

**Terms and Conditions for Fixed Deposit-i Promotion (“the Promotion”) by OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (“the Bank”)**

1. When is the Promotional Period?	10 November 2022 until 31 January 2023 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches (including branches of OCBC Bank (Malaysia) Berhad (199401009721 / 295400W) (“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 are:</p> <ul style="list-style-type: none"> <li>a) Malaysian residents,</li> <li>b) Permanent residents in Malaysia, and</li> <li>c) Non-residents (except individuals from countries not acceptable to the Bank)</li> </ul>				
4. What is the Promotion about?	<p>You can enjoy 9-month and/or 13-month promotional rates when you place FD-i Over-the-Counter (“OTC”). Following are the pertinent details:</p> <p><b><u>9-month promotion</u></b></p> <p>Type of Deposit : FD-i          Tenure : 9 months          Board Rate : 2.65% p.a.<sup>1</sup>          Promotional Rate : <b>3.69% p.a.<sup>2</sup></b></p> <p><b><u>13-month promotion</u></b></p> <p>Type of Deposit : FD-i MYR          Tenure : 13 months          Board Rate : 2.80% p.a.<sup>1</sup>          Promotional Rate : <b>3.79% p.a.<sup>2</sup></b></p> <p><b><u>Over-the-counter placement</u></b></p> <table border="1" data-bbox="300 1294 1437 1447"> <tr> <td data-bbox="300 1294 831 1402">Conditions on OTC</td> <td data-bbox="836 1294 1437 1402">(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions</td> </tr> <tr> <td data-bbox="300 1408 831 1447">Minimum Placement Amount via OTC</td> <td data-bbox="836 1408 1437 1447">RM1,000</td> </tr> </table> <p><sup>1</sup>For illustration only. This board rate is as of 9 November 2022. To find out the latest board rates, please visit the Bank’s website.</p> <p><sup>2</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.</p> <p>“Fresh funds” refers to funds transferred from another licensed bank in Malaysia, other than the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.</p>	Conditions on OTC	(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions	Minimum Placement Amount via OTC	RM1,000
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Minimum Placement Amount via OTC	RM1,000				
5. What you need to know about the Promotion?	<p>a) 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, 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.</p>				

	<ul style="list-style-type: none"> <li>b) Your deposit is protected by PIDM up to RM250,000 for each depositor.</li> <li>c) If any amount is withdrawn from the FD-i MYR before the end of the tenure, you will not be entitled to any profit regardless of the length of time the deposit has been placed. For FD-i which credits monthly profit to you, Customer's Purchase Price paid to you will be reduced by the profit that has been credited into your OCBC savings account/-i. For FD-i, you will be deemed to have given an Ibra' (rebate) on all profits for the prematurely withdrawn FD-i.</li> <li>d) Upon maturity of the promotional FD-i MYR, the promotional profit rates will cease to apply and the FD-i MYR will be automatically renewed with a similar tenure at the prevailing board rate if customer opt auto renewal in their maturity instruction.</li> </ul>
6. Other Terms & Conditions	<ul style="list-style-type: none"> <li>a) The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, and Product Information Sheet, all available at the Bank's website, apply to this Promotion.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</li> </ul>