

2023 Funvest Promotion (“Promotion”)

Terms and Conditions:

- i. The promotion period for this Promotion is from 15th May 2023 to 29th December 2023 (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”) excluding the following:
 - a) Customer whose account(s) is terminated, suspended or cancelled within the Promotion Period;
 - b) Individual below 18 years old;
 - c) Any accounts held with the Bank that are delinquent or unsatisfactorily conducted as determined by the Bank at its sole and absolute discretion;
 - d) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- iii. There are two categories for this Promotion as provided below. The Participant is entitled to participate in both categories of the Promotion as long as he/she has met the requirements for each category as provided herein.

Category 1: Gadgets Giveaway

Table 1: Gadgets Giveaway’s Tranches

Tranche	Tranche Period	Total Gadget / Prize Giveaway (“Prizes”)
First	From 15 th May 2023 to 31 st July 2023	i) iPhone 14 Pro 256GB x 1 unit ii) Samsung Galaxy Tab S7 x 2 units
Second	From 1 st August 2023 to 30 th September 2023	i) iPhone 14 Pro 256GB x 1 unit ii) Samsung Galaxy Tab S7 x 2 units
Third	From 1 st October 2023 to 29 th December 2023	i) iPhone 14 Pro 256GB x 1 unit ii) Samsung Galaxy Tab S7 x 2 units
Finale	From 15 th May 2023 to 29 th December 2023	iPhone 14 Pro 512GB and Apple AirPods Pro x 2 sets

- 1.1 There are a total of four Tranches for Category 1 as per Table 1;
- 1.2 The Participant can only win ONE Prize (i.e. either iPhone 14 Pro 256GB or Samsung Galaxy Tab S7) during the First, Second or Third Tranche;
- 1.3 The Participant can participate in all First, Second and Third Tranches, provided that the requirements within the same Tranche in Table 3 below are met and provided that he/she has not won any Prize during the previous Tranche;
- 1.4 The Participant can participate in the Finale Tranche, provided that the requirements in Table 3 are met within the Promotion Period, regardless of any Prize entitlement during the First, Second or Third Tranches;

Table 2: Participation in the Tranches

Requirement(s) Met Within	Prize Entitlement		Participation for Tranche
	Previous Tranche(s)	Yes/No	
First Tranche	N/A	N/A	Yes
Second Tranche	First Tranche	Yes	No
		No	Yes
Third Tranche	First Tranche or Second Tranche	Yes	No
	First Tranche and Second Tranche	No	Yes
Finale Tranche	First Tranche, Second Tranche or Third Tranche	Yes	Yes
		No	Yes

- 1.5 A total of 9 units of Prizes consisting of either iPhone 14 Pro 256GB worth MYR 6,000 each or Samsung Galaxy Tab S7 worth MYR 2,000 each would be given out for the First, Second and Third Tranches as per Table 1 above;
- 1.6 A total of 2 sets of prizes consisting of 1 unit of iPhone 14 Pro 512GB and 1 unit of Apple AirPods Pro worth MYR 8,000 per set would be given out for the Finale Tranche as per Table 1 above;
- 1.7 The Bank reserves the right to change the Prize(s) with another model/gadget of similar value with 3 days prior notice;
- 1.8 The Prizes are provided on an “As Is” basis;
- 1.9 The Prizes are not transferable and cannot be exchanged for cash;
- 1.10 The Bank reserves the right to provide the Prizes in any colour based on availability;
- 1.11 The Prizes do not include any accessories or items that maybe shown on the Bank’s website or on any marketing materials, as they are meant for illustration purposes only;

Table 3: Gadgets Giveaway Rewards

Category	Requirement	Entry(ies) Earned
1a	Participant open an Investment Portfolio Account (“IPA”) via eWealth Banking (“eWB”) during Promotion Period	TEN (10) entries
1b	Participant open an IPA via the Bank’s Relationship Manager (“RM”) during Promotion Period	FIVE (5) entries
1c	Participant placed a minimum of MYR 1,000 or its equivalent in USD into any Unit Trust (“UT”) Subscription with a minimum Sales Charge of 1.18% or any Bond Buy via eWB	TEN (10) entries for every MYR 1,000 placed
1d	Participant placed a minimum of MYR 1,000 or its equivalent in USD into any UT Subscription with a minimum Sales Charge of 1.18% or any Bond Buy via the Bank’s RM	FIVE (5) entries for every MYR 1,000 placed

