

OCBC Save Easy Deals (“Promotion”) Terms and Conditions

1. The Promotion

- 1.1. OCBC Bank (Malaysia) Berhad (“OCBC”) and OCBC Al-Amin Bank Berhad (“OABB”) present the OCBC Save Easy Deals (“the Promotion”), which offers Eligible Customers (defined below) the following products subject to the terms and conditions herein:

Table of products in the Promotion

	Products by OCBC Bank (Malaysia) Berhad (295400-W) (“OCBC”)	Products by OCBC Al-Amin Bank Berhad (818444-T) (“OABB”)
(a)	Fixed Deposit Promotion: promotional 3-month Fixed Deposits (“FD”) interest rates	<i>Not applicable</i>
(b)	Investments Promotion: promotional 3-month FD interest rate when Eligible Customers purchase any one or more of the selected OCBC Investment products.	Investment Promotion: promotional 3-month General Investment Account-i “GIA-i” profit rate when Eligible Customers purchase any one or more of the selected OABB Investment products.
(c)	Bonus Savers Promotion: promotional 3-month FD interest rate when Eligible Customers deposit a specified minimum amount into selected OCBC Current Accounts or Savings Accounts (“CASA”)	<i>Not applicable</i>
(d)	Premier 3-month Fixed Deposit Promotion: promotional 3-month FD interest rate	<i>Not applicable</i>
(e)	<i>Not applicable</i>	Commodity Murabahah General Investment Account-i Promotion: promotional 3-month and 12-month Commodity Murabahah General Investment Account-i (“CMGIA-i”) profit rates.

NOTES: All references in these Terms and Conditions to any of the product names stated in this Table shall be construed and understood as products offered and/or distributed by either OCBC or OABB respectively as set out in this Table.

- 1.2. The Promotion shall be valid from 1 January 2013 until 31 March 2013 (both dates inclusive, “Promotion Period”), or such other date(s) as may be determined at the sole and absolute discretion of, and notified to the Eligible Customers by, OCBC and OABB respectively for the relevant product(s) offered in this Promotion.
- 1.3. The Promotion is available at all OCBC branches and all OABB branches (except for OABB Xpres branches) in Malaysia. Please note that FDs and conventional banking products and/or services are only available at OCBC.

2. Eligibility

- 2.1. The Promotion is open only to individual Malaysia residents, Permanent Residents and non-residents*. *Subject to country of origin, if a non-resident’s country of origin is not acceptable to OCBC or OABB (as the case may be), such non-resident shall not be eligible to participate in this Promotion.
- 2.2. Customers shall be and shall remain in good standing according to OCBC’s and OABB’s absolute discretion, to be eligible for participation or continued participation in this Promotion. Customers whose accounts with OCBC and/or OABB have been suspended or terminated or who have breached any other agreements with OCBC and/or OABB any time within the Promotion Period are not eligible to participate, or to continue to participate, in this Promotion.
- 2.3. Customers who are eligible to participate in this Promotion shall be referred to as “Eligible Customers”.

3. Promotion Mechanics and Conditions

3.1. Fixed Deposit Promotion (Insured By PIDM)

- 3.1.1. Eligible Customers will enjoy the following promotional interest rate for the following FD tenures as shown in Table (1)

Table (1): Promotional Malaysia Ringgit FD

	FD Tenure	Interest Rate	Board Rate*
First Term	3-month (90 days)	3.80% p.a.	2.85% p.a.
Second Term	3-month (90 days)	2.85% p.a.	2.85% p.a.

* For illustration only. The board rate as at 1 December 2012 is used to show the difference between the board rates and the promotional rates for illustration purposes. To find out the latest board rates, please visit www.ocbc.com.my. Different board rates may apply for resident and non-residents.

