



Terms and Conditions for “e-Pocket Cash Reward Campaign”

1. Campaign Period

1.1 Bank of China (Malaysia) Berhad (511251-V) (“**BOCM**”) is organizing “**e-Pocket Cash Reward Campaign**” (“Campaign”) from **22 September 2021** to **31 December 2021** (both dates inclusive) or such other date(s) as may be determined by BOCM at its sole discretion from time to time (“Campaign Period”).

2. Eligibility

2.1 This Campaign is open to New-to-Bank individual customer who is Malaysian citizen and aged 18 years old and above, and individual customers who have successfully opened an e-Pocket Account from 01 June 2021 to 21 September 2021 (“**Eligible Customer**”). For the avoidance of doubt, New-to-Bank individual customers refer to individual customers who do not have any account with BOCM prior to the Campaign Period and apply for an e-Pocket Account via Bank of China Mobile Banking App during the Campaign Period..

2.2 The following shall not be eligible to participate the Campaign:-

- (i) Existing BOCM customers;
- (ii) Individual customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period; and
- (iii) Persons who are determined by BOCM to be potentially committing any of the wrongful acts.

3. Campaign Mechanics

Campaign A – e-Pocket Account Opening Cash Reward (“Campaign A Cash Reward”)

3.1 In order to qualify for the Campaign A Cash Reward, the Eligible Customer must fulfil the following qualifying criteria as set out in Table 1 below during the Campaign Period:-

Table 1

Qualifying Criteria	Campaign A Cash Reward
<ul style="list-style-type: none"> • Open an e-Pocket Account via Bank of China Mobile Banking App; and • Deposit a minimum amount of RM50 in 1 single transaction into e-Pocket Account during the Campaign Period. 	<p style="text-align: center;">RM10 X 500 winners</p>

3.2 The Campaign A Cash Reward is open to the first 500 customers throughout the Campaign Period, on a first-come, first-served basis (“Campaign A Winners”).

3.3 Each of the Eligible Customer stands to win a maximum of one (1) Campaign A Cash Reward during the Campaign Period.

- 3.4 No campaign entry form or registration of participation is required to participate in the Campaign A.
- 3.5 The Campaign A Cash Reward will be automatically credited directly into Campaign A Winners' e-Pocket Account within thirty (30) days after the end of the Campaign Period ("Campaign A Reward Period").
- 3.6 The e-Pocket Account must remain open, valid and active within the Campaign A Reward Period for the purpose of crediting the Campaign A Cash Reward to the Campaign A Winners.

Campaign B – Draw Entry Cash Reward (“Campaign B Cash Reward”)

- 3.7 In order to qualify for the Campaign B Cash Reward, the Eligible Customer must fulfil the following qualifying criteria as set out in Table 2 below during the Campaign Period:-

Table 2

Qualifying Criteria	Category	Campaign B Cash Reward
<ul style="list-style-type: none"> • Deposit a minimum of RM50 into e-Pocket Account during the Campaign Period to earn 1 draw entry & subsequent every RM50 earn additional 1 draw entry; and • Maintain a minimum balance of RM200 in the e-Pocket Account on 31 December 2021. 	1st Prize	RM888 X 1 winner
	2nd Prize	RM188 X 5 winners
	Consolation Prize	RM88 X 20 winners

- 3.8 Below is the illustrations on the number of entry could be earned by Eligible Customer:

Scenario:

Customer A deposits a total of RM14,835 into his e-Pocket Account during the Campaign Period, he earns a total of 296 draw entries (RM14,835 / RM50 =296.7, which is rounded down to 296) .

