



**Salary Plus Payroll Programme Terms and Conditions (“this Programme”)**

**“薪满溢足”个人发薪服务规则与条款 (“该计划”)**

Bank of China Malaysia (Company No. 200001008645(511251-v)) will be referred as “BOCM”. This Programme is run by BOCM.

马来西亚中国银行（注册号码：200001008645(511251-v)）简称为“马中行”。以下计划由马中行制定。

1. This programme is open to the following customer (“**Eligible Customer(s)**”) 该计划提供给以下客户 (“合格客户”)
  - a. Employees of a company used BOCM as their payroll services bank 雇主是马中行的企业发薪客户; or 或
  - b. New to BOCM individual customers who open any account listed in clause 2 for salary crediting purpose 开立了第二条中相关账户作为发薪账户的新客户; or 或
  - c. Existing BOCM individual customers who open any account listed in clause 2 for salary crediting purpose 开立了第二条中相关账户作为发薪账户的现有客户; or 或
  - d. Existing BOCM individual customers who nominate their existing account listed in clause 2 as salary crediting account 将第二条中相关账户指定为发薪账户的现有客户.
  
2. Eligible customers must hold one of the following type of account with BOCM as their salary account, i.e. an account where their monthly salary is credited into by their employers (“**Salary Account**”) 合格客户须持有以下任意一种账户且将该账户作为发薪账户，每月薪酬由雇主发放入其中:-
  - a. Savings Account 储蓄账户 (MYR 马币);
  - b. Current Account 往来账户 (MYR 马币);
  - c. Foreign Currency Demand Deposits Account 外币往来账户 (CNY 人民币/或 USD 美元).
  
3. To participate in this Programme, eligible customer must **maintaining a monthly net crediting salary of at least RM3,000** 参与此计划的合格客户，须保持每月净收入大于**3,000 马币**.
  
4. An Eligible Customer is eligible for the Programme Offers as stated in *Table A* as long as he/she maintains his/her Salary Account with BOCM for the purpose of this Programme 合格客户如持续使用马中行个人账户作为发薪账户即可享受表格 A 中的特惠.

**Table A Programme Offers 特惠**

**More Savings 享更多优惠**

1. **Special Forex Rate 特惠兑换汇率** (*available on digital and counter channel 适用于电子银行及柜台*):
  - 1) USD 美元: 当日对外牌价 sell/buy rate  $\pm 0.005$ ; and
  - 2) HKD 港币: 当日对外牌价 sell/buy rate  $\pm 0.1$ ; and
  - 3) CNY 人民币: 当日对外牌价 sell/buy rate  $\pm 0.05$ .



Notes 备注: Special forex rate for selling TT, buying TT and inter-account transactions. **Cash notes exchange are excluded.** 特惠兑换汇率仅适用于国际汇款交易和账户内交易, **不包括现钞兑换交易。**

**2. Special Outward Overseas Telegraphic Transfer Fee Charges 特惠海外电汇汇出服务手续费** (available on digital and counter channel 适用于电子银行及柜台):

- 1) 50% discount for the cable charge 电报费五折优惠; and
- 2) 100% discount for the RM5,000 and below remittance service charge 5000 马币以下小额汇款手续费全免。

**3. Special Charges for Foreign Currency Transactions 特惠外币账户交易服务手续费** (available on digital and counter channel 适用于电子银行及柜台):

- 1) 50% discount for any debit/credit transaction into/ from Foreign Currency Account 外币账户进出账交易均享五折优惠。

**4. Special Charges for Debit Card 特惠借记卡服务手续费:**

- 1) First year annual fee waiver 首年年费全免; and
- 2) No charges for cash withdrawal at all BOCM ATM 马中行 ATM 机免费取款; and
- 3) Fee waived for the first two ATM withdrawal at other local banks ATM 每月首两次跨行 (马来西亚境内) 取现免手续费。

**5. Special rates on home and personal financing 特惠房屋及个人融资配套.**

Notes: The final rates are subjects to the loan amount. 最终优惠利率须根据贷款金额确定。

**6. Special rates on wealth management products sales charge 特惠理财产品费率.**

Notes 备注: The final rates are subjects to the purchase amount. 最终优惠费率须根据交易金额确定。

**More Earns 享更多收益**

**7. Special rates on fixed deposit 特惠定期存款利率.**

Notes 备注: The final rates are subjects to the deposits amount. 最终优惠利率须根据交易金额确定。

**More Services 享更多服务**

**8. Instant recognition as a Wealthmanagement Customer without a TRB requirement and enjoy more benefits and services 免除资产要求可直接晋升为中银理财客户享更多服务**

