

OCBC Bank & Al-Amin: Bonus on Bonus Campaign

Terms and Conditions

1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC Bank”) and OCBC Al-Amin Bank Berhad (818444-T) (“OCBC Al-Amin”), present the Bonus on Bonus Campaign (“Promotion”) subject to the terms and conditions herein.
- 1.2. The Promotion runs from **7 March 2018 – 31 March 2018**, both dates inclusive (“Promotion Period”), and such other date(s) as may be determined at the sole and absolute discretion of OCBC Bank and OCBC Al-Amin for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is only available at OCBC Bank and OCBC Al-Amin branches in Malaysia except for Xpress branch.

2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents. Non-residents whose country of origin is not acceptable to OCBC Bank and OCBC Al-Amin shall not be eligible to participate in this Promotion.
- 2.2. Customers shall be and shall remain in good standing according to OCBC Bank and OCBC Al-Amin’s absolute discretion, to be eligible for participation or continued participation in this Promotion.
- 2.3. Customers whose accounts with OCBC Bank or OCBC Al-Amin have been suspended or terminated or who breach any other agreements with OCBC Bank or OCBC Al-Amin any time during the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.4. Customers who fulfilled clauses 2.1 to 2.3 above are eligible to participate in this Promotion and shall be referred to as “Eligible Customers”.

3. Promotions Mechanics and Conditions: Monthly Income (Mi) Fixed Deposit/-i Deal

- 3.1. Mi Fixed Deposit/-i are insured by PIDM.
- 3.2. An Eligible Customer who deposits the amount showed in the table will be eligible to participate in the campaign (“Eligible Customer”)

Mi Fixed Deposit/-i Placement Amount	Board rate ¹	Promotional Rate ²	Criteria
	12-Months		
Minimum RM 10,000	3.25% p.a.	4.20% p.a.	<ul style="list-style-type: none"> • Fresh funds are required. • Must maintain balance throughout the tenure of the Fixed Deposit/-i. • Subject to a maximum deposit of RM10 million

Table (1)

¹ For illustration only. The board rates published as at 2 February 2018 are used to show the difference between the board rates and the promotional rates for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

² Promotional rate(s) is/are subject to revision. The promotional rate(s) stated above are applicable only at time of publishing. Please obtain the latest applicable rate(s) from any OCBC Bank or OCBC Al-Amin branch or www.ocbc.com.my.

- 3.3. The interest/profit payment must be credited into the Eligible Customers' OCBC savings account/ savings account-i on a monthly basis.
- 3.4. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.5. Eligible Customers shall be responsible to maintain his/her OCBC savings account/savings account-i for crediting of the interest/profit of the Mi FD/Mi FD-i. If the OCBC savings account/savings account-i is closed prior to maturity of the Mi FD/Mi FD-i tenures, the interest/profit will be accumulated as interest/profit in the Mi FD/Mi FD-i account that can be withdrawn, unless instructions are received from the Eligible Customers to credit to another account.
- 3.6. Upon maturity of the promotional Fixed Deposit/-i Deal tenures, the promotional interest/profit rates will cease to apply and the Fixed Deposit/-i Deal will automatically be renewed with a similar tenure at the prevailing board rate, unless the Eligible Customer withdraws the Fixed Deposit/-i Deal upon maturity of the promotional tenures.
- 3.7. The Bank reserves the right to revise the minimum deposit or placement amount for all products and the currencies stated in Table (1) above from time to time and our customers will be notified of such revisions in a manner deemed appropriate by the Bank.
- 3.8. The funds used for the placement under the promotion above must be "fresh funds", which is defined as funds from a third party bank (which means any licensed bank in Malaysia, other than OCBC Bank or OCBC Al-Amin), which are deposited or transferred into an Eligible Customer's account with OCBC Bank or OCBC Al-Amin not more than 7 days from the date of participation in this Promotion.
- 3.9. Eligible Customers who place Mi FD/Mi FD-i will have to open a new OCBC savings account/ savings account-i, if he/she does not have any existing OCBC savings account/ savings account-i with the Bank.
- 3.10. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure before 1 January 2019, the penalties/rebates by the Eligible Customers are as follows:

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid. For Mi FD-i, the Eligible Customers shall give a rebate on all profit.
Thereafter:	50% of the contracted promotional rate is payable for each completed month. For Mi FD-i, the Eligible Customers shall give a rebate on 50% of the contracted profit.

- 3.11. If any amount is prematurely withdrawn from the Mi FD/Mi FD-i (as the case may be) before the completion of the promotional Mi FD/Mi FD-i tenure on and after 1 January 2019, the penalties/rebates by the Eligible Customers are as follows:

Before completion of first 3 months of the Mi FD/Mi FD-i placement :	No interest/profit will be paid regardless of the number of completed months at the time of premature withdrawal. For Mi FD-i, the Eligible Customers shall give a rebate on all profit.
Thereafter:	

- 3.12. Referring to clause 3.10 & 3.11 above, the penalties/rebates as a result of premature withdrawal will be debited from the principal amount/customer's purchase price of the Mi FD/Mi FD-i placement.
- 3.13. This Promotion is not valid for Mi FD/Mi FD-i receipts subjected to any security interest.

4. Other terms and conditions

- 4.1. All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products / packages / programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.
- 4.2. This Promotion is not valid with any other promotion or promotions unless specified by OCBC Bank and OCBC Al-Amin from time to time.
- 4.3. The selection of products for this Promotion is at OCBC Banks and OCBC Al-Amin's absolute discretion.
- 4.4. OCBC Bank and OCBC Al-Amin reserve the right to substitute, at any time, at their sole and absolute discretion respectively, any of the products available for this Promotion with 21 days' prior notice.
- 4.5. OCBC Bank and OCBC Al-Amin may, at their sole and absolute discretion respectively, vary or add to these Terms and Conditions; or vary, suspend or terminate the Promotion with notice to the Customers. Variations or additions to these Terms and Conditions or the variation, suspension or termination of the Promotion may be made by placing a general notice in any one issue of a daily national newspaper or by posting a general notice in any OCBC Bank and/or OCBC Al-Amin branch or their websites respectively or by incorporating the notice into OCBC Bank and/or OCBC Al-Amin's statement sent to the customers periodically and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.