

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

When is the Promotional Period?	15 August 2020 until 17 December 2020 (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), • 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. 															
What is the Promotion about?	<p>Existing OCBC Premier Booster Account-i (“PBA-i”) with fresh fund top up of between RM200,000 and RM10,000,000 will be eligible for this promotion. The fresh funds amount topped up into the PBA-i will be earmarked during the Promotion Period and the Earmarked Amount will enjoy an additional 0.20%p.a. on top of the board rate of PBA-i for 3 months based on day-end account balance as stipulated in Table (1):</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #e0e0e0;"> <th>Your Total PBA-i Balances (Including Earmarked Amount)</th> <th>Your PBA-i Board Rate¹</th> <th>Applicable Promotional Rates² on Your Earmarked Amount</th> </tr> </thead> <tbody> <tr> <td>Below RM200,000</td> <td>0.05% p.a.</td> <td>0.05%p.a.³</td> </tr> <tr> <td>RM200,000 to less than RM3 million</td> <td>1.80% p.a.</td> <td>2.00%p.a.</td> </tr> <tr> <td>RM3mil to less than RM10 million</td> <td>1.95% p.a.</td> <td>2.15%p.a.</td> </tr> <tr> <td>RM10 million and above</td> <td>2.30% p.a.</td> <td>2.30%p.a.³</td> </tr> </tbody> </table> <p style="text-align: center;">Table (1)</p> <p>¹ For illustration only. This board rate is as at 10 July 2020. To find out the latest board rates, please visit www.ocbc.com.my.</p> <p>² The promotional rate(s) stated above are correct at time of publishing. In the event the Board Rate of PBA-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of PBA-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch or from www.ocbc.com.my.</p> <p>³ PBA-i Board Rate applies.</p> <p>“Fresh funds” refer to funds transferred from other licensed bank in Malaysia, other than the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.</p>	Your Total PBA-i Balances (Including Earmarked Amount)	Your PBA-i Board Rate ¹	Applicable Promotional Rates ² on Your Earmarked Amount	Below RM200,000	0.05% p.a.	0.05%p.a. ³	RM200,000 to less than RM3 million	1.80% p.a.	2.00%p.a.	RM3mil to less than RM10 million	1.95% p.a.	2.15%p.a.	RM10 million and above	2.30% p.a.	2.30%p.a. ³
Your Total PBA-i Balances (Including Earmarked Amount)	Your PBA-i Board Rate ¹	Applicable Promotional Rates ² on Your Earmarked Amount														
Below RM200,000	0.05% p.a.	0.05%p.a. ³														
RM200,000 to less than RM3 million	1.80% p.a.	2.00%p.a.														
RM3mil to less than RM10 million	1.95% p.a.	2.15%p.a.														
RM10 million and above	2.30% p.a.	2.30%p.a. ³														
What you need to know about the Promotion?	<ul style="list-style-type: none"> • In the event of regulatory requirement and/or monetary policy changes by Bank Negara, 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. Notification of such change shall be made via announcements posted at branch or the Bank’s website or any other manner deemed suitable by the Bank. • Your deposit is protected by PIDM up to RM250,000 for each depositor. • 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 balances. Please refer below for illustration purposes: 															

- 1 November : Customer's existing account balance on her PBA-i is RM3mil
 7 November : Customer top up fresh fund of RM4mil and earmark it accordingly

Account Balance (RM)	Nature of Funds	Rates (% p.a.)	Type of Rate	3 Months EPR* (Since Earmark Start Date)
RM3,000,000	Existing	1.95%p.a.	Board Rate ¹	2.06%p.a.
RM4,000,000	Fresh fund top-up	2.15%p.a.	Promotional Rate ²	

¹ For illustration only. This board rate is as at 10 July 2020. 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. In the event the Board Rate of PBA-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of PBA-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch or from www.ocbc.com.my.

- The Promotional Rate will apply for 3 months on the amount that has been earmarked. Thereafter, the Earmarked Amount will be released and your PBA-i will enjoy the prevailing board rates. Please refer to the table below for further illustration.

Your PBA-i Earmarked Amount Start Date	Your PBA-i Promotional Rate Expiry Date	Your PBA-i Board Rate Start Date
15 Aug 2020	14 Nov 2020	15 Nov 2020
31 Aug 2020	29 Nov 2020	30 Nov 2020
12 Oct 2020	11 Jan 2021	12 Jan 2021

- The Promotional Rate is applied to only the first fresh funds top up of RM200,000 or more. You are not eligible to enjoy Promotional Rates for subsequent fresh funds top ups. In the event that there are multiple Earmarked Amount(s), the Bank has the right to disqualify the latest Earmarked Amount(s) from Promotional Rate.
- The Promotional Rates 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, you will only enjoy the prevailing board rates thereafter.

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.