

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

When is the Promotional Period?	01 June 2020 until 30 June 2020 (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"> <li>• Malaysian residents,</li> <li>• Permanent residents in Malaysia</li> </ul>
What is the Promotion about?	<p>All placement(s) of deposits into your Fixed Deposit(FD) through OCBC Online Banking for tenure of 10 months will enjoy a promotional rate. For your easy reference:</p> <p>Type of Deposit : Fixed Deposit  Tenure : 10 months  Board Rate : 1.95% p.a.<sup>1</sup>  Promotional Rate : 2.65% p.a.<sup>2</sup>  Minimum Per Placement Amount : RM1,000  Maximum Per Placement Amount : RM 50,000  Conditions : Subject to the following Terms and Conditions.</p> <p><sup>1</sup> For illustration only. This board rate is as at 13 May 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.</p>
What you need to know about the Promotion?	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Your deposit is protected by PIDM up to RM250,000 for each depositor.</li> <li>• The promotion is open to Fixed Deposit account(s) in single name only.</li> <li>• Upon maturity of the promotional FD tenures, the principal will be auto renewed with a similar tenure at the prevailing board rate. To avoid auto renewal upon maturity, you must withdraw the FD upon maturity of the promotional FD tenures.</li> <li>• You may withdraw the FD before the end of the tenure but you will not be entitled to any interest regardless of the length of time the deposit has been placed.</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 change these Terms and Conditions, or to stop</li> </ul>



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.

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.