

Terms and Conditions for Q3'22 CASA Top Up Promotion (“Promotion”) by OCBC Al-Amin Bank Berhad (200801017151/818444-T) (“OCBC Al-Amin” or the “Bank”)

1. When is the Promotional Period?	1 June 2022 until 31 August 2022 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches or website.															
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia. 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?	<p>Individuals who:</p> <ul style="list-style-type: none"> a) Are Malaysian residents, or b) Are permanent residents in Malaysia, or c) Are non-residents (except individuals from countries not acceptable to the Bank), <p>And</p> <ul style="list-style-type: none"> d) Are existing OCBC 360 Account-i accountholders and/or existing OCBC Booster Account-i accountholders but have not opened an OCBC Account/-i and/or OCBC Booster Account/-i during the promotion period, or e) Are not participating in any other deal for OCBC 360 Account/-i or OCBC Booster Account/-i. <p>Employees of the Bank, OCBC Bank (Malaysia) Berhad (“OCBC Bank”) or e2 Power Sdn Bhd are not eligible to participate in this promotion.</p>															
4. What is the Promotion about?	<p>a) OCBC 360 Account-i</p> <p>Existing OCBC 360 Account-i accountholders who make a top up of at least RM5,000 in fresh funds during the Promotional Period will be eligible for this one-time 3-month promotional rate. The fresh funds topped up into the OCBC 360 Account-i will be Earmarked (“Earmarked Amount”) and the Earmarked Amount will enjoy an additional 0.20% p.a. on top of the base rate of OCBC 360 Account-i for 3 months based on the day-end account balance as stipulated in Table (1):</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th>Your OCBC 360 Account-i Board Rates¹</th> <th>Applicable Promotional Rates² on Your Earmarked Amount</th> </tr> </thead> <tbody> <tr> <td>Base rate³</td> <td>0.05%p.a.</td> <td>0.25%p.a.²</td> </tr> <tr> <td>Deposit Bonus⁴</td> <td>0.75%p.a.</td> <td>0.75%p.a.⁵</td> </tr> <tr> <td>Pay Bonus⁴</td> <td>0.75%p.a.</td> <td>0.75%p.a.⁵</td> </tr> <tr> <td>Spend Bonus⁴</td> <td>0.75%p.a.</td> <td>0.75%p.a.⁵</td> </tr> </tbody> </table> <p style="text-align: center;">Table (1)</p> <p>¹ This board rate is as at 18 May 2022. To find out the latest board rates, please visit OCBC Malaysia Website.</p> <p>² The promotional rate(s) stated above are correct at time of publishing. In the event the Board Rate of OCBC 360 Account-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of OCBC 360 Account-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch nationwide or from OCBC Malaysia website.</p>		Your OCBC 360 Account-i Board Rates ¹	Applicable Promotional Rates ² on Your Earmarked Amount	Base rate ³	0.05%p.a.	0.25%p.a. ²	Deposit Bonus ⁴	0.75%p.a.	0.75%p.a. ⁵	Pay Bonus ⁴	0.75%p.a.	0.75%p.a. ⁵	Spend Bonus ⁴	0.75%p.a.	0.75%p.a. ⁵
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Base rate ³	0.05%p.a.	0.25%p.a. ²														
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Spend Bonus ⁴	0.75%p.a.	0.75%p.a. ⁵														

³ The promotional rate only applies to the Earmarked Amount while existing funds will be eligible for the prevailing Board Rates.

⁴ The requirements to fulfil for each bonus entitlement (“Bonus Pillar”) are independent from each other. Please refer to the OCBC 360 Account-i Terms and Conditions for more information on how to achieve the bonus profit.

⁵ OCBC 360 Account-i prevailing Bonus Rate applies.

Please refer to paragraph 5(f) for an example.

b) **OCBC Booster Account-i**

Existing OCBC Booster Account-i accountholders who make a top up of at least RM10,000 in fresh fund during the promotional period will be eligible for this one time 3-month promotion rate. The fresh funds topped up into OCBC Booster Account-i will be Earmarked (“Earmarked Amount”) and the Earmarked Amount will enjoy an additional 0.20% p.a. on top of the board rate for 3 months based on the day-end account balance as stipulated in Table (2):

Account Balances	Your OCBC Booster Account-i Board Rates ¹	Applicable Promotional Rates ² on Your Earmarked Amount
Below RM30,000	0.05%p.a.	0.25%p.a.
RM30,000 and above	1.75p.a.	1.95%p.a.

Table (2)

¹ This board rate is as at 18 May 2022. To find out the latest board rates, please visit OCBC Malaysia Website.

² The promotional rate(s) stated above are correct at time of publishing. In the event the Board Rate of OCBC Booster Account-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of OCBC Booster Account-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch nationwide or from OCBC Malaysia website.

Please refer to paragraph 5(g) for an example.

“Fresh funds” refers to funds transferred from another 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.

5. What you need to know about the Promotion?

- a) In the event of regulatory requirements and/or monetary policy changes by Bank Negara, the Association of Banks in Malaysia, or 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 changes shall be made via announcements posted at OCBC branches nationwide or the Bank’s website or any other manner deemed suitable by the Bank.
- b) **The Promotional Rates apply only to the first fresh fund top-up placement.** You are not eligible to enjoy Promotional Rates for subsequent fresh fund top-up placements. In the event there are multiple Earmarked Amounts, the Bank has the right to disqualify the later Earmarked Amount(s) from the Promotional Rate.
- c) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- d) The Promotional Rates will apply for 3 months on the amount that has been earmarked. Thereafter, the Earmarked Amount will be released and your balances in OCBC 360 Account-i and OCBC Booster Account-i will enjoy the prevailing board rates. Please refer to Table 3 below for clarity.