1e	Participant placed a minimum of CNY 1,000 into any UT Subscription with a minimum Sales Charge of 1.18% or any Bond Buy via eWB	TWENTY (20) entries for every CNY 1,000 placed
1f	Participant placed a minimum of CNY 1,000 into any UT Subscription with a minimum Sales Charge of 1.18% or any Bond Buy via the Bank's RM	TEN (10) entries for every CNY 1,000 placed

- 1.12 Entries are allocated based on the fulfilment of Requirement(s) in Table 3 within the specific Tranche in Table 1;
- 1.13 Category 1a and 1b are only applicable to Participants without a valid IPA prior to the Promotion Period;
- 1.14 Category 1c, 1d, 1e and 1f are applicable to all valid IPAs which were created via eWB or via the Bank's RM;
- 1.15 The Participant is entitled to earn the entries under all six Categories in Table 3 concurrently provided that all the requirements for each Category are met;
- 1.16 The entries will be given on the IPA basis. Therefore, if the Participant has more than 1 IPA, all the IPAs can participate in Category 1c, 1d, 1e and/or 1f, provided that all the requirements are met;
- 1.17 There is no maximum number of entries a single IPA can accumulate;

Table 4: Scenario for Prizes / Gadget Giveaway

Scenario	Requirement	Entries
a	Participant place MYR 5,800.00 into UT Fund with a Sales Charge of 1.18% via eWB on 18 th May 2023, but did not win any Prize during the First Tranche.	The Participant is eligible for the following number of entries during: i) First Tranche: 50 entries ii) Second Tranche: 0 entries iii) Third Tranche: 0 entries iv) Finale Tranche: 50 entries
b	Participant place MYR 50,000.00 into Bond via eWB on 30 th August 2023, and won a Samsung Galaxy Tab S7 during the Second Tranche.	The Participant is eligible for the following number of entries during: i) First Tranche: 0 entries ii) Second Tranche: 500 entries iii) Third Tranche: 0 entries iv) Finale Tranche: 500 entries
c	Participant: i) open an IPA via eWB on 1 st June 2023, but did not win any prize during the First Tranche; ii) place CNY 10,000.00 into UT Fund with a Sales Charge of 1.18% via eWB on 9 th September 2023, and won an iPhone 14 Pro 256GB during the Second Tranche; iii) place USD 50,000.00 into Bond via the Bank's RM on 18 th October 2023.	The Participant is eligible for the following number of entries during: i) First Tranche: 10 entries ii) Second Tranche: 200 entries iii) Third Tranche: 0 entries iv) Finale Tranche: 1,310 entries (10 + 200 + 1,100)

d	Participant: i) open an IPA and place MYR 100,000.00 into UT Fund with a Sales Charge of 1.18% via the Bank's RM on 21 st May 2023, but did not win any prize during the First Tranche; ii) place CNY 50,000.00 into Bond via eWB on 17 th December 2023, and won a Samsung Galaxy Tab S7 during the Third Tranche.	The Participant is eligible for the following number of entries during: i) First Tranche: 505 entries ii) Second Tranche: 0 entries iii) Third Tranche: 1,000 entries iv) Finale Tranche: 1,505 entries (505 + 1,000)
e	Participant place MYR 88,888.88 into UT Fund with a Sales Charge of 0.00% via eWB on 23 rd June 2023.	The Participant is not eligible for any entries as the Sales Charge is less than 1.18%.
f	Participant open an IPA and place USD 500,000.00 into Bond via the Bank's RM on 2 nd January 2024	The Participant is not eligible for any entries as the Promotion Period has ended.

