

OCBC Bank & Al-Amin: Bonus on Bonus Campaign

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”), present the Bonus on Bonus Campaign (“Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion runs from **1 January – 17 February 2018**, both dates inclusive (“Promotion Period” and such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank and OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is only available at OCBC Bank and OCBC Al-Amin branches in Malaysia except for Xpress branch.

2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents. Non-residents whose country of origin is not acceptable to OCBC Bank and OCBC Al-Amin shall not be eligible to participate in this Promotion.
- 2.2. Customers shall be and shall remain in good standing according to OCBC Bank and OCBC Al-Amin’s absolute discretion, to be eligible for participation or continued participation in this Promotion.
- 2.3. Customers whose accounts with OCBC Bank or OCBC Al-Amin have been suspended or terminated or who breach any other agreements with OCBC Bank or OCBC Al-Amin any time during the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.4. Customers who fulfilled clauses 2.1 to 2.3 above are eligible to participate in this Promotion and shall be referred to as “Eligible Customers”.

3. Promotions Mechanics and Conditions

3.1. Fixed Deposit/-i Deal

3.1.1. Monthly Income (Mi) Fixed Deposit/-i are insured by PIDM.

3.1.2. An Eligible Customer who deposits the amount showed in the table will be eligible to participate in the campaign (“Eligible Customer”)

Mi Fixed Deposit/-i Placement Amount	Board rate ¹ & Tenure		Promotional Rate ² & Tenure		Criteria
	6-Months	15-Months	6-Months	15-Months	
RM 50,000.00 and above	2.90% p.a.	3.05% p.a.	4.00% p.a.	4.10% p.a.	<ul style="list-style-type: none"> • Fresh funds are required. • Must maintain balance throughout the tenure of the Fixed Deposit/-i. • Subject to a
RM 10,000.00 to RM49,999.99			3.80% p.a.	3.90% p.a.	

					maximum deposit of RM10 million
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Table (1)

¹ For illustration only. The board rates published as at 30 November 2017 are used to show the difference between the board rates and the promotional rates for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

² Promotional rate(s) is/are subject to revision. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank or OCBC Al-Amin branch or www.ocbc.com.my.

- 3.1.3. The interest/profit payment must be credited into the Eligible Customers' OCBC savings account/ savings account-i on a monthly basis.
- 3.1.4. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.1.5. Eligible Customers shall be responsible to maintain his/her OCBC savings account/savings account-i for crediting of the interest/profit of the Mi FD/Mi FD-i. If the OCBC savings account/savings account-i is closed prior to maturity of the Mi FD/Mi FD-i tenures, the interest/profit will be accumulated as interest/profit in the Mi FD/Mi FD-i account that can be withdrawn, unless instructions are received from the Eligible Customers to credit to another account.
- 3.1.6. Upon maturity of the promotional Fixed Deposit/-i Deal tenures, the promotional interest/profit rates will cease to apply and the Fixed Deposit/-i Deal will automatically be renewed with a similar tenure at the prevailing board rate, unless the Eligible Customer withdraws the Fixed Deposit/-i Deal upon maturity of the promotional tenures.
- 3.1.7. The Bank reserves the right to revise the minimum deposit or placement amount for all products and the currencies stated in Table (1) above from time to time and our customers will be notified of such revisions in a manner deemed appropriate by the Bank.
- 3.1.8. The funds used for the placement under the promotion above must be "fresh funds", which is defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OCBC Bank or OCBC Al-Amin), which are deposited or transferred into an Eligible Customer's account with OCBC Bank or OCBC Al-Amin not more than 7 days from the date of participation in this Promotion.
- 3.1.9. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.1.10. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure, the penalties/rebates by the Eligible Customers are as follows:

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid. For Mi FD-i, the Eligible Customers shall give a rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month. For Mi FD-i, the Eligible Customers shall give a

rebate on 50% of the contracted profit.

3.1.11. Referring to clause 3.1.9 above, 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.

3.1.12. This Promotion is not valid for Mi FD/Mi FD-i receipts subjected to any security interest.

3.2 Bonus on Bonus Wealth Reward deal

3.2.1. The Promotion runs from 1 February – 31 March 2018, both dates inclusive ("Promotion Period"), and such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank and OCBC Al-Amin for the relevant product(s) offered in this Promotion.

3.2.2 An Eligible Customer who signs up for the wealth products as showed in the table below will be eligible to participate in the campaign ("Eligible Customer").