- 3.9 The Eligible Customer must open/maintain an e-Pocket Account and deposit a minimum amount of RM50 into e-Pocket Account during the Campaign Period in order to earn 1 draw entry. For every subsequent RM50 (in multiple of RM50), customer will be rewarded with additional 1 draw entry.
- 3.10 A minimum balance of RM200 must be maintained in the Eligible Customer's e-Pocket Account on 31 December 2021. In the event the balance in the Eligible Customer's e-Pocket Account is less than RM200 on 31 December 2021, Eligible Customer shall be disqualified for draw.
- 3.11 At the end of Campaign Period, the entries earned shall be assigned with a serial number from the pool of qualifying entries and BOCM will select the shortlisted Eligible Customer through a random process to win the Campaign B Cash Reward ("**Shortlisted Eligible Customers**").
- 3.12 BOCM shall make three (3) attempts to contact the Shortlisted Eligible Customer on a best effort basis based on the latest telephone number(s) shown in BOCM's record at any time during office hours (9:00am to 6:00pm) to answer one (1) question. If the first contact attempt fails due to reasons such as mobile number not in service, no connection or any such reasons, then BOCM shall make two (2) more attempts at the BOCM's discretion. If the final attempt also fails, then the Shortlisted Eligible Customer shall be disqualified from winning the said Campaign B Cash Rewards. The next-in-line shortlisted Eligible Customer with the next sequential number from the list of shortlisted Eligible Customer shall then be contacted to answer the question.
- 3.13 The Shortlisted Eligible Customer will be deemed as the winner for Campaign B ("**Campaign B Winners**") if he/she is able to answer one (1) question correctly within the time frame stipulated by BOCM.
- 3.14 Each of the Eligible Customer stands to win a maximum of one (1) Campaign B Cash Reward in the Campaign B.

- 3.15 No campaign entry form or registration of participation is required to participate in the Campaign B.
- 3.16 The Campaign B Cash Reward will be automatically credited directly into Campaign B Winners' e-Pocket Account within thirty (30) days after the end of the Campaign Period ("Campaign B Reward Period").
- 3.17 The e-Pocket Account of Campaign B Winners must remain open, valid and active within the Campaign B Reward Period for the purpose of crediting the Campaign B Cash Reward to the Campaign B Winners.

4. General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Customer is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and/ or any other relevant terms and conditions governing the e-Pocket Account ("the Other Terms and Conditions") which can be obtained at any BOCM branches or BOCM's website at www.bankofchina.com.my.
- 4.2 BOCM reserves the right to change, amend, alter, modify or delete the Terms and Conditions herein, wholly or in part, at its absolute discretion, at any time or from time to time and such changes shall be notified to the Eligible Customer with prior notice of twenty-one (21) calendar days via BOCM's website at www.bankofchina.com.my or any other mode of communication as may be determined by BOCM from time to time.
- 4.3 BOCM reserves the right at its absolute discretion to cancel, withdraw, terminate, extend or suspend this Campaign, wholly or in part, at any time with prior notice to the Eligible Customer(s) via BOCM's website at www.bankofchina.com.my or any other mode of communication as may be determined by BOCM from time to time. The Eligible Customer shall not be entitled to claim any compensation from BOCM for any and all losses or damages suffered or incurred by the Eligible Customer as a result of or arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by BOCM.
- 4.4 BOCM reserves the right to disqualify any Eligible Customer for any reason whatsoever as BOCM may in its absolute discretion deem fit to participate in the Campaign without assigning any reason thereof.
- 4.5 If any matters arising from the Campaign are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined solely by BOCM at its absolute discretion.
- 4.6 BOCM shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, punitive, consequential, exemplary, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the Eligible Customer or whatsoever, resulting directly or indirectly from the Campaign.
- 4.7 All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Customer. No appeals and/or correspondences from the Eligible Customer shall be entertained.
- 4.8 By participating in this Campaign, the Eligible Customer consents to BOCM to disclose and/or to publish his/her personal data and photographs in any mass media or marketing materials for advertising or publicity purposes in any manner for this Campaign.
- 4.9 In the event of any inconsistencies between the Terms and Conditions and the Other Terms and Conditions, the Terms and Conditions herein shall prevail.
- 4.10 This Campaign and the Terms and Conditions herein shall be governed by the laws of Malaysia and the Eligible Customer agrees to submit to the jurisdiction of the Courts of Malaysia.
- 4.11 Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.