

**Terms and Conditions for Fixed Deposit Deal (“the Promotion”) by  
OCBC Bank (Malaysia) Berhad (199401009721/295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank  
Berhad (200801017151 / 818444-T) (“OCBC Al-Amin”) (both banks are referred together as the  
“Bank”)**

When is the Promotional Period?	3 February 2021 until 31 March 2021 (both dates inclusive). 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?	All branches of the Bank in Malaysia.																												
Who is eligible for this Promotion?	Individuals who are: <ul style="list-style-type: none"> <li>• Malaysian residents,</li> <li>• Permanent residents in Malaysia, and</li> <li>• Non-residents (except individuals from countries not acceptable to the Bank)</li> </ul>																												
What is the Promotion about?	<p>You can enjoy 12 months promotional rate when you place the Mi FD/ Mi FD-i (“Mi FD/-i”) Over-the-Counter (OTC). For your easy reference:</p> <p><b>Promotion Period: 3 February 2021 until 5 February 2021</b></p> <table> <tr><td>Type of Deposit</td><td>: Mi FD/-i only</td></tr> <tr><td>Tenure</td><td>: 12 months</td></tr> <tr><td>Board Rate</td><td>: 1.75% p.a.<sup>1</sup></td></tr> <tr><td>Promotional Rate</td><td>: 2.38% p.a.<sup>2</sup></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> </table> <p><b>Promotion Period: 6 February 2021 until 31 March 2021</b></p> <table> <tr><td>Type of Deposit</td><td>: Mi FD/-i only</td></tr> <tr><td>Tenure</td><td>: 12 months</td></tr> <tr><td>Board Rate</td><td>: 1.75% p.a.<sup>1</sup></td></tr> <tr><td>Promotional Rate</td><td>: 2.28% p.a.<sup>2</sup></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> </table> <p><sup>1</sup>For illustration only. This board rate is as of 13 July 2020. To find out the latest board rates, please visit <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p> <p><sup>2</sup> The promotional rate(s) stated above are correct at time of publishing. Please obtain the latest rate(s) from any OCBC Bank or OCBC Al-Amin branch or from <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>.</p> <p>“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.</p>	Type of Deposit	: Mi FD/-i only	Tenure	: 12 months	Board Rate	: 1.75% p.a. <sup>1</sup>	Promotional Rate	: 2.38% p.a. <sup>2</sup>	Minimum Placement Amount	: RM1,000	Maximum Placement Amount	: No limits	Conditions	: Fresh funds required. Subject to these Terms and Conditions.	Type of Deposit	: Mi FD/-i only	Tenure	: 12 months	Board Rate	: 1.75% p.a. <sup>1</sup>	Promotional Rate	: 2.28% p.a. <sup>2</sup>	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"> <li>• Your deposit is protected by PIDM up to RM250,000 for each depositor.</li> <li>• The interest/profit payment for Mi FD/-i placement will be credited monthly into your OCBC savings account/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.</li> </ul>																												

	<ul style="list-style-type: none"> <li>You may withdraw the Mi FD/-i before the end of the tenure but you will not be entitled to any interest/profit regardless of the length of time the deposit has been placed. The principal amount returned/Customer's Purchase Price paid to you will be reduced by the interest/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.</li> <li>Upon maturity of the promotional Mi FD/-i tenures, the promotional interest/profit rates will cease to apply and the Mi FD/-i will be automatically renewed with a similar tenure at the prevailing board rate.</li> </ul>
Other Terms & Conditions	<ul style="list-style-type: none"> <li>The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at <a href="http://www.ocbc.com.my">www.ocbc.com.my</a>, apply to this Promotion.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</li> </ul>