Items	Criteria	Rewards <i>Note: Will be given out during purchase of respective product.</i>
New sign-up for Bancassurance / BancaTakaful	<ul style="list-style-type: none"> The Eligible customer must take up one (1) of the selected Bancassurance/ BancaTakaful products and choose to pay their premium/contribution annually. Applicable for both Endowment Plan and Protection Plan. Minimum annual premium/contribution amount for Endowment Plan is RM10,000. Minimum annual premium/contribution amount for Protection Plan is RM3,600. Please refer to Appendix 1 for listing of eligible Bancassurance and BancaTakaful products. 	PETRONAS gift card worth RM100
New to Unit Trust/-i customer	<ul style="list-style-type: none"> The Eligible customer must take up one (1) Unit Trust/-i with a minimum investment of RM10,000. Please refer to Appendix 1 for listing of eligible Unit Trust/-i product. Entitled shopping vouchers are AEON vouchers for West Malaysia OCBC branches and Parkson vouchers for East Malaysia OCBC branches 	<ul style="list-style-type: none"> RM10,000 investment: Shopping voucher worth RM30 RM20,000 & more investment: Shopping voucher worth RM50
New sign-up for Stabiliser/Arip-I	<ul style="list-style-type: none"> The Eligible customer must sign up for either Stabiliser programme or Arip-I 	<ul style="list-style-type: none"> Shopping voucher worth

programme	<p>programme with the minimum investment of RM18,000.</p> <ul style="list-style-type: none"> • Applicable for 6-month and 12-month Stabiliser/Arip-I programme • Please refer to Appendix 1 for listing of eligible funds for Stabiliser/Arip-I programme. • Entitled shopping vouchers are AEON vouchers for West Malaysia OCBC branches and Parkson vouchers for East Malaysia OCBC branches 	RM50
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4. Rewards

4.1 The Reward(s) are not exchangeable for cash.

4.2 OCBC Bank and OCBC Al-Amin reserve the right to substitute the Rewards with other products and/or services, in which case all terms and conditions herein governing the Rewards shall apply to the substituted vouchers (mutatis mutandis, i.e. changing only those things which need to be changed, in this case, the Rewards). Any change in the Rewards will be communicated in a manner deemed appropriate by OCBC Bank and OCBC Al-Amin.

5. Other terms and conditions

5.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products / packages / programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.

5.2. This Promotion is not valid with any other promotion or promotions unless specified by OCBC Bank and OCBC Al-Amin from time to time. For Clause 3.2, this promotion is not valid with “Wealth Deal” and “Premier Wealth Deal” Promotion

5.3. The selection of products for this Promotion is at OCBC Banks and OCBC Al-Amin’s absolute discretion.

5.4. OCBC Bank and OCBC Al-Amin reserve the right to substitute, at any time, at their sole and absolute discretion respectively, any of the products available for this Promotion with 21 days’ prior notice.

5.5. OCBC Bank and OCBC Al-Amin may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Promotion with notice to the Customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Promotion may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC Bank and/or OCBC Al-Amin branch or their websites respectively or by incorporating the notice into OCBC Bank and/or OCBC Al-Amin’s statement sent to the customers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.

Appendix 1

Eligible Bancassurance and BancaTakaful products:

1. Cancer Protector
2. MaxLife Protect & MaxPremier Medic
3. MaxMoney Back
4. MaxSecure Life
5. MaxVantage
6. Cash Plus
7. Max Yield
8. One Plan-i
9. i-Great Bakti
10. Early Care-i
11. Premier Legacy
12. MaxEmpower

Eligible Unit Trusts (Lump-sum investment):

1. Aberdeen Islamic Asia Pacific ex Japan Equity
2. Aberdeen Islamic World Equity A
3. Affin Hwang Aiiman Asia (ex Japan) Growth
4. Affin Hwang Aiiman Growth
5. Affin Hwang AIIMAN Income Plus
6. Affin Hwang AIIMAN Select Income
7. Affin Hwang ASEAN Flexi MYR
8. Affin Hwang Select Asia (Ex Japan) Quantum
9. Affin Hwang Select Bond Fund
10. Affin Hwang Select Dividend
11. Affin Hwang Select Income
12. Affin Hwang Select Opportunity
13. Affin Hwang Select SGD Income MYR
14. Affin Hwang World Series - Japan Growth Fund
15. Affin Hwang World Series-Global Balanced
16. AmAsia Pacific REITs B MYR
17. AmDynamic Bond
18. AmIncome Plus (Cash)
19. AmIncome Plus (Switch)
20. AmSchroder European Equity Alpha
21. CIMB Islamic Asia Pacific Equity
22. CIMB Islamic Balanced Fund
23. CIMB Islamic Equity Aggressive
24. CIMB-Principal Asia Pacific Dynamic Income MYR
25. CIMB-Principal Bond
26. CIMB-Principal Equity

