

**Terms and Conditions for OCBC 360 Account/-i 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 does the Promotion take place?	10 November 2022 to 31 January 2023 (both dates inclusive). The Bank may also change the Promotional Period by posting a notice at the Bank’s branches and website.
2. Which branches of the Bank participate in the Promotion?	All branches of OCBC Bank in Malaysia.
3. Who is eligible for this Promotion?	<p>Individuals who:</p> <ol style="list-style-type: none"> <li>1. Are Malaysian residents, or</li> <li>2. Are permanent residents in Malaysia, or</li> <li>3. Are non-residents (except individuals from countries not acceptable to the Bank), and</li> <li>4. Have a OCBC 360 Account/-i (“Existing Eligible Accountholders”) prior to 10 November 2022 or do not have any OCBC 360 Account/-i prior to 10 November 2022 and open 360 Account/-i during the Promotional Period (“New OCBC 360 Account/-i holders”). (Collectively referred as “Eligible Customer”).</li> </ol>
4. What is the Promotion about?	<p><b>“Welcome” Bonus Interest / Profit</b></p> <ol style="list-style-type: none"> <li>1. All eligible <b>New</b> OCBC 360 Account/-i Holders are entitled to an additional 0.10%p.a. as <b>“Welcome Bonus Interest/Profit”</b> on <b>“Deposit”, “Pay”</b> and/or <b>“Spend”</b> Bonus Interest/Profit for three months if the New OCBC 360 Account/-i holders meet the requirements on Deposit, Pay and/or Spend Bonus Interest/Profit within those three months.</li> <li>2. For illustration only, a New OCBC 360 Account/-i holder who opens a OCBC 360 Account/-i in the month of Nov 2022, shall be entitled to Welcome Bonus Interest/Profit from Nov 2022 to Jan 2023, by meeting the eligible criteria of each Deposit, Pay and/or Spend Bonus Interest/Profit Category.</li> </ol> <p><b>“Invest”, “Insure” Bonus Interest / Profit</b></p> <ol style="list-style-type: none"> <li>3. In addition, an Eligible Customer is entitled to receive <b>“Invest Bonus Interest/Profit”</b> and/or <b>“Insure Bonus Interest/Profit”</b> as follows: <ol style="list-style-type: none"> <li>a. an Eligible Customer who purchases an eligible Unit Trust investment, with investment amount ranging from a minimum of RM500 to less than RM20,000, and minimum sales charge of 1.88% to less than 2.25% during the Promotional Period qualifies for <b>“Invest”</b> Bonus Interest/profit.</li> <li>b. an Eligible Customer who purchases an eligible Bancassurance/Bancatakaful product, with a First Year Annual Premium/Contribution ranging from a minimum of RM2,000 to less than RM6,000 during the Promotional Period qualifies for <b>“Insure”</b> Bonus Interest/Profit.</li> </ol> </li> </ol>

4. All Bonus Interests/Profits are calculated based on the average daily balance at the end of each calendar month, subject to a cap on the first RM100,000 average daily balance. For your easy reference:

	Board Rate <sup>1</sup>	“Welcome”, “Invest” and “Insure” Bonus Interest / Profit <sup>7</sup>
Base rate <sup>2</sup>	0.10%p.a.	0.10%p.a.
Deposit Bonus <sup>3</sup>	1.00%p.a.	1.10%p.a. <sup>6</sup>
Pay Bonus <sup>3</sup>	1.00%p.a.	1.10%p.a. <sup>6</sup>
Spend Bonus <sup>3</sup>	1.00%p.a.	1.10%p.a. <sup>6</sup>
Invest Bonus <sup>4</sup>	-	0.49%p.a. <sup>6</sup>
Insure Bonus <sup>4</sup>	-	0.49%p.a. <sup>6</sup>
Effective Interest/Profit Rate	<b>3.10%p.a.<sup>5</sup></b>	<b>4.38%p.a.<sup>7</sup></b>

**Table (1)**

<sup>1</sup> These board rates are as at 9 November 2022. To find out the latest board rates, please visit the Bank's Website.

<sup>2</sup> Calculated on day-end balance accrued daily and the total of which is credited into OCBC 360 Account/-i at the end of the month, rounded up to 2 decimal places.

