

**Terms and Conditions for Online Fixed Deposit Promotion (“the Promotion”) by
OCBC Bank (Malaysia) Berhad (199401009721/295400-W) (“OCBC Bank”)
(referred to as the “Bank”)**

When is the Promotional Period?	5 November 2020 until 31 January 2021 until (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches or website.														
Who is eligible for this Promotion?	Registered OCBC Internet Banking individuals who are: <ul style="list-style-type: none"> • Malaysian residents 														
What is the Promotion about?	<p>All placement(s) of deposits must be made from funds transfer from other banks via Financial Process Exchanges (FPX) only to enjoy a promotional rate for 12 months. For your easy reference:</p> <table border="0"> <tr> <td>Type of Deposit</td> <td>: Fixed Deposit (FD)</td> </tr> <tr> <td>Tenure</td> <td>: 12 months</td> </tr> <tr> <td>Board Rate</td> <td>: 1.75% p.a.¹</td> </tr> <tr> <td>Promotional Rate</td> <td>: 1.90% p.a.²</td> </tr> <tr> <td>Minimum Per Placement Amount</td> <td>: RM1,000</td> </tr> <tr> <td>Maximum Per Placement Amount</td> <td>: Subject to your online banking withdrawal limit at the other bank.</td> </tr> <tr> <td>Conditions</td> <td>: i) Placement must be made through the promotional banner on the OCBC Internet Banking page. ii) Subject to the following Terms and Conditions.</td> </tr> </table> <p>¹ For illustration only. This board rate is as at 13 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.</p>	Type of Deposit	: Fixed Deposit (FD)	Tenure	: 12 months	Board Rate	: 1.75% p.a. ¹	Promotional Rate	: 1.90% p.a. ²	Minimum Per Placement Amount	: RM1,000	Maximum Per Placement Amount	: Subject to your online banking withdrawal limit at the other bank.	Conditions	: i) Placement must be made through the promotional banner on the OCBC Internet Banking page. ii) Subject to the following Terms and Conditions.
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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, interest 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 promotion is open to Fixed Deposit account(s) in single name only. • The promotional rate is only applicable for FD placements made by clicking on the FD promotional banner at the OCBC Internet Banking page. • The FD placements are to be made through OCBC Internet Banking between 9.00 a.m. and 9.00 p.m., 7 days a week or during such hours as stipulated by the Bank. • No physical FD receipts will be issued for the FDs placed online. However, you may view your FD placement details through OCBC Internet Banking. • You may choose to have the interest payment credited into your OCBC Current Account, OCBC Savings Account or added into your FD principal upon maturity before making the FD placement. • Upon maturity, you may withdraw your FD via OCBC Internet Banking or over the counter. 														

	<ul style="list-style-type: none"> • Upon maturity of the promotional FD tenures, the promotional interest rate will cease to apply and the FD will be automatically renewed with a similar tenure at the prevailing board rate. • If any FD amount is prematurely withdrawn from the FD before the completion of the promotional tenure, you will not be entitled to any interest regardless of the length of time the deposit has been placed.
<p>Other Terms & Conditions</p>	<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 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 decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties. • 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.