- 1.18 Each IPA is only entitled to a maximum of ONE (1) Prize during the First, Second and Third Tranches and ONE (1) prize during the Finale Tranche;
- 1.19 All entries earned for each Tranche will be grouped together and randomly assigned with a serial number by the Bank's randomiser system;
- 1.20 The Prizes for all Tranches will be assigned to the 11 selected IPAs via the Bank's randomizer system subject to Clause 1.15, within 2 months after the Tranche Period ("Randomization Period");

Table 5: Prizes Randomization Period

Tranche	Randomization Period
First	From 1 st August 2023 until 30 th September 2023
Second	From 1 st October 2023 until 30 th November 2023
Third	From 30 th December 2023 until 29 th February 2024
Finale	From 30 th December 2023 until 29 th February 2024

- 1.21 Subject to Clause 1.18 above, the entry's serial number generated by the Bank's randomiser system during the First, Second and Third Tranches Randomization Period that is first on the list will be assigned with the iPhone 14 Pro 256GB;
- 1.22 The Winners of the iPhone 14 Pro 256GB for the First, Second and Third Tranches, will be confirmed prior to the selection of the Winners of the Samsung Galaxy Tab S7 for each Tranche;
- 1.23 Subject to Clauses 1.18 and 1.22 above, the entries' serial numbers generated by the Bank's randomiser system during the First, Second and Third Tranches' Randomization Periods, that are first and second on the list after the confirmation of the iPhone 14 Pro 256GB Winners, will be assigned with the Samsung Galaxy Tab S7;
- 1.24 The principal accountholders of the 11 selected IPAs will receive a call from the Bank via the mobile number maintained in the IPA, notifying them that they stand a chance to receive the Prize, subject to answering 3 questions correctly for the First, Second and Third Tranches' iPhone 14 Pro 256GB or a question correctly for the First, Second

- and Third Tranches' Samsung Galaxy Tab S7 and Finale Tranche' Prizes. The confirmation of the Prize winner and delivery address is immediate upon providing the correct answer(s) during the call ("Winners");
- 1.25 The Bank will attempt to call the principal accountholders of the selected IPAs a maximum of 2 times via the Bank's recorded line (603-2387 8828);
 - 1.26 The principal accountholder who did not answer the calls made by the Bank's recorded line as stated in Clause 1.25 or answer the question incorrectly will be disqualified as a Winner;
 - 1.27 In the event there is no iPhone 14 Pro 256GB Winner for the First, Second or Third Tranche, or less than 2 Winners for the Finale Tranche due to Clause 1.26, the next entry from the randomization results in Clause 1.20 will be shortlisted as the selected IPA and the same process from Clause 1.24 to Clause 1.26 shall be repeated;
 - 1.28 In the event there are less than 2 Samsung Galaxy Tab S7 Winners for the First, Second or Third Tranche due to Clause 1.26, the next entry from the randomization results in Clause 1.20 will be shortlisted as the selected IPA and the same process from Clause 1.24 to 1.26 shall be repeated;
 - 1.29 The Prizes will be couriered to the Winners via the correspondence address that is stated in the IPA within 3 months from the end of the Randomization Period ("Delivery Period");
 - 1.30 The Bank will not entertain any request to deliver the Prizes to an overseas or P.O. Box address. During the call for delivery address confirmation, the Winner with an overseas address can nominate a proxy with a Malaysian address to receive the Prize(s) on behalf of the Winner.
 - 1.31 The Bank will not be held liable and replace any lost, damaged or stolen Prizes that may occur during the course of delivery or the usage of the Prizes. The Winners shall at their own cost and expense deal directly with the merchant or manufacturer for any queries, warranty information, disputes or claims pertaining to the Prizes without any recourse to the Bank;
 - 1.32 The Bank excludes and disclaims any warranties, representations or endorsements of the Prizes;

Table 6: Prizes Delivery Period

Tranche	Delivery Period
First	From 1 st October 2023 until 31 st December 2023
Second	From 1 st December 2023 until 29 th February 2024
Third	From 1 st March 2023 until 31 st May 2024
Finale	From 1 st March 2023 until 31 st May 2024

- 1.33 In the event the Winner is not in receipt of the Prize(s) within the aforesaid time frame, the Winner is required to contact the Bank within 1 month from the Delivery Period (i.e. from 1st January 2024 until 31st January 2024 for the First Tranche, from 1st March 2024 until 31st March 2024 for the Second Tranche and from 1st June 2024 until 30th June 2024 for the Third and Finale Tranches), failing which the Winner is deemed to have received the Prize(s) and any request for the reimbursement of the Prize(s) shall not be entertained by the Bank;
- 1.34 Apple and Samsung are not sponsors for this Promotion.

