

**Terms and Conditions for Save and Win Campaign (“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”)**

| When is the Promotional Period? | 15 July 2021 until 31 December 2021 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches or website. | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|-------------------|----------------|-------------------------------------|--|--------------------|----------------------------|-----------------------|--|--|--|---|---|---|---|--|--|---|---|--|--|---|--|
| Which branches of the Bank participate in the Promotion? | All branches of the Bank in Malaysia. | | | | | | | | | | | | | | | | | | | | | | | | |
| Who is eligible for this Promotion? | <p>Individuals who are:</p> <ul style="list-style-type: none"> Malaysian residents, including Permanent residents in Malaysia, or Non-residents (except individuals from countries not acceptable to the Bank), or New-to-Bank¹ customers, or Existing-to-Bank customers who do not own a Booster Account/-i (“BA/-i”) or Premier Booster Account/-i (“PBA/-i”). <p>¹New-to-Bank customers are customers that do not have any existing products and accounts with the Bank as at 14th July 2021.</p> | | | | | | | | | | | | | | | | | | | | | | | | |
| What is the Promotion about? | <p>You will need to fulfil the criteria below with the Bank during the Promotion Period to earn the Lucky Draw entry for the Cash Prizes.</p> <p align="center">Table (1)</p> <table border="1"> <thead> <tr> <th rowspan="2">Eligible Customer</th> <th rowspan="2">Prize Category</th> <th colspan="2">Participating Products and Criteria</th> </tr> <tr> <th>Booster Account/-i</th> <th>Premier Booster Account/-i</th> </tr> </thead> <tbody> <tr> <td rowspan="3">New-To-Bank customers</td> <td rowspan="3"> <ul style="list-style-type: none"> Cash Prize </td> <td> i. Open a BA/-i account and deposit at least RM30,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed ii. The day end balance of your account must be at least RM30,000 up to the Cut-Off Date stated in Table (4). </td> <td> i. Open a PBA/-i account and deposit at least RM200,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed. ii. The day end balance of your account must be at least RM200,000 up to the Cut-Off Date stated in Table (4). </td> </tr> <tr> <td> <ul style="list-style-type: none"> Earn 2 Entries for the Cash Prize¹. </td> <td> <ul style="list-style-type: none"> Earn 4 Entries for the Cash Prize¹. </td> </tr> <tr> <td> When you fulfil item (i) and (ii) and purchase Eligible Wealth Product² </td> <td> When you fulfil item (i) and (ii) and purchase Eligible Wealth Product² </td> </tr> <tr> <td></td> <td></td> <td> <ul style="list-style-type: none"> Earn a total of 4 Entries for the Cash Prize¹ </td> <td> <ul style="list-style-type: none"> Earn a total of 8 Entries for the Cash Prize¹ </td> </tr> <tr> <td></td> <td></td> <td> When you fulfil item (i) and the day end balance of your account must be at least RM30,000 after 4 weeks from </td> <td> When you fulfil item (i) and the day end balance of your account must be at least RM200,000 after 4 weeks from the date of </td> </tr> </tbody> </table> | | | Eligible Customer | Prize Category | Participating Products and Criteria | | Booster Account/-i | Premier Booster Account/-i | New-To-Bank customers | <ul style="list-style-type: none"> Cash Prize | i. Open a BA/-i account and deposit at least RM30,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed ii. The day end balance of your account must be at least RM30,000 up to the Cut-Off Date stated in Table (4). | i. Open a PBA/-i account and deposit at least RM200,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed. ii. The day end balance of your account must be at least RM200,000 up to the Cut-Off Date stated in Table (4). | <ul style="list-style-type: none"> Earn 2 Entries for the Cash Prize¹. | <ul style="list-style-type: none"> Earn 4 Entries for the Cash Prize¹. | When you fulfil item (i) and (ii) and purchase Eligible Wealth Product ² | When you fulfil item (i) and (ii) and purchase Eligible Wealth Product ² | | | <ul style="list-style-type: none"> Earn a total of 4 Entries for the Cash Prize¹ | <ul style="list-style-type: none"> Earn a total of 8 Entries for the Cash Prize¹ | | | When you fulfil item (i) and the day end balance of your account must be at least RM30,000 after 4 weeks from | When you fulfil item (i) and the day end balance of your account must be at least RM200,000 after 4 weeks from the date of |
| Eligible Customer | Prize Category | Participating Products and Criteria | | | | | | | | | | | | | | | | | | | | | | | |
| | | Booster Account/-i | Premier Booster Account/-i | | | | | | | | | | | | | | | | | | | | | | |
| New-To-Bank customers | <ul style="list-style-type: none"> Cash Prize | i. Open a BA/-i account and deposit at least RM30,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed ii. The day end balance of your account must be at least RM30,000 up to the Cut-Off Date stated in Table (4). | i. Open a PBA/-i account and deposit at least RM200,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed. ii. The day end balance of your account must be at least RM200,000 up to the Cut-Off Date stated in Table (4). | | | | | | | | | | | | | | | | | | | | | | |
| | | <ul style="list-style-type: none"> Earn 2 Entries for the Cash Prize¹. | <ul style="list-style-type: none"> Earn 4 Entries for the Cash Prize¹. | | | | | | | | | | | | | | | | | | | | | | |
| | | When you fulfil item (i) and (ii) and purchase Eligible Wealth Product ² | When you fulfil item (i) and (ii) and purchase Eligible Wealth Product ² | | | | | | | | | | | | | | | | | | | | | | |
| | | <ul style="list-style-type: none"> Earn a total of 4 Entries for the Cash Prize¹ | <ul style="list-style-type: none"> Earn a total of 8 Entries for the Cash Prize¹ | | | | | | | | | | | | | | | | | | | | | | |
| | | When you fulfil item (i) and the day end balance of your account must be at least RM30,000 after 4 weeks from | When you fulfil item (i) and the day end balance of your account must be at least RM200,000 after 4 weeks from the date of | | | | | | | | | | | | | | | | | | | | | | |

