

Terms and Conditions for the OCBC Online Unit Trust Campaign (“Campaign”) by OCBC Bank (Malaysia) Berhad (199401009721 / 295400-W) (“Bank”)

<p>1. When is the Campaign Period?</p>	<p>1.1 The Campaign runs from 8 February 2023 to 8 July 2023 (both dates inclusive) or once the maximum total allocation of RM700,000 in promotion reward is credited to the Eligible Customer, whichever earlier (“Campaign Period”).</p> <p>1.2 The Bank may after giving prior notice, change the dates of the Campaign Period by posting a general notice in any of the Bank’s branches and on its website, and the notice will take effect from the date set out in the notice.</p>
<p>2. Who is eligible for this Campaign?</p>	<p>2.1 An individual customer who invests in any money market funds (each is referred as a “Fund”, collectively referred as “Funds”) via the OCBC Malaysia Mobile Banking app within the Campaign Period is referred to as an “Eligible Customer”. An Eligible Customer must be a natural person aged 18 or above and if he/she is not a citizen or resident of Malaysia, his/her country of origin must be acceptable to the Bank (e.g. countries or territories which are not sanctioned) , failing which he/she shall not be eligible for this Campaign. A customer whose account with the Bank has been suspended or terminated or who has breached any agreement with the Bank shall not be eligible for this Campaign.</p>
<p>2 What is the Campaign about?</p>	<p>3.1 The Funds are not suitable for an investor whose risk profile is “Very Conservative” or “Conservative”. The Funds are only suitable for an investor whose risk profile is “Balance” or higher risk profile. Notwithstanding anything to the contrary, an Eligible Customer admits and acknowledges that:</p> <ul style="list-style-type: none"> (a) the Eligible Customer is aware that the capital/principal investment amounts of the Funds are not guaranteed/protected by any party; (b) the Eligible Customer is solely and fully responsible to read carefully and understand the risks of investing in the Fund, before making decision to invest; (c) the subscription for or investment in any unit trust funds (including the Funds) via the OCBC Malaysia Mobile Banking app is carried out by the Eligible Customer without any recommendation from the Bank; (d) the Bank has no duty/obligation (i) to compel any investor/Eligible Customer to only invest in investment products rated at the same or lower risk than the investor’s/Eligible Customer’s risk profile; or (ii) to prohibit an investor/Eligible Customer from investing in investment products which are rated at higher risk than the investor’s/Eligible Customer’s risk profile. <p>3.2 Eligible Customers investing in the Fund via the OCBC Malaysia Mobile Banking app within the Campaign Period will receive a reward of 3%p.a. for 6 months commencing from the date of investing in the Fund and ending on the last day of the 6 months period (“Reward”) calculated based on the investment amount in the Fund within the Campaign Period of up to RM10,000 only, in addition to the potential returns of the Funds.</p> <p>3.3 Reward is accumulated daily and credited monthly. In the event that the Eligible Customer redeems the Fund’s investment, Eligible Customer will no longer be entitled for any Reward on the redeemed investment amount from the date of the redemption.</p>

3.4 Table 1, Table 2, Table 3, Table 4 and Table 5 set out several illustrations on how the Reward to be given to Eligible Customer is calculated.

TABLE 1 – Investment above RM10,000 and subsequent redemption

No	Investment	Month	Total Investment in the Fund	Reward	Reward Amount to be Credited	Remark
1	Invest RM10,000 at 24.02.2023	February	RM10,000	3%p.a. accumulated daily over 6months	$RM10,000 \times 3\% \times (5/365) = RM4.11$	
2	-	March	RM10,000		$RM10,000 \times 3\% \times (31/365) = RM25.48$	
3	Invest additional RM5,000 at 07.04.2023	April	RM15,000		$RM10,000 \times 3\% \times (30/365) = RM24.66$	Additional investment is not eligible as the total investment amount applicable for the Reward is capped at RM10,000 per investor.
4	Redeem RM10,000 at 07.05.2023	May	RM5,000		$RM10,000 \times 3\% \times (6/365) = RM4.93$ + $RM5,000 \times 3\% \times (25/365) = RM10.27$	After the redemption, customer's remaining total investment is RM5,000. Hence, the Reward is calculated based on RM5,000 from 07.05.2023 onwards.
5	-	June – August	RM5,000		$RM5,000 \times 3\% \times (84/365) = RM34.52$	Reward ended on 23.08.2023.
Total Reward to be Credited					RM103.97	

TABLE 2 – Full redemption and subsequent investment.

