

## 2022 Perfect Wealth Promotion (“Promotion”)

### **Terms and Conditions:**

- i. The promotion period for this Promotion is from 7<sup>th</sup> July 2022 to 30<sup>th</sup> December 2022 (both dates inclusive) (“Promotion Period”);
- ii. This Promotion is open to all of Bank of China (Malaysia) Berhad’s (“the Bank”) individual customers including the Bank staff (“Participant”);
- iii. There are three categories for this Promotion as provided below. The Participant is entitled to participate in all 3 categories of the Promotion as long as he/she has met the requirements for each category as provided herein.

### **Category 1: eWB ‘WEALTHcome’ Campaign**

- iv. This Promotion is only valid for the opening of Investment Portfolio Account (“IPA”) via the Bank’s Mobile Banking Application known as eWealth Banking (“eWB”);
- v. The Participant without a valid IPA and opens a new IPA via eWB within the Promotion Period (“Eligible Participant for Category 1”) will be entitled for MYR50.00 eWB Reward (“eWB Reward”);
- vi. Each Eligible Participant for Category 1 is only entitled for ONE (1) eWB Reward throughout the Promotion Period;
- vii. The eWB Reward will be given out to the first 200 Eligible Participant for Category 1 only (i.e the first 200 Participants who have opened the IPA successfully during the Promotion Period) on a first-come, first-served basis;
- viii. The eWB Reward will be credited to the Current Account /Savings Account (“CASA”) that is tagged to the IPA of the Eligible Participant for Category 1 during the Delivery Period as stated in the table below:

IPA Opening Period	Delivery Period
IPA opened during 7 <sup>th</sup> July 2022 until 31 <sup>st</sup> August 2022.	The Eligible Participant for Category 1 will receive the eWB Reward by 29 <sup>th</sup> November 2022.
IPA opened during 1 <sup>st</sup> September 2022 until 31 <sup>st</sup> October 2022.	The Eligible Participant for Category 1 will receive the eWB Reward by 29 <sup>th</sup> January 2023.
IPA opened during 1 <sup>st</sup> November 2022 until 30 <sup>th</sup> December 2022.	The Eligible Participant for Category 1 will receive the eWB Reward by 30 <sup>th</sup> March 2023.

### **Category 2: Special Unit Trust (“UT”) Sales Charge**

Category	Requirement	Rewards
2a	Participant is required to place UT Subscription via eWB and the UT subscription is less than MYR / USD / RMB / SGD / AUD 10,000.00 per transaction during the Promotion Period;	Maximum Sales Charge of 1.28% for UT with a Sales Charge of more than 1.28% as stated in the UT’s Prospectus or Information Memorandum
2b	Participant is required to place UT Subscription via eWB and the UT subscription is equal to or more than MYR / USD / RMB / SGD / AUD 10,000.00 per transaction during the Promotion Period;	Maximum Sales Charge of 1.08% for UT with a Sales Charge of more than 1.08% as stated in the UT’s Prospectus or Information Memorandum
2c	Participant must be a Wealth Management Banking (“WM Banking”) customer and is required to place UT Subscription via the Bank’s Relationship Manager (“RM”) and the UT subscription is capped at MYR100,000.00, CNY160,000.00, USD25,000.00 or SGD/AUD35,000.00 for the entire Promotion Period.	Maximum Sales Charge of 1.08% for UT with a Sales Charge of more than 1.08% as stated in the UT’s Prospectus or Information Memorandum

- ix. The Participant is entitled for the Rewards under all three Categories 2a, 2b and 2c concurrently provided that all the requirements for Categories 2a, 2b and 2c are met;
- x. Further to the requirement as provided in the table above, the Rewards for Category 2 is only applicable for UT with a Sales Charge that is more than 1.08% or 1.28% as stated in the UT's Prospectus or Information Memorandum;
- xi. The Participant with a valid IPA created via eWB or via the Bank's RM and meet the Requirement as provided in the table above will be entitled for maximum Sales Charge of 1.28% or 1.08% as stipulated in the table above ("Eligible Participant for Category 2")