27. CIMB-Principal Equity Growth & Income
28. CIMB-Principal Global Multi Asset Income
29. CIMB-Principal Global Titans
30. CIMB-Principal Greater China Equity
31. CIMB-Principal Small Cap
32. Eastspring Investments Balanced
33. Eastspring Investments Dana al-Ilham
34. Eastspring Investments Dana Dinamik
35. Eastspring Investments Dinasti Equity
36. Eastspring Investments Equity Income
37. Eastspring Investments Global Emerging Markets
38. Eastspring Investments Global Leaders MY
39. Eastspring Investments Growth
40. Eastspring Investments Islamic Small Cap
41. Hong Leong Balanced
42. Hong Leong Dana Maa'rof
43. Hong Leong Dana Makmur
44. Hong Leong Dividend
45. Hong Leong Growth
46. Hong Leong Penny Stock
47. Pacific Asian Income
48. Pacific EM Bond Fund
49. RHB Asian High Yield-MYR
50. RHB Asian Income
51. RHB Asian Total Return
52. RHB Emerging Asia Index Beta
53. RHB Entrepreneur Fund
54. RHB Eurozone Index Beta
55. RHB Global Macro Opportunities Fund
56. RHB Global Sukuk
57. RHB GoldenLife Today
58. RHB Income 2
59. RHB Islamic ASEAN Megatrend
60. RHB Islamic Regional Balanced MYR
61. RHB Japan Index Beta
62. RHB Multi Asset Regular Income
63. RHB Small Cap Opportunity
64. RHB Smart Balanced
65. RHB Smart Income
66. RHB Smart Treasure
67. RHB US Focus Equity
68. RHB US Index Beta
69. TA Dana Afif
70. TA European Equity
71. TA Global Technology Fund
72. TA South East Asia
73. TA DANA GLOBAL 50

Eligible products for 6-month, 12-month Stabiliser:

1. Affin Hwang World Series Japan Growth
2. Affin Hwang Global Balanced
3. Affin Hwang Select Opportunity
4. Affin Hwang ASEAN Flexi MYR
5. Affin Hwang Select Dividend
6. Affin Hwang Select Asia (Ex Japan) Quantum
7. AmSchroders European Equity Alpha
8. AmAsia Pacific REITs B MYR
9. CIMB-Principal Equity
10. CIMB-Principal Global Titans
11. CIMB-Principal Equity Growth & Income
12. CIMB-Principal Greater China
13. CIMB-Principal Global Multi Asset Income
14. CIMB-Principal Asia Pacific Dynamic Income MYR
15. CIMB Principal Small Cap
16. Eastspring Investments Balanced
17. Eastspring Investments Growth
18. Eastspring Investments Equity Income
19. Eastspring Investments Global Emerging Markets
20. Eastspring Investments Global Leaders MY
21. Hong Leong Growth
22. Hong Leong Balanced
23. Hong Leong Dividend
24. Hong Leong Penny Stock
25. Pacific Asian Income
26. RHB Asian Income MYR
27. RHB Global Macro Opportunities
28. RHB Entrepreneur
29. RHB Multi Asset Regular Income
30. RHB Smart Balanced
31. RHB Asian Total Return
32. RHB Small Cap Opportunity
33. RHB Asian High Yield-MYR
34. RHB Smart Treasure
35. RHB US Focus Equity
36. TA European Equity
37. TA Global Technology
38. TA South East Asia

Eligible products for Arip-i:

1. Aberdeen Islamic Asia Pacific ex Japan Equity
2. Aberdeen Islamic World Equity
3. Affin Hwang Aiiman Growth
4. Affin Hwang Aiiman Asia (ex Japan) Growth

5. CIMB Islamic Asia Pacific Equity
6. CIMB Islamic Balanced
7. CIMB Islamic Equity Aggressive
8. Eastspring Investments Dana al-Ilham • Eastspring Investments Dana Dinamik
9. Eastspring Investments Islamic Small Cap
10. Eastspring Investments Dinasti Equity
11. Hong Leong Dana Maa'rof
12. Hong Leong Dana Makmur
13. RHB Islamic ASEAN Megatrend
14. RHB Islamic Regional Balanced MYR
15. TA DANA GLOBAL 50