Earmarked Amount Start Date	Promotional Rate Expiry Date	Board Rate Start Date
15 June 2022	14 Sept 2022	15 Sept 2022
31 July 2022	30 Oct 2022	31 Oct 2022
12 Aug 2022	11 Nov 2022	12 Nov 2022

Table 3

- e) The Promotional Rates on the Earmarked Amount will cease to apply if the whole or part of the Earmarked Amount is withdrawn from the OCBC 360 Account/-i and/or OCBC Booster Account/-i before maturity of the 3-month tenure. The withdrawal or uplifting of the earmarked amount is only available over-the-counter or via your relationship manager and it is not available through other means such as via ATM/Debit Card, internet banking or Mobile Banking. In this scenario, your OCBC 360 Account/-i and/or OCBC Booster Account/-i will only enjoy the prevailing board rates thereafter.

OCBC 360 Account-i

The Promotional Rates are only applicable to the Earmarked Amount in your OCBC 360 Account-i. Please refer below for an illustration:

1 June: The existing account balance in your OCBC 360 Account-i is RM10,000

7 June: You top up fresh fund of RM30,000 and earmark it accordingly.

Date	Account Balance (RM)	Nature of Funds	Rates (% p.a.)	Type of Rate	3 Months EPR ⁴
1 June	10,000	Existing	0.05%p.a.	Board Rate ¹	2.44%p.a.
7 June	30,000	Earmarked Fresh fund top-up	0.25%p.a.	Promotional Rate ²	
Additional Bonus Profit³			2.25%p.a. ³	Board Rate ¹	

¹ This board rate is as at 18 May 2022. To find out the latest board rates, please visit OCBC Malaysia Website.

² The promotional rate(s) stated above are correct at time of publishing. In the event the Board Rate of OCBC 360 Account-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of OCBC 360 Account-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch nationwide or from the OCBC Malaysia website.

³ Assuming you maintain an average daily account balance of RM40,000 for 3 months in your OCBC 360 Account-i and fulfil all three Deposit, Spend and Pay Bonus Pillars of the OCBC 360 Account-i. The requirements to fulfil each Bonus Pillars are independent from each other. Please refer to the OCBC 360 Account-i Terms and Conditions for more information on how to achieve the bonus profit.

⁴ Effective Profit Rate (EPR) Calculation as follows:

Base profit for existing fund and earmarked fresh fund top up:

Existing fund: $RM10,000 \times 0.05\% \times 92 \text{ days} / 365 \text{ days} = RM1.26$;

Earmarked Fresh fund top up: $RM30,000 \times 0.25\% \times 86 \text{ days} / 365 \text{ days} = RM17.67$

Bonus Profit³ for June, July and August

Average Daily Account balance of $RM40,000 \times 2.25\% \text{ p.a.} \times 92 \text{ days} / 365 \text{ days} = RM226.84$

$EPR = [(Base\ profit + Bonus\ Profit) / 92 \text{ days} \times 365 \text{ days}] / End\text{-day\ Balance}$

$= \{(RM1.26 + RM17.67) + RM226.84\} / 92 \text{ days} \times 365 \text{ days} / RM40,000$

$= 2.44\% \text{ p.a.}$

f) **OCBC Booster Account-i**

The Promotional Rates are only applicable to the Earmarked Amount in your OCBC Booster Account-i. Please refer below for an illustration:

1 June: The existing account balance in your OCBC Booster Account-i is RM5,000

7 June: You top up fresh fund of RM25,000 and earmark it accordingly

Account Balance (RM)	Nature of Funds	Rates (% p.a.)	Type of Rate	3 Months EPR ³
5,000	Existing	0.05%p.a.	Board Rate ¹	1.79%p.a.
25,000	Earmarked Fresh fund top-up	1.95%p.a.	Promotional Rate ²	

¹ This board rate is as at 18 May 2022. To find out the latest board rates, please visit OCBC Malaysia Website.

² The promotional rate(s) stated above are correct at time of publishing. In the event the Board Rate of OCBC Booster Account-i is revised, the applicable promotional rate(s) shall be revised in tandem with the effective Board Rates of OCBC Booster Account-i. Please obtain the latest rate(s) from any OCBC Al-Amin branch nationwide or from the OCBC Malaysia website.

³ Effective Profit Rate Calculation as follows:

Base profit for existing fund:

1st June - 6th June = RM5,000 x 0.05%p.a. x 6days/365days = RM0.04;

7th June - 31st Aug = RM5,000 x 1.75%p.a. x 86days/365days = RM20.62

Promotional Base profit for Earmarked Fresh Fund Top up:

7th June - 31st August = RM25,000 x 1.95%p.a. x 86days/365days = RM114.86

EPR = [(Total base Profit)/90days x 365days]/End-day Balance

= [(RM0.04 + RM20.62 + RM114.86)/92 * 365]/RM30,000

= 1.79%p.a.

"Fresh funds" refers 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.

6. Other Terms & Conditions

- The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at OCBC Malaysia website, 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.