| | | | |
|----------------------------|--|---|---|
| | | the date of account opening and purchase Eligible Wealth Products ² | account opening and purchase Eligible Wealth Products ² |
| | | <ul style="list-style-type: none"> Earn RM100 cash reward. | <ul style="list-style-type: none"> Earn RM200 cash reward. |
| Existing-To-Bank customers | <ul style="list-style-type: none"> Cash Prize | <p>i. Open a BA/-i account and deposit at least RM30,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed</p> <p>iii. The day end balance of your account must be at least RM30,000 up to the Cut-Off Date stated in Table (4).</p> <ul style="list-style-type: none"> Earn 1 Entry for the Cash Prize¹. <p>When you fulfil item (i) and (ii) and purchase Eligible Wealth Product²</p> <ul style="list-style-type: none"> Earn a total of 2 Entries for the Cash Prize¹. | <p>i. Open a PBA/-i account and deposit at least RM200,000 within 14 days from the date of account opening. Multiple deposits into the account are allowed</p> <p>iii. The day end balance of your account must be at least RM200,000 up to the Cut-Off Date stated in Table (4).</p> <ul style="list-style-type: none"> Earn 2 Entries for the Cash Prize¹. <p>When you fulfil item (i) and (ii) and purchase Eligible Wealth Product²</p> <ul style="list-style-type: none"> Earn a total of 4 Entries for the Cash Prize¹ |

¹The prize amount and quantities are stated in Table (3)

²The minimum requirement for the wealth product purchase is stated in Table (2)

Table (2)

Unit Trust/-i³

| Product | Min. Ticket Size (RM) | Min. Sales Charge | Number of Winners for cash reward ⁴ |
|----------------------------|-----------------------|-------------------|--|
| Booster Account/-i | 20,000 & above | 2.75% | 240 |
| Premier Booster Account/-i | 40,000 - 79,999 | 2.75% | 120 |
| | 80,000 & above | 2.25% | |

Bancassurance/Bancatakaful³

| Product | Min. Ticket Size (RM) | Number of Winners for cash reward ⁴ |
|----------------------------|-----------------------|--|
| Booster Account/-i | 10,000 | 420 |
| Premier Booster Account/-i | 20,000 | 120 |

³Please refer to the Wealth Bonus Appendix of the respective accounts for the list of eligible wealth products.

