

**OCBC Al-Amin Wealth Product**  
**Deposit Product Information Sheet**

**Booster Account-i**

**Product Name: OCBC Booster Account-i**

**What is OCBC Booster Account-i?**

An Islamic Savings Account that offers attractive profit rates but with the flexibility of a transactional account.

General Information	
<b>Shariah Contract</b>	Tawarruq
<b>Definition and salient features</b>	Tawarruq refers to a sale of an asset by a seller for a price to be paid on deferred basis, and the subsequent sale of the asset by the purchaser to a party other than the original seller on cash basis, for the purpose of obtaining cash.
<b>How does the Product Work?</b>	<p>The Tawarruq transactions will be conducted through dual agency arrangement. Under this arrangement, OCBC Al-Amin Bank Berhad ('OCBC Al-Amin') will act as the Customer's agent to conclude the Tawarruq transactions. Essentially, the Customer is the seller and OCBC Al-Amin is the purchaser of commodity at deferred price. The detailed explanation is as follows:</p> <p>The Customer deposits funds* with OCBC Al-Amin and appoints OCBC Al-Amin as the Customer's agent to purchase commodity. The commodity will be Crude Palm Oil ('CPO') or such other Shariah compliant non-Ribawi commodity as determined by OCBC Al-Amin.</p> <p><b>*Customers Funds : Customer's Purchase Price</b></p> <p>OCBC Al-Amin purchases commodity as the Customer's agent from a broker at spot. If there is no request of physical delivery of the commodity, the Customer authorises and appoints the Bank as agent (Wakil) to sell the commodity at an amount equivalent to Bank's Purchase Price to any party including to the Bank itself when the Customer has constructive possession (Qabd al-Hukmi). OCBC Al-Amin then purchases the commodity from the Customer at cost plus profit**.</p> <p><b>**Cost plus profit : Bank's Purchase Price</b></p> <p>Profit will accrue daily to be credited to Customer's account at the end of the month.</p> <p>The Tawarruq transactions will be carried out on every trading day of a trading platform selected by OCBC Al-Amin, so long as the trading day is also a banking day in Kuala Lumpur.</p>
<b>Shariah-compliant Asset(s)</b>	Shariah-compliant commodities such as Crude Palm Oil.
Eligibility	
<b>Age Requirement</b>	Individuals aged 18 years and above (for single or joint account).
<b>Nationality</b>	Open for Malaysian Citizens, Permanent Residents and Non-Residents (subject to the country of origin).
<b>Documents Required</b>	Identity Card or Passport.
<b>Minimum Initial Deposit</b>	RM500
<b>Minimum Balance to Maintain in Account</b>	RM0

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<b>Profit Rate</b>					
<b>Profit Calculation</b>	Profit is calculated daily and credited monthly.				
<b>Profit Rate</b>	<table border="1"> <tr> <td><b>For Accounts with Balances of RM30,000 and above</b></td> <td>3.25%p.a.</td> </tr> <tr> <td><b>For Accounts with Balances below RM30,000</b></td> <td>0.25%p.a.</td> </tr> </table> <p>These rates are applicable only at the time of publishing. The updated applicable rates can be obtained from <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>. Profit shall be paid by OCBC Al-Amin at the rate determined by OCBC Al-Amin. OCBC Al-Amin reserves the right to change the profit rates and may do so by posting in the branch, at OCBC Al-Amin's website or in the mass media.</p>	<b>For Accounts with Balances of RM30,000 and above</b>	3.25%p.a.	<b>For Accounts with Balances below RM30,000</b>	0.25%p.a.
<b>For Accounts with Balances of RM30,000 and above</b>	3.25%p.a.				
<b>For Accounts with Balances below RM30,000</b>	0.25%p.a.				
<b>Services</b>					
<b>Interbranch Withdrawal</b>	Up to RM300,000 per account per day.				
<b>Standing Instruction</b>	Sign up for Standing Instructions to make payments for your routine bills.				
<b>OCBC Online Banking</b>	<p>Electronic Banking Lobbies – eLobby</p> <ul style="list-style-type: none"> <li>• ATM Services provide cash withdrawals, funds transfers, balance enquiries, cheque book requests and more, 24 hours a day, 7 days a week.</li> <li>• Cash Deposit Machine enables cash deposits or payments with or without your Debit Card to your own and third party OCBC accounts.</li> <li>• Cheque Deposit Machine provides a quick and convenient way to deposit cheques into OCBC accounts.</li> </ul> <p>OCBC Internet Banking</p> <ul style="list-style-type: none"> <li>• Access your OCBC accounts 24 hours a day from the comfort of your home or office. Register for free with your Debit Card number and PIN at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</li> </ul> <p>OCBC Phone Banking</p> <ul style="list-style-type: none"> <li>• The answer to your banking queries is now just a phone call away. Choose from the self-service menu or speak to our Customer Service Executive by calling 03-8314 9310</li> </ul>				
<b>Other Terms</b>	<p>You may only open ONE Booster Account-i, whether in own name or in joint names. If for any reason you open more than one Booster Account-i, the other Booster Account-i(s) opened may be converted into the Aqil Savings Account-i or such other savings account as OCBC Al-Amin may at its absolute discretion deem fit.</p> <p>There is no requirement to maintain any minimum balance in the account but the account will be closed if it maintains zero balance continuously for 90 days. OCBC Al-Amin will prior notify the Customer by SMS or such other means as OCBC Al-Amin deems fit of the account closure. Reactivation of a closed account within 3 months from the account closure date shall be at OCBC Al-Amin's sole discretion.</p>				
<b>Features and Benefits</b>					
<b>Sweep Facility</b>	Enjoy sweep facility from your Booster Account-i to your current account.				
<b>Records: e-Statement Based or Statement Based</b>	<p>Manage funds easily with monthly e-statements that can be retrieved through OCBC Online Banking and/or are sent to your email address. You may also choose to receive hardcopy statements that will be sent out monthly to you.</p> <p>A charge of RM10.00 per month shall be imposed upon each request for an additional statement.</p>				
<b>Deposit Protection</b>	This deposit is an eligible deposit protected by Malaysian Deposit Insurance Corporation (PIDM). PIDM insures eligible deposits for up to RM250,000 per depositor per bank. The RM250,000 limit includes both the principal amount of a deposit and the profit/return. Islamic and conventional deposits are eligible for a separate coverage limit of RM250,000				

