

Terms and Conditions for CNY Special Fixed Deposit-i 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 st , 4 th , 5 th , 15 th , 22 nd and 29 th February 2020 at the branches listed below. 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?	<table border="1"> <thead> <tr> <th>Date</th><th>Eligible Branches</th></tr> </thead> <tbody> <tr> <td>1st Feb 2020</td><td>OCBC Al-Amin Bandar Botanic Klang, OCBC Al-Amin Sungai Petani</td></tr> <tr> <td>4th Feb 2020 & 5th Feb 2020</td><td>All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.</td></tr> <tr> <td>15th Feb 2020</td><td>OCBC Al-Amin Bandar Botanic Klang</td></tr> <tr> <td>22nd Feb 2020</td><td>OCBC Al-Amin Bandar Botanic Klang</td></tr> <tr> <td>29th Feb 2020</td><td>OCBC Al-Amin Bandar Botanic Klang</td></tr> </tbody> </table>	Date	Eligible Branches	1 st Feb 2020	OCBC Al-Amin Bandar Botanic Klang, OCBC Al-Amin Sungai Petani	4 th Feb 2020 & 5 th Feb 2020	All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.	15 th Feb 2020	OCBC Al-Amin Bandar Botanic Klang	22 nd Feb 2020	OCBC Al-Amin Bandar Botanic Klang	29 th Feb 2020	OCBC Al-Amin Bandar Botanic Klang		
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Who is eligible for this Promotion?	<p>Individuals who are:</p> <ul style="list-style-type: none"> • Malaysian residents, • Permanent residents in Malaysia, and • Non-residents (except individuals from countries not acceptable to the Bank) 														
What is the Promotion about?	<p>You can enjoy 9 months promotional rate when you place the FD-i or Mi FD-i Over-the-Counter (OTC). For your easy reference:</p> <table> <tbody> <tr> <td>Type of Deposit</td><td>: FD-i or Mi FD-i only</td></tr> <tr> <td>Tenure</td><td>: 9 months</td></tr> <tr> <td>Board Rate</td><td>: 2.75% p.a.¹</td></tr> <tr> <td>Promotional Rate</td><td>: 3.48% p.a.²</td></tr> <tr> <td>Minimum Placement Amount</td><td>: RM1,000</td></tr> <tr> <td>Maximum Placement Amount</td><td>: No limits</td></tr> <tr> <td>Conditions</td><td>: Fresh funds required. Subject to these Terms and Conditions.</td></tr> </tbody> </table> <p>¹For illustration only. This board rate is as at 29 January 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.</p> <p>“Fresh funds” refers to funds transferred from other licensed bank in Malaysia, other than OCBC Bank (Malaysia) Berhad (199401009721/295400-W) and the Bank. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.</p>	Type of Deposit	: FD-i or Mi FD-i only	Tenure	: 9 months	Board Rate	: 2.75% p.a. ¹	Promotional Rate	: 3.48% p.a. ²	Minimum Placement Amount	: RM1,000	Maximum Placement Amount	: No limits	Conditions	: Fresh funds required. Subject to these Terms and Conditions.
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What you need to know about the Promotion?	<ul style="list-style-type: none"> • Your deposit is protected by PIDM up to RM250,000 for each depositor. • The profit payment for Mi FD-i will be credited monthly into your OCBC savings account-i (“OCBC savings account-i”). You will therefore need to have an active OCBC savings account-i so long as you maintain the Mi FD-i placement. • You may withdraw the Mi FD-i before the end of the tenure but you will not be entitled to any profit regardless of the length of time the deposit has been placed. The Customer’s Purchase Price paid to you will be reduced by 														

	<p>the profit that has been credited into your OCBC savings account-i. For Mi FD-i, you will be deemed to have given an Ibra' (rebate) on all profits.</p> <ul style="list-style-type: none"> • You may withdraw the FD-i before the end of the tenure but you will not be entitled to any profit regardless of the length of time the deposit has been placed. For FD-i, you will be deemed to have given an Ibra' (rebate) on all profits. • Upon maturity of the promotional FD-i or Mi FD-i tenures, the promotional profit rates will cease to apply and the FD-i or Mi FD-i will be automatically renewed with a similar tenure at the prevailing board rate.
Other Terms & Conditions	<ul style="list-style-type: none"> • 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 change these Terms and Conditions, or to stop this Promotion, after giving prior notice by posting a general notice in any of the Bank's branches or at the Bank's website. • The decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties. <p>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.</p> <ul style="list-style-type: none"> • The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.