

Terms and Conditions for OCBC Booster Account/-i Promotion (“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”)

1. When is the Promotional Period?	15 May 2024 until 28 January 2025 (both dates inclusive) (“Promotional Period”). The Bank may also change the Promotional Period by notice posted at the Bank’s branches and website.												
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia. The Promotion is only available over-the-counter or via your Relationship Manager/Client Advisor. The Promotion is not available through internet banking or Mobile Banking.												
3. Who is eligible for this Promotion?	<p>Individuals who:</p> <ul style="list-style-type: none"> a) Are Malaysian residents, or b) Are permanent residents in Malaysia, or c) Are non-residents (except individuals from countries not acceptable to the Bank e.g countries or territories which are sanctioned), <p>AND</p> <ul style="list-style-type: none"> d) Do not have any OCBC Booster Account/-i (“BA/-i”) prior to 15 May 2024 and opens a BA/-i during the Promotional Period (“Eligible Customers”). 												
4. What is the Promotion about?	<p>Eligible Customers are entitled to enjoy promotional rate (“New Account Promotion”) for your new BA/-i opened during the Promotional Period for four (4) months as stated in clauses 4A (i) and 4A (ii). In addition, Eligible Customers who qualify for Wealth Bonus Interest/Profit within any calendar month within the Promotional Period will enjoy the promotional Wealth Bonus Interest/Profit Rate of 2.00%p.a. (“Wealth Bonus Promotion”) computed in the manner, and payable for the pre-determined bonus period, as set out in the OCBC Booster Account/-i Terms and Conditions (“BA/-i T&Cs”). The Wealth Bonus Promotion applies in substitution of the Wealth Bonus Interest/Profit Rate for the purchases/subscriptions of the eligible unit trust/-i or bancassurance/takaful products (“eligible wealth products”) made within the Promotional Period. Save and except for the Wealth Bonus Interest/Profit Rate, all other features and computation of interests/profits in the BA/-i T&Cs remain the same and shall continue to apply to the Promotion.</p> <table border="1" data-bbox="395 1435 1522 1621"> <thead> <tr> <th>BA/-i Account Balance</th> <th>BA/-i Board Rate¹</th> <th>BA/-i Promotional Rate²</th> <th>EIR/EPR with Promotional Wealth Bonus³</th> </tr> </thead> <tbody> <tr> <td>Less than RM30,000.00</td> <td>0.10%p.a.</td> <td>0.30%p.a.</td> <td>2.30%p.a</td> </tr> <tr> <td>RM30,000.00 and above</td> <td>2.15%p.a.</td> <td>2.35%p.a.</td> <td>4.35%p.a</td> </tr> </tbody> </table> <p align="center">Table (1)</p> <p>¹These board rates are as at 15 April 2024. To find out the latest board rates, please visit the Bank’s Website.</p> <p>² The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any of the Bank’s branches nationwide or from the Bank’s website.</p> <p>³ Refers to Effective Interest/Profit Rate applicable on the first RM50,000 of the account average daily balance. As an example, if you maintain a day-end account balance of RM30,000 and qualify for the Wealth Bonus on the first RM50,000, the Effective Interest/Profit Rate for the 4-month period is 4.35% p.a.</p> <p>A) New Account Promotion</p>	BA/-i Account Balance	BA/-i Board Rate ¹	BA/-i Promotional Rate ²	EIR/EPR with Promotional Wealth Bonus ³	Less than RM30,000.00	0.10%p.a.	0.30%p.a.	2.30%p.a	RM30,000.00 and above	2.15%p.a.	2.35%p.a.	4.35%p.a
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- i) Eligible Customers who open a new BA/-i during the Promotional Period will be entitled to the tiered promotional rate as stipulated in Table (1) for four (4) months based on daily day-end account balance.
- ii) The promotional rate will apply for four (4) months from the date your new account is opened. Thereafter, your BA/-i will enjoy the prevailing board rates based on your account balances. Please refer to the Table (2) below for illustration:

Your BA/-i Account Opening Date	Your BA/-i Promotional Rate Expiry Date	Your BA/-i Board Rate Start Date
17 May 2024	16 Sept 2024	17 Sept 2024
31 July 2024	29 Nov 2024	30 Nov 2024
1 Dec 2024	31 Mar 2025	1 Apr 2025

Table (2)

