

Premier Deal (“Promotion”) Terms and Conditions

1. The Promotion

1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”) presents Premier Deal (“the Promotion”) with the terms and conditions as follows. The Promotion is valid from 1 January 2019 until 30 June 2019 (“Promotion Period”) and is available at all OCBC Bank and OCBC Al-Amin branches in Malaysia except for OCBC Xpress branch.

2. Eligible Customers

2.1 Customers who are eligible to participate in this Promotion shall be referred to as “Eligible Premier Banking Members”. Eligible Premier Banking Members are

- Individuals who are Malaysia residents, Permanent Residents and non-residents except for individuals from countries which are not acceptable to OCBC Bank and OCBC Al-Amin.
- Customers who remain in good standing with regard to operations of account(s) according to OCBC Bank and OCBC Al-Amin’s absolute discretion to be eligible to participate in this Promotion
- “Eligible Premier Banking Members” shall mean and refer to such Eligible Premier Banking Members of OCBC Bank and/or OCBC Al-Amin who apply and are accepted to be members of OCBC Bank and/or OCBC Al-Amin Premier Banking/Premier Private Client and do not have an existing Premier Booster Account/-i within the Promotion Period.

3. Premier Deal

3.1. Eligible Premier Banking Member may enjoy the promotional rate set out in Table (1).

3.2. Mi Fixed Deposit (“Mi FD”), Mi Fixed Deposit-i (“Mi FD-i”), Premier Booster Account (“PBA”) and Premier Booster Account-i (“PBA-i”) are insured by PIDM.

| Mi Fixed Deposit/-i | | Premier Booster Account/-i | | | | | |
|---|---|--|----------------------|---|--|--|---|
| <p>6.08% p.a.¹ For 3 months when you place twice the amount of Mi Fixed Deposit/-i in your Premier Booster Account/-i up to a maximum of RM3 million or half of the Premier Booster Account/-i balance, whichever is lower.</p> | + | <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Base Interest/Profit</th> </tr> </thead> <tbody> <tr> <td>0.50% p.a. Balances below RM200,000</td> </tr> <tr> <td>3.35% p.a. Balances of RM200,000 and above</td> </tr> <tr> <td>3.50% p.a. Balances of RM3 million and above</td> </tr> <tr> <td>3.80% p.a. Balances of RM10 million and above</td> </tr> </tbody> </table> | Base Interest/Profit | 0.50% p.a. Balances below RM200,000 | 3.35% p.a. Balances of RM200,000 and above | 3.50% p.a. Balances of RM3 million and above | 3.80% p.a. Balances of RM10 million and above |
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| 3.50% p.a. Balances of RM3 million and above | | | | | | | |
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Table (1)

The 3-month Effective Interest/Profit Rate for Premier Deal for a 6.08% p.a. Fixed Deposit/-i placement of RM100,000 combined with a Premier Booster Account/-i with an account balance of RM200,000 is 4.26% p.a. For a comparison, the 3-month Fixed Deposit/-i board rate as at 28 December 2018 is 3.00% p.a.

¹ Promotional rate(s) are subject to change. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank and/or OCBC Al-Amin branches or www.ocbc.com.my.

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

- a) deposit funds into PBA/PBA-i subject to the minimum amount of RM50,000; and
- b) make a new placement for a 3-month tenure in Mi FD/Mi FD-i Account, subject to a minimum placement of RM25,000 fresh funds
- c) the maximum Mi FD/Mi FD-i placement amount is half of the PBA/PBA-i Deposit or RM3million, whichever is lower.
- d) the amount 2 times of the Mi FD/Mi FD-i placement amount will be earmarked for 3-month in the PBA/PBA-i.



Table (2) - Illustration on the respective placement amounts into Mi FD/Mi FD-i and PBA/PBA-i Deposit

| Scenario | Mi FD/Mi FD-i placement amount | PBA/PBA-i Deposit amount |
|----------|--------------------------------|--|
| 1 | RM 25,000 | RM50,000 is earmarked |
| 2 | RM125,000 | RM250,000 is earmarked |
| 3 | RM3,000,000 | RM12,000,000 and only RM6,000,000 is earmarked which is 2 times the Mi FD/Mi FD-i placement amount |

- 3.4. If the Eligible Premier Banking Member does not have any existing OCBC Mi FD/Mi FD-i Account and/or PBA/PBA-i, the Eligible Premier Banking Member shall open such account(s) within the Promotion Period in order to participate in the Promotion.
- 3.5. The accounts are subject to their respective terms and conditions, including minimum amounts for account opening which shall apply.
- 3.6. Placement of the Mi FD/Mi FD-i under this Premier Banking Deal shall be made one month from the application of OCBC Premier Banking membership or the PBA/PBA-i opening date, whichever is earlier and is valid for one time placement only.
- 3.7. The funds deposited for PBA/PBA-i will be earmarked for the duration of the Mi FD/Mi FD-i tenure i.e. 3 months from the deposit/placement date ("Earmarked Amount").
- 3.8. The earmarking shall automatically cease upon maturity of the 3-month Mi FD/Mi FD-i tenure, or upon withdrawal of the Mi FD/Mi FD-i placement.
- 3.9. If the whole or part of the Mi FD/Mi FD-i placement is withdrawn prior to the maturity date, then the Earmarked Amount in PBA/PBA-i account will be released, and clause 3.15 below applies and no interest/profit shall be payable for the Mi FD/Mi FD-i.
- 3.10. If the whole or any part of the Earmarked Amount is withdrawn from the PBA/PBA-i account before maturity of the 3-month Mi FD/Mi FD-i tenure, the Mi FD/Mi FD-i promotional rate will cease to apply.
- 3.11. If the cheque issued for the PBA/PBA-i Deposit is void, the promotional rate for Mi FD/Mi FD-i will cease and the prevailing board rate will apply to the Mi FD/Mi FD-i placement.