<sup>3</sup> The requirements to fulfil each Bonus Interest/Profit category are independent of each other. The Eligible Customer shall continue to be subject to, and required to comply with, the eligibility criteria for each Bonus Interest/Profit category and any other terms and conditions governing the OCBC 360 Account/-i. The eligibility criteria (“Bonus Pillars”) for the Deposit, Pay, Spend Bonus Profit categories and the terms and conditions governing the OCBC 360 Account/-i may be found at the Bank's website > Personal Banking > Account > OCBC 360 Account/-i.

<sup>4</sup> Invest Bonus and Insure Bonus are only applicable for 1 month on the first RM100,000 average daily balance if you meet the requirements on your wealth product purchase with the Bank during the Promotional Period. Please refer to clause 5 for more information.

<sup>5</sup> Assuming you maintain an average daily account balance of up to RM100,000 for 1 month in your OCBC 360 Account/-i and fulfil the Bonus Pillars of Deposit, Pay, Spend Bonus categories during the Promotional Period based on board rates.

<sup>6</sup> The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank's branches nationwide or from the Bank's website.

<sup>7</sup> Maximum Effective Interest/Profit Rate (“EIR/EPR”) for a month to be earned for eligible NEW OCBC 360 Account/-i 's first RM100,000 average daily balance during the Promotional Period.

5. The following is an illustration of the calculation of maximum EIR/EPR for the first average daily balance of RM100,000 at the end of a month of your **New** OCBC 360 Account/-i, when the following Deposit, Pay and Spend Bonus Interests/ Profits are applicable with Welcome Bonus Interest/Profit:

- Deposit+ Pay: You will earn a maximum EIR/EPR of 2.30%p.a. for one month
- Deposit+ Pay + Spend: You will earn a maximum EIR/EPR of 3.40%p.a. for one month
- Deposit+ Pay + Spend + Insure / Invest: You will earn a maximum EIR/EPR of 3.89%p.a. for one month
- Deposit+ Pay + Spend + Insure + Invest: You will earn a maximum EIR/EPR of 4.38%p.a. for one month

6. **Table (2)** shows a breakdown of the maximum EIR/EPR that may be awarded to an Existing Eligible Accountholder during the Promotional Period:

	Board Rate <sup>1</sup>	Existing Eligible Accountholder's OCBC 360 Account/-i	
		Bonus Interest/Profit	Board Rate with Bonus Interest/Profit
	(A)	(B)	(C) = (A) + (B)
Base rate <sup>2</sup>	0.10%p.a.	-	0.10%p.a.
Deposit Bonus <sup>3</sup>	1.00%p.a.	-	1.00%p.a.
Pay Bonus <sup>3</sup>	1.00%p.a.	-	1.00%p.a.
Spend Bonus <sup>3</sup>	1.00%p.a.	-	1.00%p.a.
Invest Bonus	-	0.49%p.a. <sup>4</sup>	0.49%p.a.
Insure Bonus	-	0.49%p.a. <sup>4</sup>	0.49%p.a.
Effective Interest/Profit rate <sup>5</sup>	<b>3.10%p.a.</b>	-	<b>4.08%p.a.</b>

**Table (2)**

<sup>1</sup> These board rates are as at 9 November 2022. To find out the latest board rates, please visit the Bank's Website.

<sup>2</sup> Calculated on day-end balances accrued daily, the total of which is credited into the OCBC 360 Account/-i at the end of the month, rounded up to 2 decimal places.

<sup>3</sup> The requirements to fulfil each Bonus Interest/Profit category are independent of each other. The Eligible Customer shall continue to be subject to, and required to comply with, the Bonus Pillars for each Bonus Interest/Profit category and any other terms and conditions governing the OCBC 360 Account/-i.

<sup>4</sup> Invest Bonus and Insure Bonus are only applicable for 1 month on the first RM100,000 average daily balance if you meet the requirements on your wealth product purchase with the Bank during the Promotional Period. Please refer to clause 5 for more information.

<sup>5</sup> Assuming you maintain an average daily account balance of up to RM100,000 for 1 month in your OCBC 360 Account/-i and fulfil respective Bonus Interest/Profit categories stated in the table during the Promotional Period.

5. What you need to know about the Promotion?

1. In relation to the **Welcome Bonus** stipulated in clause 1:
  - a) Employees of the Bank or e2 Power Sdn Bhd are not eligible to enjoy the Welcome Bonus.
2. In relation to the **Invest Bonus** and **Insure Bonus** stipulated in clause 2:
  - a) Invest and Insure Bonus Interests/Profits are computed using the following method:

$$\text{Insure/Invest Bonus} = \text{Average Daily balance}^1 \times \text{Insure/Invest Bonus rate} \times \frac{\text{Number of Days in Month}}{\text{Number of days in Year}}$$

<sup>1</sup> Average Daily Balance is the average of daily account balance in a calendar month. Invest and Insure Bonus Interest/Profit are applicable on the first RM100,000 of your Average Daily Balance.