- 1) Wealth Management Debit Card and Savings Account 中银理财专属借记卡; and
- 2) Dedicated Relationship Manager 专属理财经理; and
- 3) Wealth Management Centre and Priority Counter Service 中银理财中心及快速服务通道。

Notes 备注: Only for the customer with a net income above RM15,000. Customer need to sign up for the Wealthmanagement programme. 仅限每月净收入为 15,000 马币及以上的客户。客户须签署中银理财申请表加入计划。

**9. 24-Hour Mobile and Internet Banking Services 24 小时手机银行及网上银行服务**

- 1) Instant Transfer (Duit Now) 即时转账; and
- 2) Pay bills (Jompay) 缴付账单; and
- 3) Online Telegraphic Transfer 海外电汇; and
- 4) Online forex 在线兑换; and
- 5) Fixed Deposit 定期存款; and
- 6) Accounts Overview 账户概览; and



- 7) Transaction Enquiry 交易查询; and
- 8) Debit Card Management 借记卡管理; and
- 9) Others 其他

#### 10. Global Services 全球服务

- 1) Fast telegraphic transfer- Global Payment of Intelligence (GPI) 快速海外电汇-中银智汇; and
- 2) RMB Direct Remittance 人民币薪酬直汇; and
- 3) Global network spanning over sixty countries 分行网络遍及 60 余个国家; and
- 4) Attestation Account Opening Services 见证开户服务。

Notes 备注: RMB Direct Remittance limited for Chinese nationality customer only. 人民币薪酬直汇限中国籍客户办理。

### 5. General Terms & Conditions 基础规则与条款

5.1 In the event the Eligible Customer's salary is not credited to the Salary Account, the Eligible Customer will no longer enjoy the benefits and offers in this Programme. 如合格客户不再将薪酬汇至薪酬账户, 则合格客户将不再享受计划中的相关优惠与收益。

5.2 BOCM reserves the absolute right to revise or amend the Terms and Conditions, whether in part or whole, from time to time with 21 days prior notice. Any such revision or amendment shall be notified and informed to the Eligible Customer in the form and manner as determined by BOCM and shall take effect on the date stated in the notice. If the Eligible Customer does not agree to any revisions or amendments to the Terms and Conditions, the Eligible Customer is allowed to cease participating in this Programme. 马中行保留任何时间对计划相关条款全部或部分修改的权利, 二十一天内通知客户即可。修改内容将通过任何马中行决定的形式发出并根据发出内容中的生效时间开始生效。如合格客户对相关内容有任何异议, 可申请中止参与该计划。

5.3 The Programme Offers are not valid with other offers and promotions that are being offered by BOCM unless stated otherwise. 除已声明的情况, 该计划优惠与马中行其他优惠不可同时享受。

5.4 BOCM reserves the right to cancel, terminate or suspend this Programme with 21 days prior notice. For the avoidance of doubt, cancellation, termination or suspension by BOCM of this Programme shall not entitle the Eligible Customer to any claim or compensation against BOCM for any and all losses or damage suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension. 马中行有权取消、终止、或停止计划, 须提前 21 日通知合格客户。为避免理解偏差, 因取消、终止或停止引起的合格客户直接或间接损失, 合格客户将不得要求补偿。

5.5 The Eligible Customer is reminded that he/she will be responsible for all applicable government taxes or levies relating to this Programme (if applicable). 合格客户将对全部需要上缴政府的税费负责 (如适用)。



中國銀行 马来西亚

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

5.6 BOCM's decision on all matters relating to this Programme and in case of any dispute will be final and binding on all Eligible Customer of this Programme and no correspondence will be entertained. 马中行针对该计划各项内容给予最终决定并适用于全部合格客户，争端将不会被处理。

5.7 By participating in this Programme, the Eligible Customer agrees to be bound by these Terms and Conditions and the decisions of BOCM. 合格客户加入计划即视作同意马中行全部规则与条款。

5.8 All terms and conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia. 相关规则与条款将受马来西亚法律约束。

5.9 In the event of any discrepancy or inconsistency between the English version and the Chinese version of the terms and conditions, the Chinese version shall prevail. 规则与条款的英文版本与中文版本若有不一致或冲突，以英文版本为准。