Table (3): Illustration on the behaviour of the Mi FD/Mi FD-i and PBA/PBA-i which impacts the promotional rate

| Scenario | Date | Behaviour | | Impact | | |
|----------|-------------------|---------------------------|--|---------------------------------|----------------|--------------------------------|
| | | Mi FD/Mi FD-i Account | PBA/PBA-i Deposit | Mi FD/Mi FD-i Rate | PBA/PBA-i Rate | Effective Interest/Profit Rate |
| 1 | 1 July 2018 | Placement of RM25,000 | RM50,000 is earmarked | 6.08% p.a. | 0.50%p.a. | 2.36% p.a. |
| | 10 August 2018 | No activity | Withdraw RM5,000 from the Earmarked Amount | 3.00% p.a. ⁴ | 0.50%p.a. | 1.37% p.a. |
| 2 | 1 July 2018 | Placement of RM1.5million | RM3million is earmarked | 6.08% p.a. | 3.50%p.a. | 4.36% p.a. |
| | 20 September 2018 | Premature withdrawal | Earmark Amount is released | No interest/profit ⁵ | 3.50%p.a. | 3.50% p.a. |

⁴ For illustration only. The 3-month Mi FD/Mi FD-i board rate as at 26 September 2018 is used for illustration purposes. To find out the latest board rates, please visit www.ocbc.com.my

⁵ Please refer to clause 3.15 below; no interest/profit will be paid on the Mi FD/Mi FD-i if there is premature withdrawal before completion of the promotional tenure of Mi FD/Mi FD-i.

- 3.12. The interest/profit payment must be credited into the Eligible Premier Banking Member's OCBC PBA/PBA-i on a monthly basis.
- 3.13. Eligible Premier Banking Member shall be responsible to maintain his/her PBA/PBA-i for crediting of the interest/profit of the Mi FD/Mi FD-i. If the OCBC PBA/PBA-i is closed prior to maturity of the Mi FD/Mi FD-i tenures, the interest/profit will be accumulated as withdrawable interest/profit in the Mi FD/Mi FD-i account, unless instructions are received from Eligible Premier Banking Member to credit another account.
- 3.14. Upon maturity of the promotional Mi FD/Mi FD-i tenures, Eligible Premier Banking Member's principal/purchase price will be auto renewed with a similar tenure at the prevailing board rate. To avoid auto renewal upon maturity, Eligible Premier Banking Member must withdraw the Mi FD/Mi FD-i upon maturity of the promotional Mi FD/Mi FD-i tenures.



- 3.15. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i Account (as the case may be) before the completion of the promotional tenure, no interest/profit will be paid. For Mi FD-i, the Customer shall give rebate on all profit.
- 3.16. Except where clause 3.15 applies, the penalties/rebates as a result of premature withdrawal will be debited from the principal amount/customer's purchase price of the Mi FD/Mi FD-i placement.
- 3.17. This Promotion is not valid for Mi FD/Mi FD-i receipts subjected to any security interest.

4. Other terms and conditions

- 4.1. The latest interest/profit rates can be found at www.ocbc.com.my. For avoidance of doubt, OCBC Bank and/or OCBC Al-Amin reserve the right to vary the promotion interest/profit rates in its sole and absolute discretion from time to time with prior notice.
- 4.2. This Promotion Terms and Conditions must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet, whichever applicable.
- 4.3. In the event of any inconsistency between these terms and conditions and the Accounts and Services – Main Terms and Conditions, any brochure or marketing material, this Promotion Terms and Conditions shall apply.
- 4.4. The funds used for this promotion must be “fresh funds” from other licensed bank in Malaysia, other than OCBC Bank and/or OCBC Al-Amin. Fresh funds are money deposited into an account with OCBC Bank and/or OCBC Al-Amin not more than 7 calendar days from the placement date.
- 4.5. OCBC Bank and/or OCBC Al-Amin have the right to change these Terms and Conditions, or to stop this Promotion after giving prior notice.
- 4.6. Notice of such variation to the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any branch or on our website.
- 4.7. OCBC Bank and/or OCBC Al-Amin's records and decisions on any of the matters relating to this promotion shall be final, conclusive and binding on all parties including Eligible Premier Banking Member.
- 4.8. OCBC Bank and/or OCBC Al-Amin 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 OCBC Bank and/or OCBC Al-Amin.
- 4.9. The terms and conditions herein shall be governed in all respects by laws of Malaysia and Eligible Premier Banking Member shall submit to the non-exclusive jurisdiction of the courts of Malaysia.

