MYDeal Promotion ("Promotion") 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") presents the MYDeal promotion for Booster Account/Booster Account-i ("the Promotion"). The terms and conditions are as follows.
- 1.2. The Promotion is valid from 1 August 2018 until 31 October 2018 ("Promotion Period") and is applicable to all OCBC Bank and/or OCBC Al-Amin branches in Malaysia except OCBC Xpres branches.

2. Eligible Customers

- 2.1. Customers who are eligible to participate in this Promotion are referred to as "Eligible Customers". Eligible Customers are
 - Individuals who are Malaysian residents, Permanent Residents and non-residents except for individuals from countries which are not acceptable to OCBC Bank and/or OCBC Al-Amin.
 - Customers who remain in good standing with regard to the operations of their account(s) according to OCBC Bank and/or OCBC Al-Amin's absolute discretion to be eligible to participate in this Promotion.
 - Customers who do not have an OCBC Booster Account/OCBC Booster Account-i as a primary account holder either in a single or joint account.

3. MYDeal promotion

- 3.1. Booster Account ("BA") and Booster Account-i ("BA-i") are insured by PIDM.
- 3.2. Eligible Customers who open a new BA/BA-i during the "Promotion Period" will be eligible to the promotional rate set out in Table (1) on their BA/BA-i for until the Expiry Date ("Expiry Date") as set out in Table (2).

Your BA/BA-i balances	Your BA/BA-i board rate ¹	Your BA/BA-i promotional rate ²
Less than RM30,000.00	0.25% p.a.	0.25%p.a.
RM30,000.00 and above	3.25% p.a.	3.50%p.a.

Table (1)
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¹ For illustration only. The board rates published as at 12 July 2018 is 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 <u>www.ocbc.com.my</u>.

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

- 3.3. To participate in the promotion, the Eligible Customer shall open a new BA/BA-i and deposit a minimum initial amount of RM 500.
- 3.4. Upon Expiry Date, the promotional rate will cease to apply and Eligible Customer shall enjoy the prevailing Savings Account board rates.

Your BA/BA-i account opening date	Your BA/BA-i promotional rate expiry date
1 August 2018 – 31 August 2018	30 November 2018
1 September 2018 – 30 September 2018	31 December 2018
1 October 2018 – 31 October 2018	31 January 2019

Table (2)



4. Other terms and conditions

- 4.1. The latest interest/profit rates can be found at www.ocbc.com.my. For avoidance of doubt, OCBC Bank and/or OCBC Al-Amin reserve the right to vary the interest/profit rates in its sole and absolute discretion from time to time with prior notice.
- 4.2. This Promotion Terms and Conditions must be read in conjunction with the Accounts and Services Main Terms and Conditions, Product Information Sheet, whichever applicable.
- 4.3. In the event of any inconsistency between these terms and conditions and the Accounts and Services Main Terms and Conditions, any brochure or marketing material, this Promotion Terms and Conditions shall apply.
- 4.4. The funds used for this promotion may be "fresh funds" from other licensed bank in Malaysia, other than OCBC Bank and/or OCBC Al-Amin. Fresh funds are money deposited into an account with OCBC Bank and/or OCBC Al-Amin not more than 7 calendar days from the placement date.
- 4.5. OCBC Bank and/or OCBC Al-Amin have the right to change these Terms and Conditions, or to stop this Promotion after giving prior notice.
- 4.6. Notice of such variation to the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any branch or on our website.
- 4.7. OCBC Bank and/or OCBC Al-Amin's records and decisions on any of the matters relating to the Promotion shall be final, conclusive and binding on all parties including Eligible Customers.
- 4.8. OCBC Bank and/or OCBC Al-Amin 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 OCBC Bank and/or OCBC Al-Amin.
- 4.9. The terms and conditions herein shall be governed in all respects by laws of Malaysia and Eligible Customers shall submit to the non-exclusive jurisdiction of the courts of Malaysia.