- 3.1.2. The minimum FD placement under this Promotion is RM5,000 and maximum placement is RM1million per customer.
- 3.1.3. This is a 3 month (First Term) + 3 month (Second Term) promotional FD.
- 3.1.4. Interest earned in the First Term will be automatically added onto the principal and rolled over to the Second Term.
- 3.1.5. Arising from clause 3.1.4, maturity instruction for the First Term under this promotion must be “Renew principal and interest for the same period at the prevailing interest rate” and all other instruction will not be allowed or executed.
- 3.1.6. For continued participation in this promotion, Eligible Customer must:
- maintain the amount in the FD until the maturity date of the First Term at the promotional rate as per Table (1). If the whole or part of the FD placement is withdrawn within the duration of the First Term, then clause 4.2.2 below applies and no interest shall be payable for the FD; and
 - maintain the amount in the FD until the maturity date of the Second Term at board rate. If the whole or part of the FD placement is withdrawn within the duration of the Second Term, then 50% of contracted interest rate (according to the corresponding term) will be paid for each completed month for both the First and Second Terms.
- 3.1.7 Interest for this promotion is payable only at the end of the Second Term
- 3.1.8 Sample calculation for FD Placement and FD penalty calculation is shown in Table (2) below.



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Table (2): Explanation on FD placement and Penalty Calculation

	Term	Dates of placement	FD Placement Amount	Interest Rate (% p.a.)	Premature Withdrawal Date	Interest payable	Penalty calculation
Example 1	1 st Term	3 Jan – 3 Apr 2013	RM20,000	3.80% p.a.	3 Feb 2013	No interest will be paid	No Interest***
	2 nd Term	3 Apr - 2 Jul 2013	N/A	2.85%** p.a	N/A	N/A	N/A
Example 2	1 st Term	3 Jan– 3 Apr 2013	RM20,000	3.80% p.a.	Matured	= 20,000 x 3.80% x 90/365 = RM187.40	Total interest Payable = RM187.40+RM96.15 = RM283.55
	2 nd Term	3 Apr - 2 Jul 2013	RM20,187.40	2.85%** p.a	10 Jun 2013	= 20187.40 x 2.85% x 61/365 = RM96.15	Penalty Calculation = RM283.55 x 50% = RM141.775

** For illustration only. The 3-month FD board rate as at 1 December 2012 is used for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

*** Please refer to clause 4.2.2 below, no interest will be paid on the FD if there is premature upliftment or withdrawal of FD before completion of first 3 months of the FD placement.

3.2. Investment Promotion

Promotional 3-month FD interest rate and 3-month General Investment Account-i profit rate are applicable when Eligible Customers purchase any one or more of the selected OCBC/OABB Investment products (*both FD and GIA-i are insured By PIDM*).

3.2.1. Subject always to the provisos in clauses 3.2.2 and 3.2.3 below :

- Eligible Customers shall be eligible for the promotional 3-month FD interest rate as stated in Table (3) below, if they successfully purchase or participate in any of the selected products/packages set out in Table (4a) below; and
- Eligible Customers shall be eligible for the promotional 3-month GIA-i profit rate as stated in Table (3) below, if they successfully purchase or participate in any of the selected products/packages set out in Table (4b) below.

Table (3): Promotional 3-month Malaysia Ringgit FD/GIA-i

FD/GIA-i Tenure	Promotional Interest/Profit Rate**	Board Rate*
3-month	4.00% p.a.	2.85% p.a.

* For illustration only. The 3-month FD/GIA-i board and declared rate as at 1 December 2012 is used to show the difference between the board rate and the promotional rate for illustration only. To find out the latest board rates, please visit www.ocbc.com.my.