No	Investment	Month	Total Investment in the Fund	Reward	Reward Amount to be Credited	Remark
1	Invest RM5,000 at 27.02.2023	February	RM5,000		$RM5,000 \times 3\% \times (2/365) = RM0.82$	

2	-	March	RM5,000	3%p.a. accumulated daily over 6months	$RM5,000 \times 3\% \times (31/365) = RM12.74$	
3	Redeem RM5,000 at 12.04.2023	April	RM0		$RM5,000 \times 3\% \times (11/365) = RM4.52$	Customer's total investment is reduced to RM0.
4	Invest RM10,000 at 27.05.2023	May	RM10,000		RM0	Investment in the Fund is made after the Campaign Period. Hence, it is not entitled for Reward.
Total Reward to be Credited					RM18.08	

TABLE 3 – Partial redemption with additional investment after campaign period.

No	Investment	Month	Total Investment in the Fund	Reward	Reward Amount to be Credited	Remark
1	Invest RM7,000 at 24.02.2023	February	RM7,000	3%p.a. accumulated daily over 6months	$RM7,000 \times 3\% \times (5/365) = RM2.88$	-
2	-	March	RM7,000		$RM7,000 \times 3\% \times (31/365) = RM17.84$	-
3	Redeem RM5,000 at 27.04.2023	April	RM2,000		$RM7,000 \times 3\% \times (26/365) = RM14.96$ + $RM2,000 \times 3\% \times (4/365) = RM0.66$	Eligible Customer redeemed RM5,000. Total investment in the Fund eligible for Reward is RM2,000 only
4	Invest RM8,000 at 27.05.2023	May	RM10,000		$RM2,000 \times 3\% \times (31/365) = RM5.10$	Customer invest additional RM8,000 in the Fund. However, the 3 months campaign period has ended, hence the total investment in the Fund eligible for Reward remains at RM2,000.

5	-	June – August	RM10,000		$RM2,000 \times 3\% \times (84/365) = RM13.81$	Reward ended on 23.08.2023.
Total Reward to be Credited					RM55.23	

Table 4 – Customer with existing holdings

No	Investment	Month	Total Investment in the Fund	Reward	Reward Amount to be Credited	Remark
1	Invest RM8,000 at 02.01.2023	January	RM8,000	3%p.a. accumulated daily over 6months	-	Customer invested in the fund before the campaign period. Hence, not entitled to Reward.
2	Invest RM8,000 at 09.02.2023	February	RM16,000		$RM8,000 \times 3\% \times (20/365) = RM13.15$	Eligible Customer invest RM8,000 in the Fund within Campaign Period, hence, the total investment amount eligible for Reward is RM8,000.
3	-	March – August	RM16,000		$RM8,000 \times 3\% \times (161/365) = RM105.86$	Reward ended on 08.08.2023
Total Reward to be Credited					RM119.01	

TABLE 5 – Top-up during campaign period.