**Category 3: WM Banking 'Refer and Get Rewarded' Campaign**

- xii. The Participant must be an existing \*WM Banking customer and refers a \*\*New-To-Bank ("NTB") WM Banking customer with a minimum Total Relationship Balance ("TRB") of MYR250,000.00 in aggregate or its equivalent in foreign currency ("FCY") within the Promotion Period ("Eligible Participant for Category 3"). The Participant must fill up the Referral Form as defined in Clause xvii below (which will be provided by the Bank's Relationship Manager (RM)) and provide the duly completed Referral Form to the RM. For the avoidance of doubt, all information provided by Eligible Participant for Category 3 must be accurate, true, current and complete. Failure to adhere to this requirement will lead to immediate disqualification;

*\*Note: WM Banking is the Bank's High Net Worth Individual segment which requires a minimum TRB of RM250,000.00 or its equivalent in FCY.*

*\*\*Note: New-To-Bank WM Banking customer means customer who does not hold any account with the Bank prior to the Promotion Period. For the avoidance of doubt, existing customer who has a Current Account/Saving Account with the Bank will not be qualified as NTB WM Banking customer, notwithstanding that he/she is not an existing WM Banking customer.*

- xiii. The Eligible Participant for Category 3 is entitled for ONE (1) MYR300.00 WM Banking Referral Reward ("WM Banking Referral Reward") upon:
  - a. The successful referral of ONE (1) NTB WM Banking customer by providing a duly completed Referral Form to the Bank's RM; and
  - b. The NTB WM Banking customer must fulfil the requirement of minimum TRB of MYR250,000.00 in aggregate or its equivalent in FCY) within the Promotion Period;
- xiv. The WM Banking Referral Reward will be given out to the first 200 Eligible Participant for Category 3 only who have fulfilled all the criteria in Clause (xiii) above and for the avoidance of doubt, the Bank reserves the right to disqualify the NTB WM Banking customer referred by the Participant and in such event, the Participant shall not be entitled for the WM Banking Referral Reward, notwithstanding that the NTB WM Banking customer has fulfilled all the criteria as provided in Clauses xii and xiii above;
- xv. There is no limit to the number of WM Banking Referral Reward that an Eligible Participant for Category 3 can receive, subject to the cap as provided in xv above;

In the event of a tie, the selection of the winners for Category 3 will be based on the date of receipt of the Referral Form by the Bank

Examples of the entitlement of WM Banking Referral Reward are as provided in the table below:

Scenario	Requirement	Rewards
3a	Participant refers 1 NTB WM Banking customer who was the 8th NTB WM Banking customer and the NTB WM Banking Customer has a TRB of MYR300,000.00 in aggregate within the Promotion Period.	The Participant is eligible for ONE (1) WM Banking Referral Reward. Total reward worth is MYR300.00.

3b	Participant refers 2 NTB WM Banking customers who were the 18 <sup>th</sup> and 69 <sup>th</sup> NTB WM Banking customers and both NTB WM Banking Customers have TRBs of RMB688,888.88 and USD100,000.00 in aggregate within the Promotion Period.	The Participant is eligible for TWO (2) WM Banking Referral Reward. Total reward worth is MYR600.00.
3c	Participant refers 4 NTB WM Banking customers who were the 123 <sup>rd</sup> , 135 <sup>th</sup> , 198 <sup>th</sup> and 201 <sup>st</sup> NTB WM Banking customers and all the NTB WM Banking Customers have with TRBs of SGD250,000.00, AUD188,888.00, USD300,000.00 and MYR500,000.00 in aggregate within the Promotion Period.	The Participant is eligible for THREE (3) WM Banking Referral Reward. Total reward worth is MYR900.00. The 201 <sup>st</sup> NTB WM Banking customer is not an eligible referral as eligibility is for the first 200 NTB WM Banking only.
3d	Participant refers 1 NTB WM Banking customer and the NTB WM Banking Customer has a TRB of MYR200,000.00 in aggregate within the Promotion Period.	The Participant is not eligible for the WM Banking Referral Reward as the NTB WM Banking customer does not have a minimum TRB of MYR250,000.00 in aggregate or its equivalent in FCY within the Promotion Period
3e	Participant refers 1 NTB WM Banking customer who was the 196 <sup>th</sup> NTB WM Banking customer within the Promotion Period and the NTB WM Banking Customer has a TRB of MYR250,000.00 in aggregate on 2 <sup>nd</sup> January 2023.	The Participant is not eligible for the WM Banking Referral Reward as the NTB WM Banking Customer has only met the minimum TRB of MYR250,000 after the Promotion Period has ended.

