



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet (PDS) before you decide to apply e-Pocket. Seek further clarification from Bank of China (Malaysia) Berhad if you do not understand any part of this document or the general terms.

Bank of China (Malaysia) Berhad

Name of Product: e-Pocket

Date: 25 August 2021

1. What is this product about?

This product named as "e-Pocket" is an e-Wallet that allows you as a new customer to sign up with Bank of China (Malaysia) Berhad ("the Bank or BOCM") via Bank of China Mobile Banking Application ("Mobile Banking App") with the implementation of e-KYC solution, without the hassle of visiting our branch. Application of e-Pocket is available from Monday to Saturday, 8:00am - 9:50pm and Sunday, 8:00am - 7:50pm.

Customer is advised to sign up e-Pocket using actual information including MyKad, clear image of front and back of MyKad, clear selfie image, Mobile Number, Email, correspondence address, occupation, company name. The Bank reserves the right to close or freeze e-Pocket at any time if e-Pocket Holder use false identity, fictitious name or suspicious, manipulation, tampered MyKad image or untrue, inaccurate, incomplete or misleading or fraudulent information at the time of application to sign up for e-Pocket.

Each customer is only allowed to sign up one e-Pocket. Upon the successful application via Bank of China Mobile Banking App, you will have an e-Pocket account and a virtual debit card. e-Pocket allows you to perform banking transactions such as intra-bank and inter-bank fund transfer, DuitNow QR, JomPay bill payment. Virtual debit card is a non-physical debit card, which will be linked to your e-Pocket account and allowed you to use for online e-commerce purchase and payment via UnionPay QR code. The virtual debit card will be automatically cancelled and terminated if you close your e-Pocket with the Bank.

2. What do I get from this product?

Upon successfully sign-up, you will have an e-Pocket account with account number and a virtual debit card with debit card number.

You are allowed to perform the following via e-Pocket account:

- a. JomPay bill payment
- b. Intra-bank transfer within BOCM
- c. Inter-bank fund transfer via IBG and DuitNow.
- d. Payment via DuitNow QR code
- e. Standing Order

You are also allowed to perform the following payment via virtual debit card

- f. Payment via UnionPay QR code
- g. E-commerce purchase



3. Who is eligible to apply for this product?

- All Malaysian citizens, aged 18 years old and above.
- New to Bank, individual customers
- Subjected to the Bank's internal approval process

4. What are the features of this product?

Item	Details
e-Pocket Top Up Channel	<ul style="list-style-type: none"> • Intra-bank transfer from BOCNET/ Mobile Banking App or BOCM's ATM. • Interbank transfer from other local bank via IBG and DuitNow. <p>Note: Cash and cheque deposit are not allowed.</p>
e-Pocket Account Balance Limit	<ul style="list-style-type: none"> • Maximum balance at any time of RM5,000.00. <p>If there is circumstance the account exceeded RM5,000.00 such as merchant dispute refund transactions, customer will be notified of such excess and require to fully utilize such excess or redeem such excess by way of intra-bank or inter-bank transfer within 14 days from the date of the Bank's notification.</p> <ul style="list-style-type: none"> • e-Pocket account with zero balance will be closed after 9 months if there is no monetary activity.
e-Pocket Account Transaction Limit	<ul style="list-style-type: none"> • Maximum daily accumulated debit transaction limit of RM5,000.00 • Maximum monthly accumulated debit transaction of RM30,000.00 • Maximum yearly accumulated debit transaction of RM60,000.00
e-Pocket Closure Channel	<ul style="list-style-type: none"> • Branches of BOCM
Virtual Debit Card Brand	<ul style="list-style-type: none"> • UnionPay International (UPI) – UPI is widely accepted in Mainland China and globally.
Virtual Debit Card Transaction Limit	<ul style="list-style-type: none"> • Maximum transaction limit of RM2,000 per transaction • Maximum daily transaction limit of RM5,000
Opt-in for Overseas Transaction and Card-Not-Present Transaction	<ul style="list-style-type: none"> • Overseas transaction and card-not-present transaction are disabled by default. • Activation of overseas transaction and/or card-not-present transaction setting before performing any transaction via Virtual Debit Card at any places within or outside Malaysia. • When an overseas transaction and/or card-not-present transaction is performed, there is a risk of your card data being compromised or the information being used for unauthorized purchases. Please be reminded that in the case of overseas transactions, the card verification features for point of sale transactions may vary from country to country and some country/merchants may not adopt a stringent approach. Fraudulent transactions may occur if your card data is compromised. • Activation or deactivation can be performed by customer via Mobile Banking App at any time.
Payment PIN	<ul style="list-style-type: none"> • Virtual debit card payment PIN is required for performing payment using UnionPay QR. Hence, you are required to setup payment PIN via Mobile Banking App and always ensure the safety of your payment PIN. • Do not use a PIN derived from your birth date, identity card number, mobile number or sequential numbers (such as 123456) and/or easily identifiable number combinations (such as 111111) to reduce the chance of anybody successfully guessing your PIN.