⁴Refers to total count for the entire Promotion. The Bank reserves the right to substitute any Prizes with other products and/or services, in which case all terms and conditions herein governing the Prizes shall apply to the substituted Prizes. Any change in the Prize will be notified to eligible winners in such manner deemed appropriate by the Bank.

Examples:

1. A New-to-Bank customer opened a Premier Booster Account on 29 September 2021. She then deposited RM200,000 into her account and invested RM80,000 into an MYR Unit Trust at the sales charge of 2.25% on 5 October 2021 which is within 14 calendar days

from the date of account opening. She also maintains the day end balance of RM200,000 up to 31 October 2021. By doing so, she is entitled to receive the **RM200** cash reward and simultaneously earns **8** entries in the Lucky Draw Cycle 1.

2. A New-to-Bank customer opened a Booster Account on 30 September 2021. He then deposited RM50,000 into his account and invested RM25,000 into an MYR Unit Trust at the sales charge of 2.75% on 14 October 2021 which is within the 14 calendar days from the date of account opening. He also maintains the day end balance of RM50,000 up to 31 October 2021. However, he exercised his cool-off rights on 20 October 2021. As such, he earns **2** entries in the Lucky Draw Cycle 1.
3. An Existing-to-Bank customer opened a Booster Account on 10 November 2021. He then deposited RM50,000 into his account and purchased a Bancassurance/Bancatakaful of RM10,000 within 14 calendar days from the date of account opening. He also maintains the day end balance of RM50,000 up to 31 January 2022. As such, he earns **2** entries in the Lucky Draw Cycle 2.
4. An Existing-to-Bank customer opened a Premier Booster Account on 3 January 2022. She then deposited RM300,000 into her account and purchased a Bancaassurance/Bancatakaful product of RM20,000 within 14 calendar days from the date of account opening. She also maintains the day end balance of RM200,000 up to 31 January 2022. However, she is not entitled to any entries to the Lucky Draw as the date of account opening is after the Promotional Period.

What are the Cash Prizes?

The total amount allocated for each Lucky Draw Cycle is as follows:

Table (3)

| Prizes | Cash Prize Amount ¹ | Number of Prizes ¹ |
|-------------------|--------------------------------|-------------------------------|
| Grand Prize | 38,888 | 1 |
| Second Prize | 6,888 | 8 |
| Third Prize | 888 | 20 |
| Consolation Prize | 88 | 50 |

¹The Bank reserves the right to substitute any Prizes with other products and/or services, in which case all terms and conditions herein governing the Prizes shall apply to the substituted Prizes. Any change in the Prize will be notified in such manner deemed appropriate by the Bank.

How are the winners selected?

Lucky Draw Cash Prize

Shortlisted Customer Selection

Customers of OCBC Bank and OCBC Al-Amin who have successfully fulfilled the criteria mentioned above will be pooled together for the selection process of Lucky Draw for Cash Prize according to your date of account opening, as stated in Table (4) below:

Table (4)

| Lucky Draw | Validity Period | Cut-Off Date |
|--------------------|---|-------------------------------|
| Lucky Draw Cycle 1 | 15 th July 2021 – 30 th September 2021 | 31 st October 2021 |
| Lucky Draw Cycle 2 | 1 st October 2021 – 31 st December 2021 | 31 st January 2022 |

Your number of entries will then undergo a Randomiser Programme where the 79 shortlisted customers will be chosen randomly in each Lucky Draw Cycle. Participation in this Promotion necessarily means acceptance of the usage of Randomiser Programme and the results it generates.

