

Terms and Conditions for Foreign Currency Time Deposit-i Promotion (“the Promotion”) by OCBC Al-Amin Bank Berhad 200801017151 (818444-T) (referred to as the “Bank”)

1. When is the Promotional Period?	17 March 2025 until 30 June 2025 (both dates inclusive) (“Promotional Period”). The Bank may change the Promotional Period by posting a notice at the Bank’s branches (including branches of OCBC Bank (Malaysia) Berhad 199401009721 (295400-W) (“OCBC Bank”)) and website.										
2. Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia (including at branches of OCBC Bank). The Promotion is only available over-the-counter.										
3. Who is eligible for this Promotion?	Individuals who are: a) Malaysian residents, b) Permanent residents in Malaysia, and c) Non-residents (except individuals from countries not acceptable to the Bank)										
4. What is the Promotion about?	<p>a) Enjoy an additional 0.60%p.a. above the prevailing board rates for 3-month and 6-month on funds placed in Foreign Currency Time Deposit Account-i (“FCY TD-i”) in either AUD, SGD, USD and GBP. The prevailing board rates can be found at the Bank’s website > Personal Banking > Account > Islamic > Foreign Currency Time Deposit-i.</p> <p>b) Minimum FCY TD-i placement amount is 1,000 units in respective foreign currency.</p> <table border="1" data-bbox="683 1025 1326 1104"> <thead> <tr> <th>Currency</th> <th>AUD</th> <th>SGD</th> <th>USD</th> <th>GBP</th> </tr> </thead> <tbody> <tr> <td>Min Amount</td> <td colspan="4">1,000 units</td> </tr> </tbody> </table> <p>c) Placement must be converted into the FCY TD-i currency from Ringgit Malaysia or such other foreign currency within 3 working days and at the Bank’s prevailing foreign exchange board rate (the “Bank Sell” rate).</p> <p>d) Once your FCY TD-i matures, it will be renewed at the Bank’s prevailing board rate of the respective FCY TD-i, when no other instruction is received from you.</p>	Currency	AUD	SGD	USD	GBP	Min Amount	1,000 units			
Currency	AUD	SGD	USD	GBP							
Min Amount	1,000 units										
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, 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 of such change shall be published at the Bank’s branches (including OCBC Bank’s branches) and the Bank’s website and 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 profit payment will only be made at the maturity of the promotional FCY TD-i tenure.</p> <p>d) If any amount is withdrawn from the FCY TD-i before the completion of the promotional FCY TD-i tenure, you will not be entitled to any profit regardless of the length of time the deposit has been placed. For FCY TD-i, you will be</p>										

deemed to have given an Ibra' (rebate) on all profits for the prematurely withdrawn FCY TD-i.

- e) Cash withdrawal of the FCY TD-i is only allowed in the form of Ringgit Malaysia.
- f) The FCY TD-i will be converted to Ringgit Malaysia at the Bank's prevailing foreign exchange board rate (the "Bank Buy" rate).
- g) The Bank Buy rate at the time of cash withdrawal may be lower than the Bank Sell rate at the time of initial FCY TD-i placement. The difference between the Bank Buy and Bank Sell rates will affect the total return on the FCY TD-i placement. If the Bank Buy rate is sufficiently lower than the Bank Sell rate, then the total return can be negative and you may incur a loss.

6. Other Terms & Conditions

- a) The Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions, and OCBC Foreign Currency Time Deposit Account-i Product Information Sheet, all available at the OCBC website, shall continue to apply.
- b) If these Terms and Conditions conflict with the Bank's Accounts and Services – Main Terms and Conditions, OCBC Premier Banking and OCBC Premier Private Client Terms and Conditions and OCBC Foreign Currency Time Deposit Account-i Product Information Sheet, and any brochure or marketing materials, these Terms and Conditions shall prevail only insofar as they relate to Promotion matters.
- 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.
- 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.
- e) The laws of Malaysia apply to the Promotion and the courts of Malaysia may decide on any disputes arising from the Promotion.