

Terms and Conditions for Premier Booster Account-i (“the Promotion”) by OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (“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(including at branches of OCBC Bank). The Promotion is only available over-the-counter or via your relationship manager. The Promotion is not available through internet banking or Mobile Banking.															
3. Who is eligible for this Promotion?	Individuals who have applied for and have been accepted by the Bank as a Premier Banking/Premier Private Client member, with existing OCBC Premier Booster Account-i within the Promotion Period but are not currently participating in the OCBC Premier Deal, and are: <ul style="list-style-type: none"> a) Malaysian residents, b) Permanent residents in Malaysia, or c) Non-residents (except individuals from countries not acceptable to the Bank). 															
4. What is the Promotion about?	<p>Existing OCBC Premier Booster Account-i (“PBA-i”) with first fresh fund top up in one lump sum of at least RM200,000 during Promotion Period will be eligible for this Promotion. The first lump sum fresh fund of the minimum required amount topped up into the PBA-i will be earmarked (“Earmarked Amount”) during the Promotion Period and the Earmarked Amount will enjoy an additional 0.39%p.a. on top of the board rate of PBA-i for 3 months based on the daily day-end account balance as stipulated in Table (1). An Existing Eligible Accountholder can only enjoy the Promotional Rates once under this Promotion,</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Your Day-End PBA-i Balance (Including Earmarked Amount)</th> <th style="text-align: center;">Your PBA-i Board Rate¹</th> <th style="text-align: center;">Applicable Promotional Rate² on Your Earmarked Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Below RM200,000*</td> <td style="text-align: center;">0.10% p.a.</td> <td style="text-align: center;">0.10%p.a.³</td> </tr> <tr> <td style="text-align: center;">RM200,000 to less than RM3 million</td> <td style="text-align: center;">2.25% p.a.</td> <td style="text-align: center;">2.64%p.a.</td> </tr> <tr> <td style="text-align: center;">RM3 million to less than RM10 million</td> <td style="text-align: center;">2.40% p.a.</td> <td style="text-align: center;">2.79%p.a.</td> </tr> <tr> <td style="text-align: center;">RM10 million and above</td> <td style="text-align: center;">2.60% p.a.</td> <td style="text-align: center;">2.99%p.a.</td> </tr> </tbody> </table> <p style="text-align: center;">Table (1)</p> <p>* <i>Not eligible and not earmarked for this Promotion.</i></p> <p>¹ <i>For illustration only. The board rate is as at 9 November 2022. To find out the latest board rates, please visit the Bank’s website.</i></p> <p>² <i>The Promotional Rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank’s branches (including branches of OCBC Bank) or from the Bank’s website.</i></p> <p>³ <i>PBA-i Board Rate applies.</i></p> <p>“Fresh fund” refers to fund transferred from another licensed bank in Malaysia, other than the Bank. Fresh fund must be deposited into an account with the Bank not more than 7 calendar days from the placement date.</p>	Your Day-End PBA-i Balance (Including Earmarked Amount)	Your PBA-i Board Rate ¹	Applicable Promotional Rate ² on Your Earmarked Amount	Below RM200,000*	0.10% p.a.	0.10%p.a. ³	RM200,000 to less than RM3 million	2.25% p.a.	2.64%p.a.	RM3 million to less than RM10 million	2.40% p.a.	2.79%p.a.	RM10 million and above	2.60% p.a.	2.99%p.a.
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5. What you need to know about the Promotion?

- 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 (including OCBC Bank's branches) or the Bank's website or any other manner deemed suitable by the Bank.
- b) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- c) The Promotional Rates are only applicable to the Earmarked Amount in your PBA-i and they are dependent on your total PBA-i day-end account balance. The following is an illustration:

- 1 Dec : Customer's existing day-end account balance on her PBA-i is RM200,000
7 Dec : Customer first tops up fresh fund of RM10mil during the Promotional Period which the Bank earmarks.

Account Balance (RM)	Nature of Funds	Rates (% p.a.)	Type of Rate	3 Months EPR ⁴
200,000	Existing	2.25%p.a.* 2.60%p.a.**	Board Rate ¹	2.79%p.a.
10,000,000	Fresh fund top-up ²	2.99%p.a.	Promotional Rate ³	

* For period 1 Dec to 6 Dec; see board rates in Table (1).

** For period 7 Dec to 28 Feb with total PBA-i day-end account balance of RM10,200,000 (being RM200,000 to less than RM3 million); see board rates in Table (1).

¹ For illustration only. This board rate is as at 9 November 2022. To find out the latest board rates, please visit the Bank's website.

² This amount is the Earmarked Amount.

³ The Promotional Rate stated above is correct at time of publication. Please obtain the latest rates from any of the Bank's branches or branches of OCBC Bank or from the Bank's website.

⁴ Effective Profit Rate for the 3-month period (from 1st Dec – 28th Feb) is on the assumption that the existing account balance of RM200,000 is maintained for the entire 3-month period, and there being no additional top-up funds other than the Earmarked Amount. If this assumption changes, the EPR will change. With the above assumption, the EPR calculation is:

Board rate for existing account balance:

1st Dec - 6th Dec = RM200,000 x 2.25%p.a. x 6days/365days = RM73.97;

7th Dec - 28th Feb = RM200,000 x 2.60%p.a. x 84days/365days = RM1,196.71;

Promotional Rate for Earmarked Amount:

7th Dec – 28th Feb = RM10,000,000 x 2.99%p.a. x 84days/365days = RM68,810.96

EPR = [(Total profits from board rates and Promotional Rate above)/90days x 365days]/day-end balance on 28 Feb

= [(RM73.97 + RM1,196.71 + RM68,810.96) / 90 * 365] / RM10,200,000

= 2.79%p.a.

- d) The Promotional Rates will apply for 3 months on the Earmarked Amount. Thereafter, the Earmarked Amount will be released and your PBA-i will enjoy the prevailing board rates. Please refer to the table below for illustrations.

Your PBA-i Earmarked Amount Start Date	Your PBA-i Promotional Rate Expiry Date	Your PBA-i Board Rate Start Date
15 Nov 2022	14 Feb 2023	15 Feb 2023
30 Nov 2022	28 Feb 2023	1 March 2023
12 Dec 2022	11 March 2023	12 March 2023

Table (2)

- e) The Promotional Rate is applied to only the first lump sum fresh fund top up of RM200,000 or more. You are not eligible to enjoy Promotional Rates for subsequent fresh fund top ups. In the event that there are multiple possible Earmarked Amount(s), the Bank has the right to disqualify the subsequent possible Earmarked Amount(s) from Promotional Rate.
- f) The Promotional Rate on the Earmarked Amount will cease to apply if the whole or part of the Earmarked Amount is withdrawn from the PBA-i before maturity of the 3-month tenure. In this scenario, your PBA-i will only enjoy the prevailing board rates on and after the withdrawal.

**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, all 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 for the change in Terms and Conditions or termination of the Promotion by posting a general notice in any of the Bank's and OCBC Bank's branches and website.
- 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.
- e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.