

## Terms and Conditions for Foreign Currency Time Deposit-i Promotion (“the Promotion”) by OCBC Al-Amin Bank Berhad (818444-T) (referred to as the “Bank”)

1. When is the Promotional Period?	10 November 2022 until 31 January 2023 (both dates inclusive). The Bank may 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(including at branches of OCBC Bank).															
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?	<ul style="list-style-type: none"> <li>a) Enjoy an <b>additional 0.90%p.a.</b> above the prevailing board rates for 3-month on funds placed in foreign currency time deposit account-i (FCY TD-i) in either AUD, SGD, USD and GBP. The prevailing board rates can be found at OCBC Bank’s website &gt; Personal Banking &gt; Accounts &gt; Fixed Deposit.</li> <li>b) Minimum FCY TD-i placement amount is 1,000 units in respective foreign currency and maximum placement amount is RM10mil in foreign currency equivalent. <table border="1" data-bbox="604 1025 1482 1140"> <thead> <tr> <th>Currency</th> <th>AUD</th> <th>SGD</th> <th>USD</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>Min amount</td> <td colspan="4">1,000 units</td> </tr> <tr> <td>Max amount</td> <td colspan="4">RM10million (equivalent in foreign currency)</td> </tr> </tbody> </table> </li> <li>c) Placement must be converted into the FCY TD-i currency from Ringgit Malaysia or such other foreign currency on the same day of the placement and at the Bank’s prevailing foreign exchange board rate (the “Bank Sell” rate).</li> <li>d) Once your FCY TD-i matures, it will be renewed at the Bank’s prevailing board rate of the respective FCY TD-i, when no other instruction is received from you.</li> </ul>	Currency	AUD	SGD	USD	GBP	Min amount	1,000 units				Max amount	RM10million (equivalent in foreign currency)			
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5. What you need to know about the Promotion?	<ul style="list-style-type: none"> <li>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 of such change shall be published at the Bank’s branches (including OCBC Bank’s branches) or the Bank’s website or via any other manner deemed suitable by the Bank.</li> <li>b) Your deposit is protected by PIDM up to RM250,000 for each depositor.</li> <li>c) The profit payment will only be made at the maturity of the promotional FCY TD-i tenure.</li> </ul>															

- d) If any amount is withdrawn from the FCY TD-i before the completion of the promotional FCY TD-i tenure, you will not be entitled to any profit regardless of the length of time the deposit has been placed. For FCY TD-i, you will be deemed to have given an Ibra' (rebate) on all profits for the prematurely withdrawn FCY TD-i.
- e) Cash withdrawal of the FCY TD-i is only allowed in the form of Ringgit Malaysia.
- f) The FCY TD-i will be converted to Ringgit Malaysia at the Bank's prevailing foreign exchange board rate (the "Bank Buy" rate).
- g) The Bank Buy rate at the time of cash withdrawal may be lower than the Bank Sell rate at the time of initial FCY TD-i placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the FCY TD-i placement. If the Bank Buy rate is sufficiently lower than the Bank Sell rate, then the total return can be negative and you may incur a loss.

#### 6. Other Terms & Conditions

- a) 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.
- b) 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.
- c) The Bank has the right to change these Terms and Conditions, or to stop this Promotion, after giving prior notice by posting a general notice in any of the Bank's branches and at the Bank's website.
- d) The decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties.
- e) 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.
- f) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.