Category 2: eWB Funvest Rewards

Table 7: eWB Funvest's Tranches and Requirement

Tranche	Tranche Period	Requirement
A	From 15 th May 2023 to 31 st August 2023	Participant to accumulatively invest a minimum of MYR 50,000 or its equivalent in foreign currencies into any UT Fund with a minimum Sales Charge of 1.18% or any Bonds via eWB.
B	From 1 st September 2023 to 29 th December 2023	Participant to accumulatively invest a minimum of MYR 50,000 or its equivalent in foreign currencies into any UT Fund with a minimum Sales Charge of 1.18% or any Bonds via eWB.

- 2.1 The Participant that fulfils the requirement in Table 7 will receive the eWB Funvest Rewards as follows:
- a) MYR 300 cash reward ("Cash Reward"); and
 - b) MYR 200 claimable cash reward for claims on tickets to any theme park in Malaysia ("Theme Park Cash Reward").
- 2.2 The eWB Funvest Rewards will be given on the IPA basis. Therefore, if the Participant has more than 1 IPA, all the IPAs can participate in Category 2 provided that all the requirements are met;
- 2.3 The eWB Funvest Rewards is limited to the first 50 qualified IPAs per Tranche ("eWB Funvest Rewards Winners");
- 2.4 Each qualified IPA is only entitled to ONE (1) Cash Reward and ONE (1) Theme Park Cash Reward for each Tranche;
- 2.5 The Participant can participate in both Tranche A and Tranche B, provided that the Requirements for each Tranche stated in Table 7 are met;

Table 8: Scenario for eWB Funvest Rewards

Scenario	Requirement	Rewards
g	Participant accumulatively invest MYR 126,000 into UT Funds with a minimum Sales Charge of 1.18% via eWB from 20 th May 2023 until 10 th August 2023, and is the 23 rd IPA to fulfil the requirement.	The Participant is eligible for the following rewards: i) MYR 300 Cash Reward (Tranche A) ii) MYR 200 Theme Park Cash Reward (Tranche A)
h	Participant accumulatively invest: i) MYR 10,000 and USD 10,000 into UT Funds with a minimum Sales Charge of 1.18%, and MYR 20,000 into Bonds via eWB from 16 th June 2023 until 29 th August 2023, and is the 49 th IPA to fulfil the requirement; ii) RMB 188,000 into UT Fund with a Sales Charge of 1.18% via eWB on	The Participant is eligible for the following rewards: i) MYR 300 Cash Reward (Tranche A) ii) MYR 200 Theme Park Cash Reward (Tranche A) iii) MYR 300 Cash Reward (Tranche B) iv) MYR 200 Theme Park Cash Reward (Tranche B)

	10 th October 2023, and is the 12 th IPA to fulfil the requirement.	
i	Participant accumulatively invest: i) USD 30,000 into UT Funds with a minimum Sales Charge of 1.18%, via eWB from 1 st July 2023 until 16 th August 2023, and is the 36 th IPA to fulfil the requirement; ii) RMB 250,000 into UT Fund with a Sales Charge of 1.18% via eWB on 28 th December 2023, and is the 52 nd IPA to fulfil the requirement.	The Participant is eligible for the following rewards: i) MYR 300 Cash Reward (Tranche A) ii) MYR 200 Theme Park Cash Reward (Tranche A) The Participant is not eligible for the Tranche B eWB Funvest Rewards, as it is limited to the first 50 qualified IPAs per Tranche only.
j	Participant accumulatively invest: i) MYR 30,000 into UT Funds with a minimum Sales Charge of 1.18% via eWB from 5 th May 2023 until 31 st August 2023; ii) USD 8,000 into UT Fund with a minimum Sales Charge of 1.18% via eWB on 1 st September 2023.	The Participant is not eligible for any rewards as the requirement in Table 7 (i.e. accumulatively invest a minimum of MYR 50,000 or its equivalent in foreign currencies) within each Tranche is not met (i.e. MYR 30,000 during Tranche A and USD 8,000 during Tranche B).
k	Participant invest MYR 88,888 into UT Fund with a minimum Sales Charge of 1.18% via the Bank's RM on 25 th August 2023.	The Participant is not eligible for any rewards as the investment was not placed via eWB.
l	Participant invest MYR 50,000 into UT Fund with a Sales Charge of 0.00% via eWB on 23 rd November 2023.	The Participant is not eligible for any rewards as the Sales Charge is less than 1.18%.
m	Participant invest MYR 200,000.00 into Bond via eWB on 5 th January 2024.	The Participant is not eligible for any rewards as the Promotion Period has ended.