** Indicative profit rate + hadiyyah

Table (4a): Eligible Products and Packages offered or distributed by OCBC for Investment Promotion on Promotional 3-month FD

Listed Products or packages purchased	
1	OCBC Stabiliser [^]
2	OCBC ARIP-i [^] <i>OCBC ARIP-i is a product of OCBC Al-Amin Bank Berhad distributed by OCBC Bank.</i>
3	OCBC Starter Invest [^]
4	Unit Trust ("UT") Products
	<u>Eligible unit trust funds("Funds"):</u>
	AMASEAN EQUITY FUND
	AMPRECIOUS METAL
	AMCOMMODITIES EQUITY
	AMGLOBAL AGRIBUSINESS FUND
	CIMB PRINCIPAL STRATEGIC BOND FUND
	CIMB ISLAMIC ENHANCED SUKUK FUND (FORMER DANA WAFIQ)
	CIMB ISLAMIC EQUITY AGGRESSIVE FUND (FORMER DANA MUBARAK)
	CIMB MENA EQUITY FUND
	CIMB PRINCIPAL EQUITY GROWTH & INCOME FUND
	CIMB-PRINCIPAL EQUITY FUND (FORMER PREMIUM CAPITAL)
	CIMB-PRINCIPAL BALANCED FUND
	CIMB-PRINCIPAL BOND FUND
	OSK-UOB ASIAN INCOME FUND
	OSK-UOB GLOBAL EQUITY YIELD FUND
	OSK-UOB GROWTH AND INCOME FOCUS TRUST
	OSK-UOB KIDSAVE TRUST
	OSK-UOB KLCI TRACKER FUND
	OSK-UOB SMALLCAP OPPORTUNITY UNIT TRUST
	OSK-UOB SMART BALANCED FUND
	OSK-UOB SMART INCOME FUND
	OSK-UOB SMART TREASURE FUND
	PACIFIC ASIA BRANDS FUND
	PACIFIC ASIAPAC INCOME FUND
	PACIFIC DANA AMAN



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CIMB-PRINCIPAL EQUITY AGGRESSIVE FUND 3 (FORMER FUTURE GOALS)	PACIFIC DANA DIVIDEN
CIMB-PRINCIPAL GLOBAL TITANS FUND	PACIFIC DANA MURNI
CIMB-PRINCIPAL INCOME PLUS BALANCED FUND	PACIFIC DIVIDEND FUND
CIMB-PRINCIPAL KLCI-LINKED FUND 2 (FORMER COMPOSITE INDEX)	PACIFIC ELIT DANA AMAN
CIMB-PRINCIPLE SMALL CAP FUND (FORMER HIDDEN TREASURES)	PACIFIC ELIT DANA DIVIDEN
GLOBAL FORTUNE FUND	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND
HONG LEONG BALANCED FUND	PACIFIC ELITE ASIA DIVIDEND FUND
HONG LEONG BLUE CHIP FUND	PACIFIC ELITE CHINA GROWTH FUND
HONG LEONG BOND-ORDINARY PLAN	PACIFIC ELITE DIVIDEND FUND
HONG LEONG DANA MAA'ROF	PACIFIC ELITE EMERGING MARKETS FUND
HONG LEONG DANA MAKMUR FUND	PACIFIC ELITE GLOBAL DIVIDEND FUND
HONG LEONG DIVIDEND FUND	PACIFIC ELITE GLOBAL STRATEGIC FUND
HONG LEONG GLOBAL BOND FUND	PACIFIC FOCUS 18 FUND
HONG LEONG GROWTH FUND	PACIFIC FOCUS CHINA FUND
HONG LEONG PENNY STOCK FUND	PACIFIC INCOME FUND
HONG LEONG STRATEGIC FUND	PACIFIC MILLENNIUM FUND
HWANG AIIMAN GROWTH FUND	PACIFIC PEARL FUND
HWANG AIIMAN INCOME PLUS FUND	PACIFIC PREMIER FUND
HWANGGLOBAL EMERGING MARKETS	PACIFIC RECOVERY FUND
HWANG GLOBAL PROPERTY FUND	PACIFIC S&P GLOBAL STARS FUND
HWANG SELECT INCOME FUND	PACIFIC SELECT BALANCE FUND
HWANG SELECT OPPORTUNITY FUND	PACIFIC SELECT INCOME FUND
OSK-UOB ASIA PACIFIC FUND	RHB GOLDENLIFE TODAY
OSK-UOB DANA ISLAM	TA ASIAN DIVIDEND INCOME FUND
OSK-UOB EMERGING OPPORTUNITY UNIT TRUST	TA EUROPEAN EQUITY FUND
OSK-UOB EQUITY TRUST	TA GLOBAL ASSET ALLOCATOR FUND
OSK-UOB GLOBAL CAPITAL FUND	TA SOUTH EAST ASIA EQUITY FUND
AMASEAN EQUITY FUND	OSK-UOB ASIAN INCOME FUND
HWANG SGD INCOME FUND	TA TOTAL RETURN FUND
AM TACTICAL BOND FUND	HWANG SELECT ASIA (EX JAPAN) OPPORTUNITY FUND
OSK-UOB MULTI ASSET REGULAR INCOME FUND	OSK-UOB FOCUS BOND FUND
CIMB PRINCIPAL GREATER CHINA EQUITY FUND	

