

Wealth Management Service Guide

**LIVE
NEXT
LEVEL**



Welcome to *Wealth Management*!

From Wealth Management and investment services to countless chill experiences, we take every part of your life to new heights. On your Wealth Management journey, you can now **Live Next Level**.

Your dedicated Relationship Manager and our team of experts will cater to your unique financial needs. *Wealth Management* helps you to capture opportunities in order to optimise investment potential. You can also enjoy comprehensive cross border services. On top of all these, you can indulge in unparalleled privileges that enhance your premium lifestyle.

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Live Next Level



I'm widening my financial horizons

Multi-dimensional Market Information:

Broader knowledge, better-informed decisions

Information is vast. *Bank of China Group* offers multi-channel market trend analysis from dynamic angles. Our comprehensive investment products include Unit Trusts, Bonds and Precious Metals to help you capture better investment opportunities.

• **BOC Wealth Talks:**

Wealth Talks will bring you ideas for different stages of your life (such as family, education, retirement and owning a dream home) to support your customised solutions.

• **Investment Hot Topics:** [Click here](#)

Stay ahead on the global and local equity markets to help you make informed investment decisions. You can easily access financial information on Bank of China website and social media to help you build a diversified investment portfolio.

Remarks: Investment involves risks. Terms and Conditions apply to the relevant products and services.



Banking in the palm of my hand



Next-Gen Wealth Management Tech

Get ahead of the Game with cutting edge tools

In today's age of financial self-care, you are the expert of your own finances! *Wealth Management* offers innovative financial management technology to serve you 24/7. It's simple and accessible, so everyone can become a *Wealth Management* expert.

• **eWealth Banking:** [Click here](#)

eWealth Banking offers digital wealth management solutions via mobile banking application. You can invest in various types of unit trusts and bonds available in Malaysian Ringgit as well as foreign currencies that, suits your risk profile.

Furthermore, the process is secured as eToken generated from a device is required.

Finally, you can build your dream investment portfolio with 24/7 monitoring at your convenience.

• **UnionPay QR:** [Click here](#)

Make payments and enjoy shopping with UnionPay QR in China and worldwide. Enjoy easy travelling with cashless payments!

• **eInsured:** [Click here](#)

Protect against uncertainties

Whether it is protection for your life, medical, home, business, income or even travel around the world, you can always fulfill your dreams in advance via our mobile banking application.

• **One-stop Mobile Banking Services** [Click here](#)

A digital platform puts payments, transfers, foreign exchange, term deposits, placements and withdrawals, unit trusts, bonds, insurance and online appointment services at your fingertips.

Remarks: Investment involves risks. Terms and Conditions apply to the relevant products and services.



Living life to the fullest



Chill Life

Be first in line for the glamorous experiences

Wealth Management privileges promote a good work-life balance. Elevate your enjoyment with unique experiences and recharge your energy.

• **Wealth Management Debit Card** [Click here](#)

Wealth Management brings you countless benefits, promotions and rewards:

- Own a Debit Card which is widely accepted globally and supported by both RMB⁴ and MYR Savings accounts
- No withdrawal fee¹ when you withdraw cash via Bank of China's ATMs in Chinese mainland²
- Enjoy similar *Wealth Management* privileges³ in Bank of China (Hong Kong) and selected South East Asia countries



Remarks:

1. For details of the Debit Card, please visit <https://www.bankofchina.com.my/en-my/segment/personal-banking/bank-cards/great-wall-international-debit-card.html> or contact your *Wealth Management* Relationship Manager. BOC Malaysia *Wealth Management* Debit Card is subject to the relevant terms and conditions including fees and charges. For details, please refer to BOC Malaysia's materials on "**BOC Malaysia Debit Card Product Disclosure Sheet**" and "**Terms and Conditions Governing The Use of BOC Malaysia Debit Card**"
2. The Bank reserves the right to revise the fees and charges with 21 days prior notice. Please refer to the latest Service Rates & Tariffs at www.bankofchina.com.my.
3. The Bank reserve the right to amend the "BOC Hong Kong WM Mutual Recognition Privileges" subject to the changes. Please refer to your *Wealth Management* Relationship Manager and to visit website for the latest update.
4. Transactions conducted in the Mainland of China are settled in RMB (only applicable for WM customers with RMB account) to save on currency conversion costs while those transacted in Malaysia and other countries are settled in MYR.

I enjoy exclusive service from professionals



Interactive Consultations:

Get closer to you to better understand your needs.

Your needs progress as you age.

Standing by to communicate with you, the Wealth Management team from our consulting circle is here to address your need at any time, helping you on the way to reach your goals.

• **Dedicated Relationship Manager:**

We listen to your needs and offer you various types of *Wealth Management* products that match your financial needs, investment risk appetite, and investment experience.