5. What are the fees and charges I have to pay?

Type	Fee and Charges
e-Pocket account – annual fee	Free
e-Pocket account – dormant annual service fee	RM10.00
e-Pocket account and virtual debit card closure fee	Free
Fund transfer fee such as IBG/ DuitNow	Free
JomPay bill payment	Free
Standing Order	RM2
Virtual debit card issuance/ annual/ renewal/ replacement	Free
Conversion of Overseas Transactions	If a Transaction is made in Currency other than the Card's Billing Currency (MYR), the Transaction will be converted into the Card's Billing Currency at such exchange rate and at such time as may be determined by UnionPay International at its own discretion plus a currency conversion markup of 1.00% to the converted amount.

6. What are my obligations?

- You must take all reasonable precaution to prevent the disclosure of Mobile Banking APP user ID and password to other parties.
- You must check the transactions history of e-Pocket account and virtual debit card and report any discrepancy without undue delay after having discovered the discrepancy.
- You are fully liable for unauthorized transactions which require PIN verification and online one time password (OTP) if you:-
 - a. acted fraudulently;
 - b. delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss or unauthorized use of your e-Pocket;
 - c. voluntarily disclosed the payment PIN to another person or voluntarily allowed another person to use your e-Pocket ;
 - d. recorded the payment PIN on anything or anywhere which could understood by any other person as the Payment PIN to your e-Pocket ;
- You shall not disclose your virtual debit card number, PIN and CVV to any other person via unsolicited emails or on any website.
- The Bank will not be liable to any losses arising from failure of customer to secure their card number, PIN and CVV.



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD 200001008645 (511251-V)

7. What do I need to do if there are changes to my contact details?

It is important that you inform the Bank of any changes in your contact details to ensure that all correspondences reach you in a timely manner. Changes in contact details should be formally submitted in writing and duly authorized by signatories. Please visit the nearest branch of BOCM to update your contact details.

8. Where can I get assistance or lodge complaint?

If you wish to complain on the product or services provided by us, you may contact:

Customer Service Center

Tel: 603-2059 5566

Fax: 603- 2161 5150

Email Address: callcenter@bankofchina.com.my

Bank of China (Malaysia) Berhad

2nd Floor, Plaza OSK,

25 Jalan Ampang,

50450 Kuala Lumpur.

Tel: 03-2059 5566

(Attention to: Risk Management Department)

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia through **BNMLINK** or **BNMTELELINK** at:

Block D, Bank Negara Malaysia,
Jalan Dato' Onn,

50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

9. Where can I get further information?

Please contact us at: 03-2059 5566 (Customer Service) or log on to www.bankofchina.com.my for more information.

The information provided in this disclosure sheet is accurate and valid as at 25 August 2021.

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