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	<p>each.</p> <ul style="list-style-type: none"> <li>Deposit protection is automatic.</li> <li>PIDM protects depositors holding deposits with banks.</li> <li>There is no charge to depositors for deposit insurance protection.</li> <li>Should a bank fail, PIDM will promptly reimburse depositors over their deposits.</li> </ul> <p>For more information, refer to the PIDM information brochures that are available at our counters or go to the website at <a href="http://www.pidm.gov.my">www.pidm.gov.my</a></p>				
<b>Dormant Account Treatment</b>	<p>Any savings or current account with no activity for 1 year or more from the last date of transaction will be considered as a dormant account under the BNM Guidelines on Basic Banking Services Framework.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 50%; padding: 5px;">Dormant account with balance not more than RM10.00</td> <td style="padding: 5px;">The balance shall be absorbed as a service fee and the account shall be closed.</td> </tr> <tr> <td style="padding: 5px;">Dormant account with balance more than RM10.00</td> <td style="padding: 5px;">An annual fee of RM10.00 will be charged until the remaining balances are designated as “Unclaimed Monies”. Please refer to section on “Policy of Unclaimed Monies”.</td> </tr> </table> <p>To reactivate a dormant account, you are required to perform a deposit or withdrawal transaction over the counter at any OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad branches personally.</p>	Dormant account with balance not more than RM10.00	The balance shall be absorbed as a service fee and the account shall be closed.	Dormant account with balance more than RM10.00	An annual fee of RM10.00 will be charged until the remaining balances are designated as “Unclaimed Monies”. Please refer to section on “Policy of Unclaimed Monies”.
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<b>Policy of Unclaimed Monies</b>	<p>Any account with a credit balance but which continues to be dormant for seven (7) years or more shall be transferred to Unclaimed Monies in accordance with the Unclaimed Monies Act 1965.</p>				
<b>Operation of Joint Account</b>	<ul style="list-style-type: none"> <li>A joint account (“Account”) may be opened for 2 or more individuals who are 18 years old and above. Each applicant’s Identity Card/Passport will be required upon application.</li> <li>The accountholders shall be jointly entitled to any deposit or credit balance in the Account.</li> <li>All instructions relating to the Account, including without limitation in connection with operation and closure of the Account or suspension or termination of the services, change of address, hold mail or other details of the accountholders registered with OCBC Al-Amin or any other information, shall be given in writing (or by any other means permitted by OCBC Al-Amin) by all joint accountholders, unless otherwise instructed in writing by all the joint accountholders.</li> <li>All joint accountholders shall be jointly and severally liable for all transactions arising from such instructions.</li> <li>If OCBC Al-Amin receives contradictory instructions, whether or not from authorised person(s), OCBC Al-Amin may choose to act only on the mandate of all the joint accountholders.</li> <li>Upon receiving notice of death of any one or more of the joint accountholders, OCBC Al-Amin shall be entitled to pay the deposit or credit balance as the case may be, to the survivor and if more than one survivor in their joint names provided that prior to such payment OCBC Al-Amin shall be entitled to set off the indebtedness of any of the joint accountholders under any account with OCBC Al-Amin and/or with any company within the OCBC Group from the deposit or credit balance.</li> <li>OCBC Al-Amin may permit the surviving accountholder(s) to continue to operate the Account subject to the fulfilment of such Terms and Conditions as may be imposed by OCBC Al-Amin.</li> </ul>				