- b) The Invest and Insure Bonuses will apply for the month in which the Eligible Customers meet the requirements only. Wealth product purchase is deemed to have been made only on the wealth product's effective date, that is, after the expiry of the free look/cancellation period or 14 days from the date of purchase, whichever is longer, without cancellation of purchase. Please refer to Invest Bonus and Insure Bonus Appendix for OCBC 360 Account/-i for more details on the Invest and Insure Bonuses, the required minimum wealth product purchases.

- c) As an illustration for 5(2)(b) above, “effective date” refers to the inception date for the Bancassurances/ Bancatakaful product and trade date for MYR Unit Trust/-i:

Date of purchase	Effective date post free-look period or 14 days	The month when Insure/Invest Bonus applies
01-Nov	15-Nov	Nov (Bonus will be credited in Dec)
20-Nov	04-Dec	Dec (Bonus will be credited in Jan)

**Table (3)**

- d) An Eligible Customer (including when the Eligible Customer is a joint accountholder of OCBC 360 Account/-i) is entitled to 1 time each of Invest Bonus and Insure Bonus only under the Promotion.
- e) Subscriptions of the same wealth products meeting the minimum eligibility criteria will be aggregated if the effective dates, after the free look/cancellation periods or 14 days (whichever is longer), fall within the same month.
- f) For eligible wealth products with regular premium/contribution, only the first year annual premium/contribution is eligible for the Insure Bonus, provided that the first year annual premium/contribution meets the required minimum amount. Any subsequent premium/contribution payment beyond the first year will not be eligible for the Insure Bonus.
- g) For the full list of eligible wealth products and the required minimum wealth product purchases, please refer to Invest Bonus and Insure Bonus Appendix for OCBC 360 Account/-i for more details.
- h) Examples of financial products that do not qualify for “Invest” or “Insure” Bonus are as follows:
- Dual Currency Investment (DCI)
  - Financing Facility
  - Foreign Exchange (FX)
  - Retail Bond/Sukuk
  - Structured Investment
  - General Insurance
  - OCBC Stabiliser or ARIP-i
  - Takaful Term Plan
- i) Eligible Customers must be the sole certificate owner or primary account holder of the eligible wealth products.
- j) Eligible wealth products that are subsequently terminated, cancelled, voided or reversed will not be eligible. In the event that Invest Bonus and/or Insure Bonus Interests/Profits have been accorded, the Bank reserves the right to claw back the amount of Invest and/or

Insure Bonuses Interests/Profits credited, including demanding the repayment of the amount and/or debiting with notice any of the Eligible Customer's accounts for repayment of the amount.

