

50 年同在
Years Together

Manage Your Wealth via Mobile Banking App Promotion

Last updated: 1 October 2024

PROMOTION PERIOD

The Bank of China (Malaysia) Berhad [Registration No. 200001008645(511251-V)] ("BOCM") is organizing the **50 年同在 50 Years Together: Manage Your Wealth via Mobile Banking App Promotion** ("Promotion") commencing on **1st October 2024 to 31st December 2024** both dates inclusive ("Promotion Period"), unless otherwise notified.

TERMS AND CONDITIONS

The following sets out the terms and conditions applicable to the Promotion ("T&Cs"):

ELIGIBILITY

1. This Promotion is open to Participants for Category A and Participants for Category B as defined below (collectively referred to as the "Participants").
2. Participants who have committed or are suspected of committing any fraudulent or wrongful acts in relation to any products and/or any of the facilities granted by BOCM or have been declared bankrupt (pursuant to a petition by either BOCM, other banks or by any third party) or are subject to any bankruptcy proceedings at any time prior to or during the Promotion Period shall NOT be eligible to participate in the Promotion.

PROMOTION MECHANICS

There are 2 (two) categories of the Promotion:

- A) Online Unit Trusts Investment via eWealth Banking ("eWB"); and
- B) Online Insurance Purchase via eINSURED.

Participants can qualify for either one Category of the Promotion above.

Category A:

Online Unit Trusts Investment via eWealth Banking (eWB)

Eligibility:

1. This Promotion for Category A is open to all BOCM customers including Malaysian and non-Malaysian individuals from age 18 and above ("Participants for Category A").
2. Participants for Category A must be existing customers of the Bank with a valid Investment Portfolio Account ("IPA") opened via BOCM's Relationship Managers (RMs) or eWealth Banking (eWB).
3. For the purpose of this Promotion, the eligible Unit Trust funds ("Eligible UT Funds") refer to all types of Unit Trust funds denominated in MYR and CNY distributed by BOCM and offered in eWB via Mobile Banking App with online sales charge above

0.50%.

4. The Eligible UT Funds for the entire Promotion is capped at total 5 million denominated in MYR and 5million denominated in CNY respectively.

Promo Code Mechanics:

5. Participants for Category A who invest in Eligible UT Funds denominated in either MYR and/or CNY during the Promotion Period will enjoy a 0.50% Online Sales Charge for MYR/CNY 10,000 investment amount² per order after successfully apply the promo code **[50TGTMYR]** for MYR Unit Trust fund; or **[50TGTCNY]** for CNY Unit Trust fund upon submitting the Unit Trust Subscription order in eWB via Mobile Banking App.

Note²: If Participant for Category A intends to invest more than MYR/CNY 10,000, the participant can submit multiple order with the same promo code.

6. The promo code can be used in **MULTIPLE** orders per Participant for Category A, including Unit Trust Subscription to the same Eligible UT Funds.
7. The promo code can only be used for Unit Trust Subscription to the Eligible UT Funds submitted in eWB via Mobile Banking App.
8. BOCM reserves the right to cancel any orders with invalid usage of promo code; and/or if fraud or similar activity is suspected.

Unit Trust Products Disclaimer:

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

Participants are advised to read and understand the contents of the prospectus before investing. Among others, Participants should consider the fees and charges involved. The price of units/bonds and distributions/coupons payable, if any, may fluctuate. Past performance is not indicative of future performance.

Participants should carefully assess if investment products are suitable for their risk appetite, based on explanations provided by the Bank's sales staff (if any) and suitability assessments. The investment decision is solely the Participant's responsibility. The relevant product offering documents should be read for further details.

Category B:

Online Insurance Purchase via eINSURED

Eligibility

1. Category B promotion is open to all Malaysian and non-Malaysian individuals aged 18 and above ("Participants for Category B"), including non-BOCM customers, existing BOCM customers and staff¹.

Note¹: This Promotion cannot be used in conjunction with other exclusive staff promotions,

except for insurance premium rebate for BOCM staff.

Eligible Insurance Products:

2. For the purpose of this Promotion for Category B, the eligible insurance products (“Eligible Insurance Products”) distributed by BOCM and underwritten by MSIG Insurance (Malaysia) Bhd [Registration No. 197901002705 (46983-W)] (“MSIG”), the Banca Partners of BOCM are as follows:
- a) **MSIG Pet Insurance**
 - b) **MSIG Private Car Insurance** (i.e. Comprehensive Private Car / Motor Plus / Lady Motor Plus);
 - c) **MSIG TravelRight Plus Insurance** (Annual Plan / Single Trip Plan³)

Note³: MSIG TravelRight Plus Insurance – Single Trip Plan is subject to a minimum gross premium of RM300, excluding SST and stamp duty.