No	Investment	Month	Total Investment in the Fund	Reward	Reward Amount to be Credited	Remark
1	Invest RM5,000 at 13.02.2023	February	RM5,000	3%p.a. accumulated daily over 6months	$RM5,000 \times 3\% \times (7/365) = RM2.88$	
2	Invest additional RM5,000 at 20.02.2023	February	RM10,000		$RM10,000 \times 3\% \times (9/365) = RM7.40$	Eligible Customer invest additional RM5,000 in the Fund, hence, the total amount eligible for Reward is RM10,000.
3	-	March	RM10,000		$RM10,000 \times 3\% \times$	-

					$(31/365) =$ RM25.48	
4	Redeem RM7,000 at 09.04.2023	April	RM3,000		$RM10,000$ $\times 3\% \times$ $(8/365) =$ $RM6.58$ $+$ $RM3,000 \times$ $3\% \times$ $(22/365) =$ $RM5.42$	Customer redeemed RM7,000. Hence, the remaining eligible investment amount for the Reward is RM3,000.
5	-	May – August	RM3,000		$RM3,000 \times$ $3\% \times$ $(103/365) =$ $RM25.40$	Reward ended on 12.08.2023
Total Reward to be Credited					RM73.16	

4. What you need to know about the Campaign?

- 4.1 The cut-off time for the Bank to determine Eligible Customer's entitlement to participate in the Campaign is 2pm on 8 July 2023.
- 4.2 Any investment in the Fund using withdrawals from the Employees Provident Fund (EPF) are excluded from, and shall not be eligible for purposes of, this Campaign.
- 4.3 If an Eligible Customer duly exercises the cooling-off rights on his/her investment, the Bank reserves the right to forfeit the Reward, if any.
- 4.4 The Reward, if any, will be credited to Eligible Customer's OCBC savings account/savings account-i ("**OCBC savings account/-i**") on a monthly basis (6 weeks after the end of the month). The Eligible Customer will therefore need to have an active OCBC savings account/-i for as long as any Reward (which has accrued and not forfeited by the Bank) has not yet been credited.

5. Other Terms & Conditions

- 5.1 The Bank's Investment Terms & Conditions, Accounts and Services – Main Terms and Conditions, Online Unit Trust Investment Terms and Conditions, Notice for OCBC Unit Trust Transactions, and Product Information Sheet (collectively the "**Products and Services Terms and Conditions**") shall continue to apply. If there is any inconsistency or discrepancy between these Campaign terms and conditions and the Products and Services Terms and Conditions, these Campaign terms and conditions will prevail only in respect of matters on the Campaign features and mechanics.
- 5.2 Unit Trust investments are not bank deposits and are not obligations of or guaranteed or insured by the Bank.
- 5.3 Unit Trust investments are not guaranteed (unless otherwise specified) and are subject to investment risk. The investment risk includes general risks as described in the prospectuses and information memorandums for the Fund ("**Offering Documents**") and specific risks which may be different for each Unit Trust

	<p>investment. Description of specific risks and general risks are published in the Offering Documents.</p> <p>5.4 With respect to investment in the Fund, past performance is not indicative of future results; the net asset value can go up or down. Investors should also note that the net asset value per unit and distributions payable, if any, may go down as well as up.</p> <p>5.5 The Bank shall be entitled to change any of these Campaign terms and conditions or to terminate the Campaign, after giving prior notice by posting a general notice in any of the Bank’s branches and website and the notice will take effect from the date set out in the notice.</p> <p>5.6 The decision of the Bank on all matters relating to this Campaign shall be final, conclusive, and binding on all parties including all investors and Eligible Customers, save and except for manifest errors.</p>
6. Risk Disclosure	<p>6.1 Investors are advised to read and understand the contents of the Prospectus, copies of which are available from the OCBC Bank (Malaysia) Berhad (“the Bank”) branches and the Bank’s website before investing. Product Highlights Sheet (“PHS”) is available and that investors have the right to request for a PHS; and the PHS and any other product disclosure document should be read and understood before making any investment decision. The price of units and distributions payable, if any, may go down as well as up. Investors should also consider the fees and charges involved and the risks when investing in the Fund such as market risk before investing.</p> <p>6.2 Past performance of the Fund is no indication of its future performance. Nothing in this document is intended to be or should be construed as an offer to buy or sell, or invitation to subscribe for any security or financial instrument or to enter into a transaction or to participate in any particular trading or investment strategy.</p>