

**Terms and Conditions for Li Chun & Q12023 Fixed Deposit-i Campaign (“the Promotion”) by
OCBC Al-Amin Bank Berhad (200801017151 / 818444-T) (“the Bank”)**

1. When is the Promotional Period?	30 January 2023 until 30 April 2023 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches (including branches of OCBC Bank (Malaysia) Berhad (199401009721 / 295400W) (“OCBC Bank”)) and website.		
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia.		
3. Who is eligible for this Promotion?	Individuals who are: <ul style="list-style-type: none"> a) Malaysian residents, b) Permanent residents in Malaysia, and c) Non-residents (except individuals from countries not acceptable to the Bank) 		
4. What is the Promotion about?	<p>You can enjoy 6-month and/or 13-month promotional rates when you place FD-i or Mi FD-i Over-the-Counter (“OTC”). Following are the pertinent details:</p> <p>Promotion period: 30 January 2023 until 5 February 2023</p> <p>6-month promotion</p> <p>Type of Deposit : FD-i or Mi FD-i only Tenure : 6 months Board Rate : 2.55% p.a.¹ Promotional Rate : 3.85% p.a.²</p> <p>13-month promotion</p> <p>Type of Deposit : FD-i or Mi FD-i only Tenure : 13 months Board Rate : 2.80% p.a.¹ Promotional Rate : 4.00% p.a.²</p> <p>Promotion period: 6 February 2023 until 30 April 2023</p> <p>6-month promotion</p> <p>Type of Deposit : FD-i or Mi FD-i only Tenure : 6 months Board Rate : 2.55% p.a.¹ Promotional Rate : 3.80% p.a.²</p> <p>13-month promotion</p> <p>Type of Deposit : FD-i or Mi FD-i only Tenure : 13 months Board Rate : 2.80% p.a.¹ Promotional Rate : 3.95% p.a.²</p> <p>Conditions : i) Fresh funds required. ii) Subject to the following Terms and Conditions.</p> <p>Over-the-counter placement</p> <table border="1" data-bbox="288 1928 1437 2033"> <tr> <td data-bbox="288 1928 831 2033">Conditions on OTC</td> <td data-bbox="831 1928 1437 2033">(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions</td> </tr> </table>	Conditions on OTC	(i) Fresh funds required (ii) Subject to clause 5 in these Terms and Conditions
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Minimum Placement Amount via OTC	RM1,000
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¹For illustration only. This board rate is as of 9 November 2022. To find out the latest board rates, please visit the Bank's website.

²The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank's branches nationwide or from the Bank's website.

"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 requirement and/or monetary policy changes by Bank Negara Malaysia, 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 by the Bank. The notice/announcement shall be published at the Bank's branches and its website or any other manner deemed suitable by the Bank.
- b) Your deposit is protected by PIDM up to RM250,000 for each depositor.
- c) If any amount is withdrawn from the FD-i or Mi FD-i before the end of the tenure, 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 for the prematurely withdrawn FD-i.
- d) Upon maturity of the promotional FD-i or Mi FD-i, 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 if customer opts for auto renewal in their maturity instruction.
- e) For Mi FD-i placement: The profit payment 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.
- f) 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 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.
- g) This Promotion is not valid for Mi FD-i receipts that are given to any party as security/collateral/support.

6. Other Terms & Conditions

- a) The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at OCBC website, apply to this Promotion.
- b) 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.
- c) 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 and website.
- d) 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.
- e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.