IMPORTANT NOTES:

(a) OCBC reserves the right to amend the list of eligible Funds from time to time without assigning any reasons thereof. OCBC will give notice of any amendments to the list of eligible Funds to the customer in any of the modes of communication specified in OCBC's Terms and Conditions for Investment Services.

(b) The Eligible Customers understand and acknowledge that a minimum Sales Charge of 2.00% is applicable to the Funds under the Promotion with the exception of the following Funds ("Pacific ELITE Funds"):

- Pacific ELITE Dividend Fund
- Pacific ELITE Asia Dividend Fund
- Pacific ELITE China Growth Fund
- Pacific ELITE Global Strategic Fund
- Pacific ELITE Emerging Markets Fund
- Pacific ELITE Dana Aman
- Pacific ELITE Dana Dividen
- Pacific ELITE Islamic AsiaPac Balanced Fund
- Pacific ELITE Global Dividend Fund

The Pacific ELITE Funds listed above are exempted from the Sales Charge and have a 2.00% p.a. Annual Management Fee which is higher compared to other unit trust funds. Customers are to refer to the prospectus for each specific Fund for information on the full sales charge. Investors are advised to read and understand the contents of the prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing; ie annual management fee imposed at a higher rate than the industry average for Pacific ELITE Funds as compared to similar funds.

5 Structured Investments ("SI")

Eligible SI products

1	FCY Retail Bonds
2	Credit-Linked Investments
3	Negotiable Instruments of Deposits



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Table (4b): Eligible Products and Packages offered or distributed by OABB for Investment Promotion on Promotional 3-month GIA-i Listed Products or packages purchased

Listed Products or packages purchased	
OCBC ARIP-i [^]	
Unit Trust-i ("UT-i") Products	
<u>Eligible unit trust-i funds ("Funds"):</u>	
AMASEAN EQUITY FUND	PACIFIC ELIT DANA AMAN FUND
AMPRECIOUS METALS FUND	PACIFIC ELIT DANA DIVIDEN FUND
AMCOMMODITIES EQUITY FUND	PACIFIC ELIT ISLAMIC ASIAPAC BALANCED FUND
HONG LEONG DANA MAKMUR FUND	PACIFIC DANA AMAN FUND
HONG LEONG DANA MAA'ROF FUND	PACIFIC DANA DIVIDEN FUND
HWANG AIIMAN INCOME PLUS FUND (formerly AIIMAN Balanced)	PACIFIC DANA MURNI FUND
HWANG AIIMAN GROWTH FUND (formerly Dana Idzihar)	
IMPORTANT NOTES:	
(a) OABB reserves the right to amend the list of eligible i-Funds from time to time without assigning any reasons thereof. OABB will give notice of any amendments to the list of eligible i-Funds to the customer in any of the modes of communication specified in OABB's Terms and Conditions for Investment Services.	
(b) The Eligible Customers understand and acknowledge that a minimum Sales Charge of 2.00% is applicable to the UT-i products under the Promotion with the exception of the following i-Funds ("Pacific ELIT Funds"): –	
<ul style="list-style-type: none"> • Pacific ELIT Dana Aman. • Pacific ELIT Dana Dividen. • Pacific ELIT Islamic AsiaPac Balanced Fund. 	
The Pacific ELIT Funds listed above are exempted from the Sales Charge and have a 2.00% p.a. Annual Management Fee which is higher compared to other unit trust funds. Customers are to refer to the prospectus for each specific i-Fund for information on the full sales charge. Investors are advised to read and understand the contents of the prospectus, and if necessary, consult their adviser(s), as well as consider the fees and charges involved before investing; ie annual management fee imposed at a higher rate than the industry average for Pacific ELIT Funds as compared to similar funds.	