- xvi. TRB shall consist of Investment Products (i.e. UT and Bond), Glorious Optimum ("GO") and/or deposits with the Bank;
- xvii. The WM Banking Referral Reward will be credited to the CASA of the Eligible Participant for Category 3 as stated in the WM Banking Referral Reward Form ("Referral Form") during the Delivery Period as provided in the table below by which the Referral Form is received by the Bank's Wealth Management Unit ("WMU");

Referral Forms Received Period	Delivery Period
Referral Forms received by WMU from 7 <sup>th</sup> July 2022 until 31 <sup>st</sup> August 2022.	The Participant will receive the WM Banking Referral Reward in the CASA stated in the Referral Form by 29 <sup>th</sup> November 2022.
Referral Forms received by WMU from 1 <sup>st</sup> September 2022 until 31 <sup>st</sup> October 2022.	The Participant will receive the WM Banking Referral Reward in the CASA stated in the Referral Form by 29 <sup>th</sup> January 2023.
Referral Forms received by WMU from 1 <sup>st</sup> November 2022 until 30 <sup>th</sup> December 2022.	The Participant will receive the WM Banking Referral Reward in the CASA stated in the Referral Form by 30 <sup>th</sup> March 2023.

- xviii. In the event the Eligible Participant for Category 1 / Category 3 is not in receipt of the eWB Reward and/or WM Banking Referral Reward within the aforesaid time frame, the Eligible Participant for Category 1 / Category 3 is required to contact the Bank within 30 calendar days from the Delivery Period (i.e. from 30<sup>th</sup> November 2022 until 29<sup>th</sup> December 2022, 30<sup>th</sup> January 2023 until 28<sup>th</sup> February 2023, and/or 31<sup>st</sup> March 2023 until 29<sup>th</sup> April 2023), failing which the Eligible Participant for Category 1/ Category 3 is deemed to have received the eWB Reward and/or WM Banking Referral Reward and any request for the reimbursement of the eWB Reward and/or WM Banking Referral Reward shall not be entertained by the Bank;
- xix. The Bank reserves the right to amend or, delete the Terms and Conditions of this Promotion or to terminate this Promotion by giving 3 calendar days prior notice;
- xx. All transactions involved FCY are subject to prevailing Foreign Exchange Policy;
- xxi. For Category 3, the Participant hereby confirms that the Participant has obtained all the necessary consent from the NTB WM Banking customer in order for the Participant to forward the NTB WM

Banking customer's information (including but not limited to any personal data) as provided in the Referral Form to the Bank;

- xxii. In addition to the terms stipulated above, the Participants agree that the Terms and Conditions Governing Electronic Banking Services, Terms and Conditions for Unit Trust Investment Services and Terms and Conditions for Bonds Investment Service ("General T&Cs") shall be read together with the terms and conditions herein as an entire agreement. Any discrepancies between this terms and conditions and the General T&Cs, the specific terms above shall prevail to the extent of such discrepancies.
- xxiii. The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the jurisdiction of the Courts of Malaysia;
- xxiv. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa

**Disclaimer:**

*This Terms and Conditions has not been reviewed by Securities Commission Malaysia. 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.*