

**Terms and Conditions for Raya Fixed Deposit-i (“the 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?	7 March 2025 until 30 April 2025 (both dates inclusive) (“Promotional Period”). The Bank may change the Promotional Period with prior 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.								
3. Who is eligible for this Promotion?	<p>3.1 A customer of OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad who has successfully opened the following in sole or joint name:</p> <ul style="list-style-type: none"> <li>(i) a fixed deposit-i (FD-i) account with the Bank for placement of FD-i; or</li> <li>(ii) a Mi Fixed Deposit-i (Mi FD-i) account with the Bank for placement of Mi FD-i and a savings account with the Bank for crediting of the monthly profit amount, (each, an “<b>Eligible Customer</b>”).</li> </ul>								
4. What is the Promotion about?	<p><b>Fixed Deposit-i (MYR)</b></p> <p>4.1 Eligible Customer can enjoy 6-month promotional rates when they place Fixed Deposit-i (“FD-i”) or Mi Fixed Deposit-i (“Mi FD-i”) by making placement Over-the-Counter (“OTC”). Following are the pertinent details:</p> <p><b>6-month promotion</b></p> <table border="0"> <tr> <td>Type of Deposit</td><td>: FD-i or Mi FD-i only</td></tr> <tr> <td>Tenure</td><td>: 6 months</td></tr> <tr> <td>Board Rate</td><td>: 2.50% p.a.<sup>1</sup></td></tr> <tr> <td>Promotional Rate</td><td>: 3.70% p.a.<sup>2</sup></td></tr> </table> <p>4.2 All placements must be made with “Fresh Funds” which means funds transferred from another licensed bank in Malaysia other than OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad, and deposited in an account with OCBC Bank (Malaysia) Berhad or OCBC Al-Amin Bank Berhad not more than 7 calendar days prior to the placement date.</p> <p>4.3 The minimum placement amount is RM1,000.</p> <p>4.4 Upon maturity of the promotional FD-i or Mi FD-i, the Promotional Rate will cease to apply and the FD-i or Mi FD-i MYR will be automatically renewed with a similar tenure at the prevailing Board Rate if customer opts for auto renewal in their maturity instruction.</p> <p><sup>1</sup>For illustration only. This board rate is as of 1 April 2025. To find out the latest board rates, please visit the Bank’s website.</p> <p><sup>2</sup>The promotional rates stated above are correct at time of publication. Please obtain the latest rates from any OCBC Bank branch / OCBC Al-Amin branch nationwide or from the Bank’s website.</p>	Type of Deposit	: FD-i or Mi FD-i only	Tenure	: 6 months	Board Rate	: 2.50% p.a. <sup>1</sup>	Promotional Rate	: 3.70% p.a. <sup>2</sup>
Type of Deposit	: FD-i or Mi FD-i only								
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<p>5. What you need to know about the Promotion?</p>	<p>5.1 In the event of regulatory requirement and/or monetary policy changes by Bank Negara Malaysia, and any other relevant governing bodies, profit rates shall be revised accordingly, and the revised rates will take effect on the date stipulated in the notice/announcement by the Bank. The notice/announcement shall be published at the Bank's branches and its website and any other manner deemed suitable by the Bank.</p> <p>5.2 Your deposit is protected by PIDM up to RM250,000 for each depositor.</p> <p>5.3 If any amount is withdrawn prematurely before the end of tenure:</p> <ul style="list-style-type: none"> <li>(i) from the FD-i or Mi FD-i, Eligible Customer will not be entitled to any profit regardless of the length of time the deposit has been placed. For FD-i and Mi FD-i, Eligible Customer will be deemed to have given an Ibra' (rebate) on all profits; and</li> <li>(ii) the Customer's Purchase Price repaid to Eligible Customer in respect of the Mi FD-i will be reduced by the amount of profit which has been credited into Eligible Customer's OCBC savings account-i.</li> </ul> <p>5.4 This Promotion is not valid for Mi FD-i placements that are given to any party as security/collateral/support.</p> <p>5.5 For Mi FD-i placement: The profit payment will be credited monthly into Eligible Customer's OCBC savings account-i ("OCBC savings account-i"). You will therefore need to have an active OCBC savings account-i so long as you maintain the Mi FD-i placement.</p>
<p>6. Other Terms &amp; Conditions</p>	<p>6.1 The Bank's Accounts and Services – Main Terms and Conditions and Product Information Sheet (collectively, the "Product Terms and Conditions"), both available at OCBC Bank (Malaysia) Berhad and OCBC Al-Amin Bank Berhad's website, shall continue to apply.</p> <p>6.2 If these Terms and Conditions conflict with the Product Terms and Conditions, these Terms and Conditions shall prevail insofar as they apply only in relation to the Promotion.</p> <p>6.3 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 prior general notice in any of the Bank's branches and website.</p> <p>6.4 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>6.5 The laws of Malaysia apply and the courts of Malaysia may decide on any disputes arising from the Promotion.</p>