

**Terms and Conditions for CNY Special 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?	1 <sup>st</sup> , 4 <sup>th</sup> , 5 <sup>th</sup> , 8 <sup>th</sup> , 15 <sup>th</sup> , 22 <sup>nd</sup> and 29 <sup>th</sup> 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 data-bbox="504 398 724 439">Date</th> <th data-bbox="724 398 1473 439">Eligible Branches</th> </tr> </thead> <tbody> <tr> <td data-bbox="504 439 724 725">1<sup>st</sup> Feb 2020</td> <td data-bbox="724 439 1473 725">OCBC Al-Amin Bandar Botanic Klang, OCBC Al-Amin Sungai Petani, OCBC Alor Setar, OCBC Batu Maung, OCBC Batu Pahat, OCBC Bukit Mertajam, OCBC Ipoh Main, OCBC Kajang, OCBC Klang, OCBC Kluang, OCBC Kota Bharu, OCBC Kota Kinabalu, OCBC Kuching, OCBC Melaka, OCBC Miri, OCBC Penang, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Segamat, OCBC Subang Jaya, OCBC Taman Molek</td> </tr> <tr> <td data-bbox="504 725 724 797">4<sup>th</sup> Feb 2020 &amp; 5<sup>th</sup> Feb 2020</td> <td data-bbox="724 725 1473 797">All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.</td> </tr> <tr> <td data-bbox="504 797 724 837">8<sup>th</sup> Feb 2020</td> <td data-bbox="724 797 1473 837">OCBC Melaka</td> </tr> <tr> <td data-bbox="504 837 724 1016">15<sup>th</sup> Feb 2020</td> <td data-bbox="724 837 1473 1016">OCBC Al-Amin Bandar Botanic Klang, OCBC Alor Setar, OCBC Bukit Mertajam, OCBC Cheras, OCBC Ipoh Main, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Penang, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek</td> </tr> <tr> <td data-bbox="504 1016 724 1160">22<sup>nd</sup> Feb 2020</td> <td data-bbox="724 1016 1473 1160">OCBC Al-Amin Bandar Botanic Klang, OCBC Cheras, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek</td> </tr> <tr> <td data-bbox="504 1160 724 1303">29<sup>th</sup> Feb 2020</td> <td data-bbox="724 1160 1473 1303">OCBC Al-Amin Bandar Botanic Klang, OCBC Cheras, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek</td> </tr> </tbody> </table>	Date	Eligible Branches	1 <sup>st</sup> Feb 2020	OCBC Al-Amin Bandar Botanic Klang, OCBC Al-Amin Sungai Petani, OCBC Alor Setar, OCBC Batu Maung, OCBC Batu Pahat, OCBC Bukit Mertajam, OCBC Ipoh Main, OCBC Kajang, OCBC Klang, OCBC Kluang, OCBC Kota Bharu, OCBC Kota Kinabalu, OCBC Kuching, OCBC Melaka, OCBC Miri, OCBC Penang, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Segamat, OCBC Subang Jaya, OCBC Taman Molek	4 <sup>th</sup> Feb 2020 & 5 <sup>th</sup> Feb 2020	All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.	8 <sup>th</sup> Feb 2020	OCBC Melaka	15 <sup>th</sup> Feb 2020	OCBC Al-Amin Bandar Botanic Klang, OCBC Alor Setar, OCBC Bukit Mertajam, OCBC Cheras, OCBC Ipoh Main, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Penang, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek	22 <sup>nd</sup> Feb 2020	OCBC Al-Amin Bandar Botanic Klang, OCBC Cheras, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek	29 <sup>th</sup> Feb 2020	OCBC Al-Amin Bandar Botanic Klang, OCBC Cheras, OCBC Kajang, OCBC Kepong, OCBC Klang, OCBC Melaka, OCBC Petaling Jaya, OCBC Puchong, OCBC Rawang, OCBC Subang Jaya, OCBC Taman Molek
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Who is eligible for this Promotion?	<p>Individuals who are:</p> <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>														

<p>What is the Promotion about?</p>	<p>You can enjoy 9 months promotional rate when you place the FD/FD-i ("FD/-i") or Mi FD/ Mi FD-i ("Mi FD/-i") Over-the-Counter (OTC). For your easy reference:</p> <table border="0"> <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.<sup>1</sup></td> </tr> <tr> <td>Promotional Rate</td> <td>: 3.48% 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 at 29 January 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 other 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	: FD/-i or Mi FD/-i only	Tenure	: 9 months	Board Rate	: 2.75% p.a. <sup>1</sup>	Promotional Rate	: 3.48% 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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<p>What you need to know about the Promotion?</p>	<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> <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>If any amount is prematurely withdrawn from the FD Account/FD Account-i (as the case may be) before the completion of the promotional tenure, no interest/profit will be paid. For FD-i, the customer shall give rebate on all profit.</li> <li>Upon maturity of the promotional FD/-i or Mi FD/-i tenures, the promotional interest/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.</li> </ul>														
<p>Other Terms &amp; Conditions</p>	<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 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.</li> <li>The decision of the Bank on all matters relating to this Promotion shall be final, conclusive and binding on all parties.</li> </ul>														

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.

- The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.