RM50 Cash Reward Mechanics:

3. Participants for Category B must apply for and purchase the Eligible Insurance Products during the Promotion Period via eINSURED Online channel from BOCM’s online network (i.e. BOCM Mobile Banking App, Website (www.bankofchina.com.my) and/or official Social Media such as Facebook and WeChat). The application via BOCM’s online network will then be routed and completed through MSIG’s Website at <https://takeiteasy.msig.com.my/boc/>
4. Participants for Category B who have successfully purchased any of the Eligible Insurance Products in the manner as provided in Clause 3 above that have been approved with payment of insurance premium accepted by the MSIG during the Promotion Period will be entitled for **RM50** TouchnGo reload PIN or cash voucher from other vendors (“Cash Rewards”) as sign-up rewards (“Winners”).
5. There is no limit on the number of Cash Rewards to be won by each Participant for Category B during the Promotion Period as long as it is in the manner as provided in Clause 3 and 4 above.
6. The Cash Rewards will be email to the Participants within 90 days from the date of the successfully completed of the online insurance purchase process.
7. The Cash Rewards given are non-transferable to third party and cannot be exchanged for other rewards, appearances or accessories. No requests for changes, replacement or appeal will be entertained.
8. In case the Cash Reward is not received within the specified time frame of 90 days, the Participant must contact the Bank within 30 calendar days after the 90-day period to resolve the issue.

Important Notes for Insurance Product:

The eligible insurance products are underwritten by MSIG Insurance (Malaysia) Bhd [Company No:197901002705 (46983-W)], a member of Perbadanan Insurans Deposit Malaysia (PIDM). Benefits under the eligible policy are protected by PIDM up to specified limits. Refer to the PIDM TIPS Brochure or visit www.pidm.gov.my for more information.

These products are distributed by Bank of China (Malaysia) Berhad [Company No: 200001008645 (511251-V)], a licensed bank under Bank Negara Malaysia. Assistance for product inquiries, claims, or complaints can be obtained through any Bank of China (Malaysia) branch.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by BOCM or Participating Insurance Companies for subscription of insurance by anyone. Participants are advised to read and understand the contents of the Eligible Insurance Products brochure/policy contract at BOCM's website before signing up.

GENERAL TERMS AND CONDITIONS

1. By participating in this Promotion, the Participants:
 - a) confirm that they have read, understood and agreed to be bound by the T&Cs of the Promotion, the respective terms and conditions of the Eligible UT Funds, Eligible Insurance Products and any other relevant terms and conditions that BOCM may impose from time to time with prior notice by posting on BOCM's website at www.bankofchina.com.my ("BOCM's Website");
 - b) agree that all records of transactions purchased online within or outside Malaysia captured by BOCM and/or MSIG's system(s) for the Promotion are final;
 - c) agree to access BOCM's Website at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs and/or details of the Eligible UT Funds and Eligible Insurance Products;
 - d) agree that BOCM's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Participants;
 - e) authorize and consent for BOCM and/or MSIG to disclose their personal data i.e., name, contact number and email address to an authorized third (3rd) party vendor (i.e. courier services, vendor of the cash rewards) appointed by BOCM and/or the MSIG for the purpose of delivering the hardcopy policy (if required) purchased and/or Cash Rewards in respect of the Eligible Insurance Products of this Promotion to the Participants;
 - f) authorize and consent for BOCM and/or MSIG to publish their personal data i.e. name and photo when publish the winner list in the BOCM's Website, Facebook and or others social media platform;
 - g) understand that the company/vendor providing the Cash Rewards (i.e whether the Cash Rewards is from TouchnGo or other vendor) is determined by MSIG and agree to accept the Cash Rewards without further dispute;
 - h) agree that the use of the Cash Reward is subject to the terms and conditions imposed by the vendor of the cash rewards and any dispute or query pertaining

- to the use of the Cash Rewards shall be resolved directly between the Winners and the vendor of the cash rewards without recourse to BOCM; and
- i) agree that they have read, understood and agree to be bound by BOCM's Privacy Notice, which is available at BOCM's Website.
2. BOCM reserves the right to:
- a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Eligible UT Funds and Eligible Insurance Products (which is also subject to amendments by MSIG), wholly or in part by way of posting on BOCM's Website, or in any manner deemed practical by BOCM in order to give 5 working days prior notice to the Participants on such additions, deletions and amendments via the Bank's Website or other communication channels;
 - b) disqualify any of the Participants for non-compliance with the T&Cs herein to participate in this Promotion.
 - c) disqualify any Participant or terminate the Promotion if fraudulent activity is detected.
 - d) all decisions made by the Bank regarding this Promotion are final, and no appeals will be entertained.
3. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Promotion, the final terms and conditions on BOCM's Website shall prevail.
4. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
5. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.