• **Team of experts:**

Our team of product specialists provide insights from different aspects that matches your unique needs to help you capture opportunities and fulfil your financial needs.

- Wealth Specialist – Offers comprehensive investment and market information, enabling you to make wise decisions and potentially grow your wealth.
- Mobile Sales Team (Mortgage Service) – Offers suitable mortgage solutions to meet your needs.
- Commercial Relationship Manager – As your trusted business partner, we provide comprehensive business banking services, enabling you to grasp business opportunities.

• **eTanya:**

eTanya is the artery connecting both online and offline enquiry services.

eTanya allows you to make your appointment online via our mobile banking app. Your dedicated Relationship Manager will contact you to arrange an offline consultation with you.

Log in to the **Mobile Banking App>eWealth Banking>Appointment**



Beyond more

Comprehensive products, services and offers

Wealth Management provides a wide array of financial products from money management to investment and insurance to meet your financial needs.

• **Privileged Offers:** [Click here](#)

- Preferential interest rates for deposits and loans.
- RMB and Foreign exchange rate offers.
- Fee discounts for Remittances and Exchange namely Global Payment and Telegraphic Transfer

• **Cross-Border Wealth Management privileges:**

Your *Wealth Management* status allows you to enjoy privileges across Hong Kong, China; Indonesia; Thailand; Cambodia and Singapore.*

*Services may differ in certain countries.

• **Cross-border Wealth Management Advantages:** [Click here](#)

We support you when you are travelling, working, studying or even doing business abroad. Get your banking needs ready before your departures.

• **My Second Home:** [Click here](#)

We welcome you as an expatriates or an MM2H participants. Get you banking needs ready before your arrival.



Terms And Conditions For *Wealth Management Services*

1. Definitions and Interpretation

1.1. Unless otherwise expressly provided for herein, the following terms and expressions have the meanings respectively ascribed to them hereunder:

“the Bank”	Means Bank of China (Malaysia) Berhad Company No. 200001008645 (511251-V) a licensed bank incorporated in Malaysia under the Companies Act, 1965 and includes its successors in title and assigns.
“Wealth Management Services”	Means integrated services that provide the Customer with comprehensive range of banking products and services, together with multiple service channels, enabling the Customer to manage his/her/their finances flexibly.
“Business Day”	Means a day on which the Bursa Malaysia is open for trading.
“Customer”	Means any person whose application to use the <i>Wealth Management Services</i> has been accepted by the Bank.
“Retail Banking”	Referring to Personal Banking in Bank of China (Malaysia) Berhad
“these Terms and Conditions”	Includes such terms and conditions as may be amended by the Bank at any time and from time to time as provided for herein.

1.2. Unless the context otherwise requires, in these Terms and Conditions words importing the singular number shall include the plural and vice versa, and words importing the masculine gender shall include the feminine and the neuter gender.

1.3. These Terms and Conditions only govern the usage of *Wealth Management Services*. Therefore, customers are required to read and understand these Terms and Conditions with respective products and services’ terms and conditions in the event customers subscribe to the said products and services.

2. Provisions of *Wealth Management Services*

2.1. The Bank may at its sole and absolute discretion, provide *Wealth Management Services* to the Customer subject to the Customer maintaining a minimum “Total Relationship Balance” (TRB) of RM250,000 at all times.

3. Definition of Total Relationship Balance (TRB)

3.1. TRB refers to the Customers’ products holding offer by and/or through the Bank.

3.2. The combination of the following products under the Customer’s name will formed the calculation for TRB:

Product Type	Recognition Method
Current and/or Savings Account (MYR and Foreign Currency Denominated)	Daily average balance calculated on monthly basis. For Foreign currency denominated account, daily average balance to multiply by end of month rate to convert into MYR for the purpose of TRB Calculation.
Fixed Deposit (MYR and Foreign Currency Denominated)	Principal Amount excluding interest based on average daily balance. For foreign currency denominated fixed deposits, Principal amount multiply by end of month rate to convert into MYR for the purpose of TRB Calculation.
Value of Investment Assets	Calculated based on month end value in MYR or MYR equivalent. Including but not limited to Unit Trusts, Retail Bonds and Structured Investment.
Insurance	Universal-life only. Based on Current year cash value

3.3 The “Total Relationship Balance” under the Customer’s name includes the “Total Relationship Balance” of all his/her sole-name and joint-name accounts (Refer to Table 1). The “Total Relationship Balance” in the joint-name of the customer and other person only includes the “Total Relationship Balance” of all corresponding joint-name accounts (Refer to Table 2).