Shortlisted Customer Notification

Shortlisted Customers will be contacted via SMS based on the valid mobile numbers in the Bank's records. Shortlisted Customers will then be required to pass a Quiz related to the Bank to be a

Winner and redeem the Prize. Shortlisted Customers must reply to the SMS within 3 business days of receiving the SMS.

If the Shortlisted Customer does not pass this verification, answers the Quiz question wrongly and/or fails to reply the SMS within 3 business days of receiving the SMS, the Shortlisted Customer will be immediately disqualified. In any event the initial Shortlisted Customer is disqualified, the Bank reserves the right to select the next Shortlisted Customer through the Randomiser Programme.

Wealth Product Purchase cash reward

Customer Selection

Customers of OCBC Bank and OCBC Al-Amin who have successfully fulfilled the criteria mentioned above will receive the cash reward, subject to availability and the total available units are stated in Table (1).

By accepting the cash reward, customers are deemed to have:

- i. voluntarily provided their personal data to the Bank and consented to the Bank to process their personal data for the acknowledgement of the abovementioned Prizes.
- ii. agreed to allow their personal data to be processed and publicised by the Bank through marketing channels as the Bank deems fit (including publication of the Winner's details).
- iii. read and agreed that their data may be processed in accordance with the Bank's Privacy Policy on www.ocbc.com.my.

How will winners receive the prizes?

Winners will receive their cash prizes via the following means:

| Prize Category | Prize / Cash Reward Redemption |
|-----------------------------|---|
| Lucky Draw Cash Prize | <ul style="list-style-type: none"> • Cash will be credited into the Winner's active account with the Bank within 60 days from the end of the Lucky Draw cycle. |
| Wealth purchase cash reward | <ul style="list-style-type: none"> • Cash reward will be credited into customer's active account with the Bank within 60 days from the wealth purchase date. |

Can the Prizes be exchanged?

Prizes are not transferable or exchangeable in any other manner except agreed in writing by the Bank.

What you need to know about the Promotion?

- The cut-off dates for the Bank to determine your entitlement to participate in the Lucky Draw Cycles are on 31st October 2021 and 31st January 2022.
- If you purchase more than one Eligible Wealth Product, you will be entitled to only 1 Cash Reward.
- If your Booster/-i and/or Premier Booster/-i account is closed, suspended, terminated or has breached any agreement with the Bank before the referral reward is paid out, you will not be entitled to the cash prize.
- Eligible Customers are only allowed to participate in one Lucky Draw Cycle based on the date of account opening.
- Eligible Customers must purchase the eligible wealth products within 14 days from the date of account opening date.
- If an Eligible Customer duly exercises the cooling-off right on their Unit Trust/-i purchases or return the policy(s) to Great Eastern Life Assurance during the free-look period, the Bank reserves the right to forfeit and disqualify the customers on the prize redemption.
- If there are other promotions for Bancaassurance/Bancatakaful in addition to this Promotion, a Customer who purchases Bancaassurance/Bancatakaful will only receive 1 prize that is of the

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| | highest value (as determined by the Bank) under all of the promotions (including this Promotion). |
| Other Terms & Conditions | <ul style="list-style-type: none"> • Your deposit is protected by PIDM up to RM250,000 for each depositor. • The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet, both available at www.ocbc.com.my, apply to this Promotion. • 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. • The Bank may reasonably, after giving prior notice and the reason for the change in Terms and Conditions or termination of the Promotion, change these Terms and Conditions, or to stop this Promotion, by posting a general notice in any of the Bank's branches or website and the notice will take effect from the date set out in the notice. • Any instruction given and received by the Bank through the electronic services such as internet banking, mobile banking, automated teller machine, after the relevant cut-off time shall be regarded as instructions given to and received by the Bank on the next Business Day. • The decision of the Bank subject to there being no manifest errors on all matters relating to this Promotion shall be final, conclusive and binding on all parties including you. |