[^] The OCBC Stabiliser savings account, OCBC Arip-i savings account and OCBC Starter savings account are insured by PIDM.

3.2.2. The Eligible Customers shall be eligible for the promotional 3-month FD interest rate set out in Table (3) pursuant to Clause 3.2.1 above provided always that :

- (a) The Eligible Customers' purchase or participation in any of the products stated in Column A of Table (5a) comes within the range of the investment amount stated in Column B of Table (5a); and
- (b) The Eligible Customers' placement amount in the promotional 3-month FD account shall not exceed the limit stated in Column C of Table (5a).

Table (5a)

Column A Listed Products	Column B Investment Amount	Column C Maximum FD Placement Amount
OCBC Stabiliser	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Ajer Regular Investment-i (ARIP-i)	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
OCBC Starter Invest (based on initial UT amount)	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Unit Trust products (lump sum investment)	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Negotiable Instruments of Deposits ("NID")	RM70,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the NID placement amount



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	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Structured Investments ("SI")	RM250,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the NID placement amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Retail Bonds	RM250,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the NID placement amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount

3.2.3. The Eligible Customers shall be eligible for the promotional 3-month GIA-i profit rate set out in Table (3) pursuant to Clause 3.2.1 above provided always that :

- The Eligible Customers' purchase or participation in any of the products stated in Column A of Table (5b) within the range of the investment amount stated in Column B of Table (5b); and
- The Eligible Customers' placement amount in the promotional 3-month GIA-i account shall not exceed the limit stated in Column C of Table (5b).

Table (5b)

Column A: Listed Products	Column B: Investment Amount	Column C: Maximum GIA-i Placement Amount
Ajer Regular Investment-i (ARIP-i)	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
OCBC Starter Invest (based on initial UT-i amount)	RM50,000 up to RM499,999	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount
Unit Trust-i products (lump sum investment)	RM50,000 and above	Should not exceed <u>one (1) time</u> of the UT investment amount
	RM500,000 and above	Should not exceed <u>three (3) times</u> of the UT investment amount

3.2.4. Any purchase of or participation in any of the products using monies withdrawn from the Employees Provident Fund (EPF) are excluded from and shall not be eligible for purposes of this Promotion.

3.2.5. Placement of the FD/GIA-i under this Promotion shall be made concurrently with the OCBC/OABB Product purchase.

3.2.6. In the event that the investments in any one of the selected products are cancelled during the respective "cooling-off" period, the Eligible Customer will not be eligible to enjoy the promotional 3-month FD interest rate/GIA-i profit rate. The prevailing board rate (as at the date of FD/GIA-i placement) shall apply instead, from the date of placement of the FD/GIA-i.

(a) Unit Trust Cooling-Off right:

3.2.6.a.1. The cooling off right is only applicable once to any customer who is investing for the first time in any UT/UT-i with OCBC/OABB. The cooling off right is not applicable for any subsequent investment by the same customer in UT/UT-i with OCBC/OABB.

