

Terms and Conditions for Premier Deal (“the Promotion”) by OCBC Al-Amin Bank Berhad (200801017151 /818444-T) (“OCBC Al-Amin”) (referred to as the “Bank”)

When is the Promotional Period?	1 January 2021 until 30 April 2021 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches or website.																										
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.																										
Who is eligible for this Promotion?	<p>Individuals who:</p> <ul style="list-style-type: none"> • Are Malaysian residents, • Are permanent residents in Malaysia, or • Are non-residents (except individuals from countries not acceptable to the Bank), • Applied for and accepted by the Bank as a new Premier Banking/Premier Private Client member, and do not have an existing Premier Booster Account-i within the Promotion Period. 																										
What is the Promotion about?	<p>“Fresh funds” between RM10,000 and RM3 million accepted by the Bank for placement into your Mi FD-i for a tenure of 3 months will enjoy a promotional rate. At the same time, deposit at least an amount equal to the Mi FD-i amount into your Premier Booster Account-i (“PBA-i”) to be earmarked for 3 months and enjoy tiered board rates. For your easy reference:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border: 1px solid black; padding: 5px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="text-align: center;">Mi Fixed Deposit-i</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> <p>2.90% p.a.² For 3 months up to a maximum of RM3 million when you place equal amount of Mi Fixed Deposit-i in your Premier Booster Account-i.</p> </td> </tr> </tbody> </table> </td> <td style="width: 10%; text-align: center; vertical-align: middle;">+</td> <td style="width: 40%; border: 1px solid black; padding: 5px;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e0e0e0;"> <th style="text-align: center;">Premier Booster Account-i</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;"> <p>Base Profit</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">0.05% p.a.¹ Balances below RM200,000</td> </tr> <tr> <td style="padding: 2px;">1.75% p.a.¹ Balances of RM200,000 and above</td> </tr> <tr> <td style="padding: 2px;">1.90% p.a.¹ Balances of RM3 million and above</td> </tr> <tr> <td style="padding: 2px;">2.15% p.a.¹ Balances of RM10 million and above</td> </tr> </table> </td> </tr> </tbody> </table> </td> </tr> </table> <p>Subject to the terms in these terms and conditions, the 3-month Effective Profit Rate for Premier Deal for a 2.90%p.a.² Mi FD-i placement of RM200,000 combined with a PBA-i with an account balance of RM200,000 is 2.325%p.a.</p> <p>For comparison, the 3-month Mi FD-i board rate as at 1 January 2021 is 1.45%p.a.¹ and the PBA-i board rate as at 1 January 2021 for balances below RM200,000 is 0.05%p.a.¹, balances of RM200,000 and above is 1.80%p.a.¹, balances of RM3 million and above is 1.90%p.a.¹ and balances of RM10 million and above is 2.15%p.a.¹ Further details are as set out below:</p> <table border="1" style="width: 100%; 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Maximum Placement Amount:	RM3 million	Equivalent to the Mi FD-i placement amount
Conditions:	Fresh funds required for both. Subject to these Terms and Conditions.	

¹ For illustration only. This board rate is as of 1 January 2021. To find out the latest board rates, please visit www.ocbc.com.my.

² The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest rate(s) from any OCBC Al-Amin branch or from www.ocbc.com.my.

“Fresh funds” refers to funds transferred from another licensed bank in Malaysia, other than OCBC Bank Malaysia Berhad or the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.

To participate in the Promotion, the Eligible Premier Banking Member shall perform the following within the Promotion Period:

- deposit funds into PBA-i subject to the minimum amount of RM10,000 fresh funds; and
- make a new placement for a 3-month tenure in Mi FD-i Account, subject to a minimum placement of RM10,000 fresh funds
- the maximum Mi FD-i placement amount is equal of the PBA-i deposit amount or RM3million, whichever is lower.
- the equal amount of the Mi FD-i placement amount will be earmarked for 3-month in the PBA-i.

Scenario	Mi FD-i Placement Amount	PBA-i Deposit Amount
1	RM 25,000	RM25,000 is earmarked
2	RM3 million	RM12 million and only RM3 million is earmarked which is the equal amount of Mi FD-i placement

What you need to know about the Promotion?

- Your deposit is protected by PIDM up to RM250,000 for each depositor.
- Placement of the Mi FD-i under this Premier Deal shall be made one month from the application of OCBC Premier Banking membership and is valid for one-time placement only.
- The profit payment will be credited monthly into your PBA-i. You will therefore need to have an active PBA-i so long as you maintain the Mi FD-i placement.
- The funds deposited for PBA-i will be earmarked for the duration of the Mi FD-i tenure i.e. 3 months from the Mi FD-i placement date (“Earmarked Amount”).
- The earmarking shall automatically cease upon maturity of the 3-month Mi FD-i tenure, or upon withdrawal of the Mi FD-i placement.
- The Mi FD-i promotional rate will cease to apply in the following circumstances:
 - If the cheque issued for the PBA-i deposit is void.
 - If the whole or part of the Earmarked Amount is withdrawn from the PBA-i before maturity of the 3-month Mi FD-i tenure.
 - If your PBA-i is closed prior to maturity of the Mi FD-i.

For these scenarios, the Mi FD-i must be withdrawn and placed at the prevailing board rate.
- You may withdraw the Mi FD-i before the end of the tenure, the Earmarked Amount in PBA-i will be released but you will not be entitled to any profit regardless of the length of time the Mi FD-i deposit has been placed. The Customer’s Purchase Price paid to you will be reduced by the profit that has been credited into your PBA-i. For Mi FD-i, you will be deemed to have given an Ibra’ (rebate) on all profits.
- Upon maturity of the promotional Mi FD-i tenures, the Customer’s purchase price will be auto renewed with a similar tenure at the prevailing board rate. To avoid auto renewal upon maturity, you must withdraw the Mi FD-i upon maturity of the promotional Mi FD-i tenures.
- This Promotion is not valid for Mi FD-i receipts that are given to any party as security/collateral/support.

Illustration on the behaviour of the Mi FD-i and PBA-i which impacts the promotional rate:

Scenario	Date	Behaviour		Impact		
		Mi FD-i Account	PBA-i Deposit	Mi FD-i Promo Rate	PBA-i Board Rate	Effective Profit Rate
1	13 Jan 2021	Placement of RM25,000	RM25,000 is earmarked	2.90% p.a.	0.05%p.a. ¹	1.475% p.a.
	10 Feb 2021	No activity	Withdraw RM5,000 from the Earmarked Amount	1.45%p.a. ¹	0.05%p.a. ¹	0.75% p.a.
2	5 Jan 2020	Placement of RM1.5 million	RM1.5 million is earmarked	2.90% p.a.	1.75%p.a. ¹	2.325% p.a.
	27 Feb 2020	Premature withdrawal	Earmark Amount is released	No profit	1.75%p.a. ¹	1.75% p.a.

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Other Terms & Conditions

- The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at www.ocbc.com.my, apply to this Promotion.
- 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.
- The Bank has the right to reasonably change these Terms and Conditions, or to reasonably 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 or website.
- 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.
- The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.