		Sole-name Account	Joint-name Account	Total TRB Recognition
Table 1	Main Applicant	MYR 200,000	MYR 50,000	MYR 250,000
	Joint Applicant(s)	MYR 200,000		MYR 250,000

		Sole-name Account	Joint-name Account	Total TRB Recognition
Table 2	Main Applicant	-	MYR 250,000	MYR 250,000
	Joint Applicant(s)	-		MYR 250,000

3.4 All foreign currency balances are calculated based on exchange rates quoted by the Bank from time to time.

3.5 The relevant calculation results shall be subjected to the Bank’s records.

3.6 The Bank calculates the market value according to the features of investment products.

3.7 Only apply to life insurance plans distributed by the Bank as an insurance agent. Cash value (or refer as Policy Account Value) of the policy is subject to the relevant insurance policy provisions. The Bank will use the Current Year Cash Value (at the beginning of calendar year) as its basis of calculation and the accuracy of such value is dependent on the insurance provider. For customer who subscribed to life insurance plan in the current year, the projected Cash Value (based on low scenario) stated in the Sales Illustration will be used for TRB calculation for entire calendar year. Customers are advice to check with the respective insurance company on the said value if in doubts.

3.8 Loan products are excluded from TRB calculation.

3.9 The Bank reserves its’ right to amend the TRB calculation from time to time including but not limited to remove, change or add products into the TRB calculations.

4. General Terms

- 4.1 *Wealth Management Services* are only applicable to personal customers aged 18 and/or above.
- 4.2 By subscribing the *Wealth Management Services*, the Customer is deemed to have read, understood and agreed to be bound by these Terms and Conditions herein and/or any other relevant terms and conditions that the Bank may impose from time to time.
- 4.3 The Bank reserves the rights at its absolute discretion to revise, add to, delete, vary and/or amend these Terms and Conditions at any time or from time to time, wholly or in part, by giving 21 days' prior notice to the Customer via displaying notices in the Bank's Branches and/or any other manner as determined by the Bank from time to time.
- 4.4 The Bank reserves the right at its absolute discretion to cancel, terminate or suspend the *Wealth Management Services*, wholly or in part, at any time with prior notice to the Customer via displaying notices in the Bank's Branches or any other mode of communication as may be determined by the Bank from time to time. The Customer shall not be entitled to make any compensation against the Bank for any and all losses or damages suffered or incurred by the Customer as a result of or arising from such cancellation, termination or suspension of the *Wealth Management Services* by the Bank.
- 4.5 In case of any dispute, the decision of the Bank shall be final and binding, and no further correspondences/appeals/attempts to the dispute such decisions from any third parties will be entertained.
- 4.6 These Terms and Conditions and all *Wealth Management* banking services shall be governed by and construed in all respects in accordance with the Laws of Malaysia and the parties hereto submit to the non-exclusive jurisdiction of the Malaysia courts.
- 4.7 Terms and Conditions apply for respective products.
- 4.8 BOCM Terms & Conditions Governing Electronic Banking Services apply.

DISCLAIMER STATEMENT FOR *WEALTH MANAGEMENT SERVICES*

- This advertisement has not been reviewed by Securities Commission Malaysia.
- The information contained herein is not intended to be a source of advice or credit analysis. Accordingly, any decision in connection with any product must be made solely on the information contained in the respective prospectus and no reliance is to be placed on any other representation. You are advised to read and understand the content of the prospectus before investing. Among others, you should also consider the fees and charges involved. The price of units / bonds and distributions / coupon payable, if any, may go down as well as up. Where past performance is quoted, the past performance of a product should not be taken as indicative of its future performance. You should also carefully consider whether any investment views or investment products are appropriate in view of your investment experience, objectives, financial resources and relevant circumstances. The relevant product offering documents should be read for further details. The investment decision is solely lies on you. However you are advised not to invest the products unless the products, at your own risk and decision, are suitable for you or suits your risk appetite based on the explanation provided by the Bank's sales staff member and your suitability assessment results.
- For subscription to investment products including but not limited to Unit Trust Funds, Retail Bonds and Precious Metal, you are advised to read and understand the respective products' terms and conditions. Investment products are not protected by PIDM.
- For insurance product, it is not the obligation or any form of guaranteed or insured by the Bank. The insurance product is the obligation of the Insurance Company. All enquiries related to claims and liabilities arising from the policies should be made with the Insurance Company. The Bank disclaims the liability for any loss or damage howsoever arising in connection with the insurance product.
- The Bank is a member of Perbadanan Insurans Deposit Malaysia (PIDM)
- The Bank's Current, Savings and Fixed Deposit accounts are protected by PIDM up to RM250,000 for each depositor.

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中國銀行 马来西亚
BANK OF CHINA (MALAYSIA) BERHAD