3.2.6.a.2. If the UT/UT-i investment is cooled off, the Customer will receive the refund of the UT/UT-i investment amount and the UT/UT-i service charge that was paid.

3.2.6.a.3. The cooling-off period is a period of six (6) business days commencing from the date of receipt of the application by OCBC/OABB.

3.3. **Bonus Savers Promotion (Insured By PIDM)**

3.3.1. Eligible Customers will enjoy the following promotional interest rate for the following FD tenure as shown in Table (6):

Table (6): Promotional Malaysia Ringgit FD

FD Tenure	Promotional Interest	Board Rate*
3-month	4.50% p.a.	2.85% p.a.

* For illustration only. The 3-month FD board rate as at 1 December 2012 is used to show the difference between the board rate and the promotional rate for illustration purposes. To find out the latest board rates, please visit www.ocbc.com.my.

3.3.2. Eligible Customers will be eligible for the promotional interest for the 3-month FD if they deposit a minimum sum of RM2500 into the selected CASA as shown in Table (7) below:

Table (7): List of selected CASA

List of CASA Account	
1	OCBC Easi-Save Savings Account
2	OCBC Easi-Save Plus Savings Account
3	OCBC Young Savers Account
4	OCBC MoneyMax Savings Account
5	OCBC Esteem Account
6	OCBC Current Account
7	OCBC Premier Account



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8	OCBC SmartSavers Account
9	OCBC SmartSavers Junior Account
10	OCBC Premier Save Gold Account

- 3.3.3. To participate in the Bonus Savers Promotion, the Eligible Customer shall, on the same business day within the Promotion Period :
- (a) make a new placement in a 3-month tenured FD account, subject to the minimum placement amount of RM5,000 and maximum placement of twice the amount of CASA placement or RM1,000,000 whichever is lower; and
- (b) deposit into any one of the selected CASA listed in Table (7) above, subject to the minimum amount of RM2,500.

Table (8): Illustrations on the respective placement amounts into FD and CASA

FD PLACEMENT	CASA PLACEMENT
RM5,000	RM2,500
RM200,000	RM100,000
RM1,000,000	RM600,000 (Note: Earmarked Amount (defined below) will be RM500,000 only, which is half the amount of the FD)

- 3.3.4. If the Eligible Customer does not have any existing OCBC FD Account and/or any of the selected CASA Accounts listed in Table (7) above, the Eligible Customer shall open such Account(s) within the Promotion Period in order to participate in the Promotion. The respective minimum amounts for account opening shall apply for the opening of the CASA listed in Table (7) above.
- 3.3.5. Placement of the FD under this Promotion shall be made concurrently with the deposit into the selected CASA Account.
- 3.3.6. The amount deposited into the CASA for purposes of participating in this Promotion, which is half of the FD placement amount, will be earmarked for 3 months ("Earmarked Amount") starting from the deposit and placement date (concurrent). If the whole or any part of the Earmarked Amount shall be withdrawn from the CASA before maturity of the 3-month FD tenure, clause 3.3.9 below shall apply. The earmarking shall automatically cease to apply upon maturity of the 3-month FD tenure, or upon withdrawal of the FD placement under clause 3.3.8(b), whichever is earlier.
- 3.3.7. For Current Accounts, an Eligible Customer shall ensure that all cheques and withdrawals are sufficiently covered by non-earmarked funds. Cheque(s) drawn in excess of non-earmarked funds in the Current Account will be returned for insufficient funds.
- 3.3.8. For continued participation in this promotion, Eligible Customer must:
- (a) maintain the Earmarked Amount in the CASA for the 3 months period. If the whole or part of the Earmarked Amount is withdrawn from the CASA anytime within the 3 months period, then clause 3.3.9 below applies.
- (b) maintain the amount in the FD until the maturity date. If the whole or part of the FD placement is withdrawn prior to the maturity date, then the Earmarked Amount in CASA will be released, and clause 4.2.2 below applies and no interest shall be payable for the FD.
- 3.3.9. The promotional interest rate will cease to apply to the FD placement, should the Eligible Customer withdraw the whole or part of the Earmarked Amount any time within the 3 months period. In such case, the prevailing board rate will apply to the FD placement.

