other information, shall be given in writing (or by any other means permitted by OCBC Al-Amin Bank Berhad) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders.</li> <li>• All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions.</li> <li>• If OCBC Al-Amin Bank Berhad receives contradictory instructions, whether or not from authorised person(s), OCBC Al-Amin may choose to act only on the mandate of all the joint accountholders.</li> <li>• Upon notice of death of any one or more of the joint accountholders, OCBC Al-Amin Bank Berhad shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and if more than one survivor in their joint names provided that prior to such payment OCBC Al-Amin Bank Berhad shall be entitled to set off the indebtedness of any of the joint accountholders under any Account with OCBC Al-Amin Bank Berhad and/or with any company within the OCBC Group from the deposit or credit balance.</li> <li>• OCBC Al-Amin Bank Berhad may permit the surviving accountholder(s) to continue to operate the account subject to the fulfillment of such Terms and Conditions as may be imposed by OCBC Al-Amin Bank Berhad.</li> </ul>
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**Summary of Fees and Charges**

<b>Half-yearly Account Service Charge</b> <ul style="list-style-type: none"> <li>• If average balance for half-year is less than RM1,000</li> </ul>	<p>RM10.00</p>
<b>Early Closure</b> <ul style="list-style-type: none"> <li>• Within 3 months from date opened</li> </ul>	<p>RM20</p>
<b>Cheque Facility</b> <ul style="list-style-type: none"> <li>• Cheque Book Order <ul style="list-style-type: none"> <li>- Stamp Duty</li> <li>- Service Charge for courier</li> </ul> </li> <li>• Cheque Return <ul style="list-style-type: none"> <li>- Due to Insufficient Funds</li> </ul> </li> <li>• Stop Payment: Over the counter <ul style="list-style-type: none"> <li>a) Service Charge (continuous/non-continuous)</li> <li>b) Withdrawal of Stop Payment Instruction</li> </ul> </li> <li>• Stop Payment: Other channels</li> <li>• 3rd party Cheque Encashment</li> <li>• Temporary overdrawn arising from cheque presented (service charge)</li> <li>• Request for Cheque Image</li> </ul>	<p>RM0.15 per cheque</p> <p>RM5.00 for max of 3 books (not applicable if customers collect cheque books at the branches)</p> <p>RM150</p> <p>RM20.00 per request/cheque</p> <p>RM10.00 per request</p> <p>RM20.00 per request/cheque</p> <p>RM3.00 per cheque</p> <p>RM50 per event</p> <p>RM10.00 per cheque</p>



<p><b>Dormant Account</b>  Account is dormant if no activity for 1 year or more from the last date of transaction</p>	<p>Account with a balance up to RM10.00:  Balance shall be absorbed and account will be closed.</p> <p>Accounts with a balance more than RM10.00:  RM10.00 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies</p>
<p><b>Debit Card-i</b></p> <ul style="list-style-type: none"> <li>• Registration Fee (One-time Fee)</li> <li>• Annual Fee</li> </ul> <p><b>Cash Withdrawal Services</b></p> <ul style="list-style-type: none"> <li>• Withdrawal at any ATM in overseas bearing the MasterCard logo</li> <li>• Withdrawal at ATMs of participating banks in MEPS shared ATM network</li> <li>• Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)</li> <li>• Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia</li> </ul> <p>MEPS Instant Transfer via MEPS ATM</p> <p>MEPS Instant Transfer at OCBC ATMs</p> <p>Card Replacement Fee</p> <p>Sales Draft Retrieval Fee</p> <p>Overseas Conversion Fee</p>	<p>RM8.00  RM8.00 per annum</p> <p>RM10.00</p> <p>Up to RM1.00* per transaction determined by the Financial Institution that provides the ATM services  RM1.00</p> <p>No charge</p> <p>No charges (for transaction amount RM5,000 and below); Fees determined by financial institution that provides the ATM services (for transaction amount above RM5,000)</p> <p>No Charge</p> <p>RM12.00</p> <p>RM15.00 per original copy  RM8.00 per duplicate copy</p> <p>Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX</p>
<p><b>Other Fees &amp; Charges</b></p>	<p>Refer to Personal Banking &gt; Fees &amp; Charges from OCBC Malaysia website for other fees and charges.</p>

<b>Contact Information</b>	
<b>OCBC Al-Amin Bank 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/OCBC Al-Amin 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>  OCBC Bank (Malaysia) Berhad  Menara OCBC,  18 Jalan Tun Perak  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 Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) (refer to Contact Us from Ombudsman for Financial Services website); or Bank Negara Malaysia (refer to Contact Us from Bank Negara Malaysia website).</p>
<b>Bank Negara Malaysia</b>	<p>For further enquiries 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>	<p>Call hotline (available Monday to Friday from 8.30am to 5.30pm) or email to PIDM (refer to Contact Us from PIDM website)</p>

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