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<b>Summary of Fees and Charges</b>	
<b>Early Closure</b> <ul style="list-style-type: none"> <li>• Within 3 months from date opened</li> </ul>	RM20
<b>Dormant Account</b> Account is dormant if no activity for 1 year or more from the last date of transaction <ul style="list-style-type: none"> <li>• Accounts with a balance up to RM10.00</li> <li>• Accounts with a balance more than RM10.00</li> </ul>	The balance shall be absorbed and account will be closed. RM10 .00 per annum until the 7th year, balance (if any) will be classified as Unclaimed Monies.
<b>Debit Card-i</b> <ul style="list-style-type: none"> <li>• Registration Fee (One-time Fee)</li> <li>• Annual Fee</li> </ul>	RM8.00 RM8.00 per annum
<b>Cash Withdrawal Services</b> <ul style="list-style-type: none"> <li>• Withdrawal at any ATM in overseas bearing the MasterCard logo</li> <li>• Withdrawal at ATMs of participating banks in MEPS shared ATM network</li> <li>• Withdrawal at ATMs of HSBC, UOB, Standard Chartered Bank (within Malaysia)</li> <li>• Withdrawal at any ATM operated by OCBC Group bearing the OCBC Bank logo in Malaysia, Singapore, Macau, Hong Kong and Indonesia</li> </ul>	RM10.00 Up to RM4.00* per transaction determined by the Financial Institution that provides the ATM services RM1.00 No charge
MEPS Instant Transfer via Internet Banking or MEPS ATM	RM0.50
MEPS Instant Transfer at OCBC ATMs	RM0.30
Card Replacement Fee	RM12.00
Sales Draft Retrieval Fee	RM15.00 per original copy RM8.00 per duplicate copy
Overseas Conversion Fee	Conversion rate as determined by VISA, MasterCard or AMEX, plus any admin fees charged by VISA, MasterCard or AMEX
<b>Standing Instructions (SI)</b> <ul style="list-style-type: none"> <li>• Payment for loans, card or dues to Bank</li> <li>• Payment to OCBC Bank account</li> <li>• Payment to non-OCBC Bank account via Cashier's Order               <ul style="list-style-type: none"> <li>- commission</li> <li>- stamp duty</li> <li>- postage (if applicable)</li> </ul> </li> <li>• Unsuccessful SI</li> </ul>	No Charge RM2.00 per transaction  RM2.00 per transaction RM0.15 per transaction Depending on destination RM2.00 per unsuccessful attempt
<b>Interbank GIRO Funds Transfer</b> <ul style="list-style-type: none"> <li>• Over the counter and Phone Banking                For the first two transactions(within the month)                Subsequent transactions(within the month)</li> <li>• Via Internet and Mobile Banking</li> </ul>	RM0.50 per transaction for each account RM2.00 per transaction for each account RM0.10 per transaction for each account
<b>Request for Statement</b>	RM10.00 per statement

<b>Contact Information</b>	
<b>OCBC Al-Amin Bank Berhad</b>	<p>For more information, inquiries or feedback on our latest products and services, you may call our Contact Centre at 03-8314 9310 or visit our website at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a> or any OCBC Bank/OCBC Al-Amin branch nearest to you.</p> <p>You may also contact us at any time to update your Personal Details. This information is crucial to us in our on-going efforts to serve you better. Rest assured, your personal details will be kept confidential.</p> <p>If you have any complaints on our products or service level, you may also write to us at the following address:</p> <p style="text-align: center;"><b>Service Transformation Department</b>            OCBC Bank (Malaysia) Berhad,            Level 15, Menara OCBC,            18 Jalan Tun Perak,            50911 Kuala Lumpur.</p> <p>Alternatively, if you wish to seek the views of the authorities on our handling of a complaint, the Ombudsman for Financial Services (formerly known as Financial Mediation Bureau) can be contacted at 03-2272 2811; email <a href="mailto:enquiry@ofs.org.my">enquiry@ofs.org.my</a> or Bank Negara Malaysia at 1300 88 5465; email <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p>
<b>Bank Negara Malaysia</b>	<p>For further enquiries on Financial Products, visit</p> <ul style="list-style-type: none"> <li>• <a href="http://www.bankinginfo.com.my">www.bankinginfo.com.my</a></li> <li>• <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a></li> </ul> <p>You may visit the nearest BNMLINK or call BNMTELELINK at 1300 88 5465.</p>
<b>Perbadanan Insurans Deposit Malaysia (PIDM)</b>	<p>Call hotline at 1-800-88-1266, available Monday to Friday from 8.30am to 5.30pm or email to <a href="mailto:info@pidm.gov.my">info@pidm.gov.my</a></p>

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