Table (9): Explanation on earmarking of CASA placement amount

DATE	FD ACCOUNT	FD INTEREST	CASA
1 January 2013	Placement of RM20,000	4.50%p.a.	Placement of RM10,000 (Earmarked Amount)
10 February 2013	No activity	2.85%p.a.**	Withdrawal of RM100 from Earmarked Amount
20 March 2013	Upliftment/Withdrawal	RM0***	Earmark to be released

** For illustration only. The 3-month FD board rate as at 1 December 2012 is used for illustration purposes. To find out the latest board rates, please visit www.ocbc.com.my.

*** Please refer to clause 4.2.2 below, no interest will be paid on the FD if there is premature upliftment or withdrawal of FD Before completion of first 3 months of the FD placement.

- 3.3.10. The terms and conditions applicable to the respective CASA listed in Table (7) above shall apply also to the sum placed into such CASA for purposes of the Bonus Savers Promotion.

3.4. **Commodity Murabahah General Investment Account-i ("CMGIA-i") Launch Promotion (Insured By PIDM)**

- 3.4.1. Eligible Customers will enjoy the following promotional profit rate for the following CMGIA-i tenures as shown in Table (10).

Table (10): Promotional Malaysia Ringgit CMGIA-i

CMGIA-i Tenure	Promotional Profit Rate	Board Rate*
3-month	3.50% p.a.	2.85% p.a.
12-month	3.50% p.a.	3.05% p.a.



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* For illustration only. The board and declared rates as at 1 December 2012 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.

- 3.4.2. The minimum CMGIA-i placement under this Promotion is RM5,000 and maximum placement is RM1 million per Eligible Customer.

3.5. **Premier 3-month Fixed Deposit Promotion (Insured By PIDM)**

- 3.5.1. Eligible Premier Banking Customers (defined below) are eligible to enjoy the following promotional interest rates for the following FD tenure as shown in Table (11):

Table (11): Promotional Malaysia Ringgit FD

FD Tenure	Promotional Interest Rate	3-month FD Board Rate*	Number of product holding to determine interest rates
3-month	5.50% p.a.	2.85% p.a.	3 Product Holding where 1 of the products must be non-deposit Wealth product.

* For illustration only. The 3-month FD board rate as at 1 December 2012 is used to show the difference between the board rate and the promotional interest rate for illustration purposes. To find out the latest board rates, please visit www.ocbc.com.my.

- 3.5.2. Eligible Premier Banking Customers will be eligible for the promotional 3-month FD interest rate if within the Promotion Period they successfully purchase or participate in or have existing holding in 3 or more selected products/packages and where one of the products must be non-deposit Wealth product as listed in Table (12). The promotional interest rate will be determined in accordance with Table (11) above, namely :

- (a) if the Eligible Premier Banking Customer purchases/participates in/holds 3 of the products/packages listed in Table (12), then the Eligible Premier Banking Customer is eligible to enjoy the promotional interest rate at 5.50% p.a. for the 3-month FD placement.

Table (12): Eligible Products and Packages

	Products or packages	Type of Products
1	OCBC Fixed Deposit	Deposit Product
2	OCBC Mudharabah GIA-i	
3	OCBC Commodity Murabahah GIA-i	
4	OCBC Savings Account Products	
5	OCBC Savings Account-i Products	
6	OCBC Current Account Products	
7	OCBC Current Account-i Products	
8	OCBC Foreign Currency Deposits	
9	Unit Trust ("UT") Products	Non-Deposit Wealth Product
10	OCBC Bancassurance Products	
11	Retail Bonds	
12	Negotiable Instruments of Deposits	
13	Credit-Linked Investments ("CLI")	
14	Dual Currency Investments ("DCI")	
15	Equity Linked Convertible Investments ("ELCI")	
16	Autocallable Equity	