B) Wealth Bonus Promotion

- i) If Eligible Customers make multiple purchases/subscriptions of eligible wealth products and qualify for the Wealth Bonus more than once, for months which different bonus periods overlap, only one bonus interest/profit will be accorded, and the bonus period with a higher bonus amount will be accorded.
- ii) If Eligible Customers have multiple accounts eligible for Wealth Bonus, only the account that has the highest bonus amount will be accorded.
- iii) Purchases/Subscriptions of the same wealth product meeting the minimum eligibility criteria will be aggregated if their effective date, after the free look/cancellation period or 14 days whichever is longer, falls in the same calendar month. Effective date refers to the inception date of the bancassurance/takaful product and trade date of unit trust/-i.
- iv) For eligible wealth products with regular premium/contribution, only the first year premium/contribution is eligible, provided that the first year premium/contribution meets the required minimum amount. Any subsequent premium/contribution payment will not be eligible.
- v) Wealth Bonus will be accorded in the relevant calendar month for a pre-determined bonus period after the free-look/ cancellation period or 14 days whichever is longer for the eligible wealth product(s) with an effective date no later than 28 January 2025.
- vi) Eligible Customers must be the sole policy owner, certificate owner or primary account holder, whichever is applicable, of the eligible wealth products.
- vii) Eligible wealth products that are subsequently terminated, cancelled, voided or reversed will not be applicable. In the event that Wealth Bonus has been accorded, the Bank reserves the right to claw back the amount of Wealth Bonus credited.
- viii) If the Eligible Customer's wealth product matures or is sold before the Wealth Bonus period ends, Wealth Bonus will continue to be paid.
- ix) Wealth Bonus Interest/Profit will be calculated at the end of each calendar month based on the average daily balance at the end of that calendar month subject to a cap and will be credited into the active BA/-i. The Wealth Bonus Interest/Profit payable under the Promotion will be credited and reported in the statement of account with the description "WEALTH BONUS". The Wealth Bonus Interest/Profit will be paid within 14 business days of the start of the following month and truncated to the nearest 2 decimal places. No Wealth Bonus will be paid to your BA/-i if the total amount of bonus in that month is less than RM0.01. Please refer to the Appendix for Wealth Bonus for Booster Account for information on the additional Wealth Bonus, the required minimum amount and the pre-determined bonus period.
- x) Wealth Bonus Interest/Profit is computed using the following method:

$$\text{Wealth Bonus} = \text{Average Daily Balance}^{\#} \times \text{Wealth Bonus rate} \times \frac{\text{Number of Days in month}}{\text{Number of days in Year}}$$

[#]Average daily balance is sum of everyday balance for the calendar month then divided by number of days in the calendar month. Wealth Bonus Interest/Profit is applicable on the first RM50,000 of the Average Daily Balance.

5.What you need to know about the Promotion?	<p>a) In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, and any other relevant governing bodies, interest/profit rates shall be revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement by the Bank. Notification of such change shall be made via announcements posted at branch and the Bank’s website or any other manner deemed suitable by the Bank.</p> <p>b) Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>c) The latest interest/profit rates, Appendix for Wealth Bonus for Booster Account that lists eligible wealth products and eligibility criteria for the Wealth Bonus can be found at the OCBC website. For avoidance of doubt, the Bank reserves the right to vary the Wealth Bonus Interest/Profit rates, list of eligible wealth products, eligibility criteria for the Wealth Bonus, the average daily balance cap for the Wealth Bonus Interest/Profit calculation and the predetermined period for Wealth Bonus, in its sole and absolute discretion from time to time without prior notice.</p> <p>d) With this Promotion, the Eligible Customer can enjoy 2 free MEPS withdrawal every month provided that the BA/-i is tagged to his/her debit card/-i as fast cash/primary account.</p> <p>e) The fund used for this Promotion must be “fresh funds” from other licensed bank in Malaysia, other than OCBC Bank and/or OCBC Al-Amin. Money from an account with OCBC Bank and/or OCBC Al-Amin is acceptable as “fresh funds” if the money was deposited into that account not more than 7 calendar days from the placement date under this Promotion. The Bank’s records and decisions on any of the matters relating to the BA/-i shall be final, conclusive and binding on all parties including Eligible Customers.</p>
6.Other Terms & Conditions	<p>a) This Promotion Terms and Conditions must be read in conjunction with the Bank’s Accounts and Services – Main Terms and Conditions, Product Information Sheet, Wealth Product Disclosure Sheet, Wealth Product Sales Illustration, Wealth Product Brochure, Wealth Product Highlight Sheet and Fund Prospectus, whichever applicable and all available at OCBC website.</p> <p>b) 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.</p> <p>c) The Bank has the right to change these Terms and Conditions, or to stop this Promotion, after giving prior notice for the change in Terms and Conditions or termination of the Promotion by posting a general notice in any of the Bank’s branches and website.</p> <p>d) 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, unless the loss is attributable to the Bank’s negligence.</p> <p>e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>