

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take up the Panda Junior Dual Currency Savings Account (“PJSA”). Seek further clarification if you do not understand any part of this document or the general terms)	Bank of China (Malaysia) Berhad Name of Product: Panda Junior Dual Currency Savings Account (“PJSA”) Date:
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1. What is this product about?

Panda Junior Dual Currency Savings Account (“PJSA”) is a savings account for children below 18 years old (“**the Minor**”) which offers relatively higher interest rates to inculcate savings habit amongst parents and children for their future. It is opened to the Resident Minor and Non-Resident Minor with MM2H or student visa only.

2. What do I get from this product?

a) Relatively higher interest rate

Panda Junior Dual Currency Savings Account (“PJSA”) is a savings account under dual currency in MYR and CNY. PJSA is maintained under a master account consists of two (2) Sub-Accounts – MYR and CNY account with two different interest rate tiers. Interest is calculated daily and credited into PJSA on monthly basis.

Category	MYR		CNY	
	Savings Band	Rate p.a.*	Savings Band	Rate p.a.*
1	≤ MYR150,000	2.15%	≤ CNY300,000	1.10%
2	> MYR150,000	1.00%	> CNY300,000	1.00%

**Note: subject to change from time to time.*

b) Academic Cash Rewards

Cash Reward for Academic Excellence will be given to Minor who achieves excellent grades in **SPM and UEC**. The Cash Rewards are as below:

Full A Result	Cash Reward (Per Person)
UEC (Junior Category) 7As	MYR 200.00
SPM / UEC (Senior Category) 8As	MYR 300.00

Terms and Conditions:

- In order to be entitled to the Academic Cash Reward, the PJSA must be **opened for at least 6 months** and maintained an **average monthly balance of not less than MYR1,500/ CNY3,000** in the account **for the past 6 months** prior to the result announcement date.
- The PJSA must remain active until BOCM announce the Cash Reward recipient(s) for the respective examination.

- Limited up to 50 candidates for each category, on a first-come-first-serve basis.
- Parent(s) / Guardian(s) needs to bring the Minor's original result slip (SPM or UEC) to the account opening branch.

3. What are my obligations?

The Minor has to fulfill the minimum requirements as follow:-

- To open account with an initial deposit of MYR20.00 / CNY100.00.
- To maintain a minimum balance in the account, i.e. MYR20.00 / CNY40.00 at all times.

Upon the Minor attaining the age of 18, the PJSA will be closed and a new MYR normal savings account (Joint Account) and/or RMB Demand Deposit Account (Joint Account) ("New Accounts") will be opened accordingly. The parent(s)/guardian(s) have to visit BOCM's branch together with the Minor to provide us with a new account mandate for the New Accounts.

4. What other charges do I have to pay?

Kindly refer to the Bank's latest Account Rates & Tariffs (Savings Account) for the fees and charges, of which includes but not limited to the following:

- Replacement of lost savings passbook: MYR20.00 inclusive of stamp duty.
- Replacement of savings passbook due to poor handling: MYR10.00.
- Annual Service Charge on Dormant Account: RM10.00.
- NO Transaction Charges for CNY Sub-Account when performing transaction.

5. What if I fail to fulfill my obligations?

If the Minor fail to fulfill the initial deposit requirement, any request to open a PJSA will not be processed. Failure by a Minor to fulfill the minimum balance requirements will result in a withdrawal transaction cannot be processed.

Should the parent(s)/guardian(s), upon the Minor attaining the age of 18, failed to visit BOCM's Branch with the Minor to provide a new account mandate for the New Accounts, no operation or transaction will be allowed by us over the New Accounts.

6. What are the major risks?

There is an inherent exchange rate risk in CNY deposits and withdrawal due to the fluctuation of the CNY exchange rate against MYR.

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

It is important that you inform BOCM 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 redress?

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

Chairman of Complaints Unit
Bank of China (Malaysia) Berhad,
2nd Floor Plaza OSK

25 Jalan Ampang

50450 Kuala Lumpur

Tel: 03 2059 5566

Fax: 03 2161 5150

Email: service.my@bankofchina.com

Web site: www.bankofchina.com/my

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 (Call Centre) or log on to www.bankofchina.com/my/ to locate our nearest branch.

The information provided in this disclosure sheet is accurate and valid as at 8 August 2025.