- 3.5.3. The Premier 3-month FD Promotion is open only to "**Eligible Premier Banking Customers**" as defined in clause 3.5.4 below.
- 3.5.4. Eligible Premier Banking Customers shall mean and refer to such Eligible Customers of OCBC who apply for and are accepted to be members of OCBC Premier Banking within the Promotion Period.
- 3.5.5. To participate in the Premier 3-month FD Promotion, an Eligible Premier Banking Customer must make a new placement in a 3-month tenured FD with OCBC Bank during the Promotion Period. If the Eligible Premier Banking Customer does not have an existing OCBC FD Account, the Eligible Premier Banking Customer shall open an OCBC FD Account in order to participate in the Premier 3-month FD Promotion.
- 3.5.6. Placement of the FD under this Premier 3-month FD Promotion shall be made concurrently with the application for OCBC Premier Banking membership.
- 3.5.7. The minimum FD placement under this Premier 3-month FD Promotion is RM5,000 and maximum FD placement is an amount equivalent to 50% of the value of the Eligible Premier Banking Customer's assets under management as at the date of the FD placement (including the FD placement amount) or RM1 million, whichever lower. For purposes of this Premier 3-month FD Promotion, the term "assets under management" shall mean and refer to selected products purchased by the Eligible Premier Banking Customer from OCBC Bank and include deposits, investment products and bancassurance products with premiums payable annually.

3.5.8. This Premier 3-month FD Promotion is limited to one FD placement for each Eligible Premier Banking Customer.

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 / programmes 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. Conditions on all the promotional FD/GIA-i/CMGIA-i placements:

4.2.1. The funds used for the FD/GIA-i/CMGIA-i placement under promotion item 3.3, 3.4 and 3.5 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 and OABB), which are deposited or transferred into an Eligible Customer’s account with OCBC or OABB not more than 3 days from the date of participation in this Promotion.

4.2.2. If any amount is prematurely withdrawn from the FD/GIA-i/CMGIA-i Account (as the case may be) before the completion of the promotional FD/GIA-i/CMGIA-i tenure, the penalties are as follows:

Before completion of first 3 months of the FD/GIA-i/CMGIA-i placement :	No interest/profit will be paid
Thereafter:	50% of the contracted promotional rate is payable for each completed month for FD/CMGIA-i and a portion of eligible profit (including hadiyah) may be paid to the Eligible Customer based on the number of completed months invested for GIA-i.

4.2.3. Interest/profit payment will only be made at maturity of the promotional FD/GIA-i/CMGIA-i tenure.

4.2.4. Upon maturity of the promotional FD/GIA-i/CMGIA-i tenures, the promotional interest rates/profit rates will cease to apply and the FD/GIA-i/CMGIA-i will be automatically renewed with a similar tenure at the prevailing board rates when no other instruction is received from the Eligible Customer.

4.3. This Promotion is not valid with any other promotion or promotions as specified by OCBC or OABB from time to time.

4.4. The selection of products for this Promotion is at OCBC’s or OABB absolute discretion.

4.5. OCBC and OABB reserve the right to substitute at any time, at their sole and absolute discretion respectively, any of the products available for this Promotion with prior notice.

4.6. OCBC and OABB 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/OABB branch or their websites respectively or by incorporating the notice into OCBC’s/OABB’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.

Agreement

I/We have read and understood the Terms and Conditions governing the OCBC Save Easy Deals Promotion. I/We agree to be bound by the above Terms and Conditions and such other terms and conditions as may be amended by OCBC or OABB from time to time.

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 Name:
 I/C No:
 Date:
 CIF No:

.....
 Name:
 I/C No:
 Date:
 CIF No:



MEMBER

