

Terms and Conditions for Foreign Currency Time Deposit/-i and Multi Currency Term Deposit (FCY) Promotion (“the Promotion”) by OCBC Bank (Malaysia) Berhad (199401009721/295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) (both banks are referred together 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 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"> a) Malaysian residents, b) Permanent residents in Malaysia, and c) Non-residents (except individuals from countries not acceptable to the Bank) | | | | | | | | | | | | | | | | | | | | | |
| 4. What is the Promotion about? | <ul style="list-style-type: none"> a) Enjoy an additional 0.90%p.a. above the prevailing board rates for 3-month on funds placed in foreign currency time deposit account (FCY TD) and/or Multi Currency Term Deposit (“MCTD”) FCY in either AUD, SGD, USD, NZD, GBP, or CAD and/or FCY TD-i in AUD, SGD, USD and GBP. The prevailing board rates can be found at the Bank’s website > Personal Banking > Accounts > Fixed Deposit. b) Minimum FCY TD/-i or FCY MCTD 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="564 1120 1444 1232"> <thead> <tr> <th>Currency</th> <th>AUD</th> <th>SGD</th> <th>USD</th> <th>GBP</th> <th>NZD¹</th> <th>CAD¹</th> </tr> </thead> <tbody> <tr> <td>Min amount</td> <td colspan="6">1,000 units</td> </tr> <tr> <td>Max amount</td> <td colspan="6">RM10million (equivalent in foreign currency)</td> </tr> </tbody> </table> <p>¹Not applicable to FCY TD-i placement</p> c) Placement must be converted into the FCY TD/-i or FCY MCTD from Ringgit Malaysia or such other foreign currency on the same day of the placement and at the prevailing foreign exchange board rate (the “Bank Sell” rate). d) Once your FCY TD/-i or FCY MCTD matures, it will be renewed at the prevailing board rate of the respective FCY TD/-i or FCY MCTD, when no other instruction is received from you. | Currency | AUD | SGD | USD | GBP | NZD ¹ | CAD ¹ | Min amount | 1,000 units | | | | | | Max amount | RM10million (equivalent in foreign currency) | | | | | |
| Currency | AUD | SGD | USD | GBP | NZD ¹ | CAD ¹ | | | | | | | | | | | | | | | | |
| Min amount | 1,000 units | | | | | | | | | | | | | | | | | | | | | |
| Max amount | RM10million (equivalent in foreign currency) | | | | | | | | | | | | | | | | | | | | | |
| 5. What you need to know about the Promotion? | <ul style="list-style-type: none"> 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 or the Bank’s website or via any other manner deemed suitable by the Bank. b) Your deposit is protected by PIDM up to RM250,000 for each depositor. c) The interest/profit payment will only be made at the maturity of the promotional FCY TD/-i or FCY MCTD tenure. | | | | | | | | | | | | | | | | | | | | | |

- d) If any amount is withdrawn from the FCY TD/-i or FCY MCTD before the completion of the promotional FCY TD/-i or FCY MCTD tenure, you will not be entitled to any interest/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 or FCY MCTD is only allowed in the form of Ringgit Malaysia.
- f) The FCY TD/-i or FCY MCTD will be converted to Ringgit Malaysia at the 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 or FCY MCTD placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the FCY TD/-i or FCY MCTD 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, OCBC Premier Banking and OCBC Premier Private Client 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, OCBC Premier Banking and OCBC Premier Private Client 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.