- k) For avoidance of doubt, the Bank reserves the right to vary the Invest and Insure Bonus interest/Profit rates and list of eligible wealth products for the Invest and Insure Bonus Interests/Profits, the average daily balance caps for the Invest and Insure Bonus Interest/Profit calculation and the pre-determined bonus period for Invest and Insure Bonus Interests/Profits, in its sole and absolute discretion from time to time with prior notice.
3. The Welcome Bonus, Invest Bonus and Insure Bonus are additional bonuses as part of the Promotion where payment will be made manually and shall be credited separately to the Eligible Customer's OCBC 360 Account/-i within 21 working days of the following month from the month in which the eligibility criteria for each Bonus Interest/Profit category are met.
  4. Welcome Bonus paid out will be reflected as "Welcome Bonus" in the Eligible Customer's statement of accounts. Insure Bonus and Invest Bonus paid out will be reflected as "Insure Bonus" and "Invest Bonus" respectively in the Eligible Customer's statement of accounts.
  5. The status of the Eligible Customer's account must remain active to receive the Welcome Bonus, Invest Bonus and Insure Bonus for the month. If the account status is inactive due to being dormant, closed, frozen, belonging to a deceased person or any other status deemed as inactive by the Bank, no Invest Bonus, Insure Bonus and Welcome Bonus will be payable.
  6. The Bank reserves the right to claw-back and reclaim from any Eligible Customer the Welcome Bonus, Invest Bonus and Insure Bonus if the Eligible Customer breaches any term of these terms and conditions and/or is subsequently discovered to be ineligible to participate in the Promotion or to receive the Welcome Bonus, Invest Bonus and Insure Bonus. The Bank reserves the right to (i) forfeit or withdraw the Welcome Bonus, Invest Bonus and Insure Bonus at any time; or (ii) claw-back the Welcome Bonus, Invest Bonus and Insure Bonus or request the relevant Eligible Customer to repay to or compensate the Bank the value of the Welcome Bonus, Invest Bonus and Insure Bonus at any time, and the Bank shall have the right to debit the Welcome Bonus, Invest Bonus and Insure Bonus as it deems fit from any account(s) that the Eligible Customer holds with the Bank. No person shall be entitled to any payment or compensation from the Bank should any Welcome Bonus, Invest Bonus and Insure Bonus be forfeited or withdrawn, if any Welcome Bonus, Invest Bonus and Insure Bonus is reclaimed or clawed back by the Bank, or if an Eligible Customer is asked to repay or compensate the Bank the value of the Welcome Bonus, Invest Bonus and Insure Bonus for any reason whatsoever.
  7. If, for any reason, you have multiple OCBC 360 Account/-i(s) which are eligible for the Bonus Interest(s)/Profit(s), only ONE (1) account will be paid based on either a) the highest amount of total Bonus Interest/Profit; or b) the account with the largest account number in the event the Bonus Interest/Profit is the same for all OCBC 360 Account/-i(s). Meanwhile, other OCBC 360 Account/-i(s) will only earn the Base Interest/Profit, not Bonus Interest/Profit.

6. Other Terms & Conditions

1. In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, Association of Banks in Malaysia, 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 by the Bank. The notice/ announcement shall be published at the Bank's Branches or the Bank's website or any other manner deemed suitable by the Bank.
2. The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at the Bank's website, apply to this Promotion.
3. If these Terms and Conditions conflict with the Bank's Accounts and Services – Main Terms and Conditions and any brochure or marketing materials, these Terms and Conditions shall apply.
4. 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.
5. Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, after the relevant cut-off time shall be regarded as instructions given to and received by the Bank on the next Business Day.
6. 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.
7. The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.

## Appendix for Invest Bonus and Insure Bonus and for OCBC 360 Account/-i

### Invest Bonus: Unit Trust/-i Products:

	Invest Bonus of 0.49% p.a. applicable on the first RM100,000
Unit Trust/-i lump sum investment or Monthly Investment Plan	Min from RM500 to less than RM20,000
Sales Charge	Min 1.88% to less than 2.25%

- Invest Bonus per month is calculated based on the account average daily balance.
- Bonus period is 1 month from the effective date of the last wealth product purchased/subscribed.

### Eligible Unit Trust/-i Products:

- MYR Unit Trust products except OCBC Stabiliser
- MYR Unit Trust-i products except OCBC ARIP-i

### Insure Bonus: Bancaassurance/Bancatakaful Products:

	Insure Bonus of 0.49% p.a. applicable on the first RM100,000
Regular premium Bancassurance	Min from RM2,000 to less than RM6,000 for AFYP <sup>1</sup>
Regular contribution Bancatakaful	Min from RM2,000 to less than RM6,000 for AFYC <sup>2</sup>

- Insure Bonus per month is calculated based on the account average daily balance.
- Bonus period is 1 month from the effective date of the last wealth product purchased/subscribed.
- <sup>1</sup>AFYP: Annual First year premium
- <sup>2</sup>AFYC: Annual First year contribution

Eligible Bancaassurance products	Eligible Bancatakaful products
<ul style="list-style-type: none"> <li>• MaxYield</li> <li>• MaxPrime</li> <li>• MaxEmpower</li> <li>• All Rounder</li> <li>• Max Step-Up</li> <li>• Max Multiplier</li> <li>• No Frills Term</li> <li>• ValueKeeper</li> <li>• MaxVantage</li> <li>• Cancer Protector</li> <li>• Century</li> </ul>	<ul style="list-style-type: none"> <li>• Empower-i</li> <li>• Supreme-i</li> <li>• Legacy-i</li> <li>• One Plan-i</li> <li>• Family Gift-i</li> </ul>

*Invest and Insure Bonus, and the bonus period stated above are subject to revision and are applicable only at time of publication. Please obtain the latest information from any OCBC Bank branches nationwide or OCBC Malaysia Website.*