2.6 A notification e-mail ("Notification e-mail") will be sent to the eWB Funvest Rewards Winners, informing them of their eligibility for the eWB Funvest Rewards, together with a e-copy of the Theme Park Entrance Tickets Rebate Form ("Rebate Form") within 1 month after the Tranche period ended ("Notification Period");

Table 9: eWB Funvest Rewards Notification Period

Tranche	Notification Period
A	From 1 st September 2023 until 30 th September 2023
B	From 30 th December 2023 until 31 st January 2024

2.7 The Cash Reward will be credited into the eWB Funvest Rewards Winners' Current Account / Savings Account ("CASA") that is tagged to the IPA as the settlement account within 2 months after the Notification Period ("Credit Period");

Table 10: Cash Reward Credit Period

Tranche	Credit Period
A	From 1 st October 2023 until 30 th November 2023
B	From 1 st February 2024 until 31 st March 2024

- 2.8 In the event the eWB Funvest Rewards Winner is not in receipt of the Cash Reward within the Credit Period, the eWB Funvest Rewards Winner is required to contact the Bank within 1 month from the Credit Period (i.e. from 1st December 2023 until 31st December 2023 for Tranche A, and from 1st April 2024 until 30th April 2024 for Tranche B), failing which the eWB Funvest Rewards Winner is deemed to have received the Cash Reward and any request for the reimbursement of the Cash Reward shall not be entertained by the Bank;
- 2.9 The eWB Funvest Rewards Winner must submit the completed Rebate Form, together with a copy of the theme park entrance ticket receipt(s) to the e-mail address stated in the Notification e-mail to claim the Theme Park Cash Reward;
- 2.10 For the avoidance of doubt, in the event the theme park entrance ticket(s) purchased by the eWB Funvest Rewards Winners is less than RM200, the unused balance will not be refunded by the Bank;
- 2.11 Only theme park entrance tickets from 15th May 2023 until 31st March 2024 are eligible for the Theme Park Cash Reward;
- 2.12 The eWB Funvest Rewards Winner may claim for more than 1 theme park entrance ticket, but is subjected to the maximum Theme Park Cash Reward of MYR 200 per Tranche;
- 2.13 The completed Rebate Form must be submitted via e-mail on or by 15th April 2024, and the Bank will not entertain any late Rebate Form submissions;

Table 11: Scenario for Theme Park Cash Reward (for eligible Participants who receive the Notification e-mail(s) only)

Scenario	Requirement	Rewards
n	Tranche A eligible Participant bought 1 ticket worth MYR 188 to a theme Park in Malaysia on 19 th May 2023 and submit the completed Rebate Form, together with a copy of the receipt on 5 th October 2023.	The Participant is eligible to claim for MYR 188 Theme Park Cash Reward.
o	Tranche A eligible Participant bought 2 tickets worth MYR 250 to a theme Park in Malaysia on 31 st August 2023 and submit the completed Rebate Form, together with a copy of the receipts on 11 th November 2023.	The Participant is eligible to claim for MYR 200 Theme Park Cash Reward.
p	Eligible Participant for both Tranche A and Tranche B bought 4 tickets worth MYR 500 to 2 theme parks in Malaysia on 16 th September 2023 and 25 th December 2023, and submit the	The Participant is eligible to claim for a total of MYR 400 Theme Park Cash Reward (MYR 200 for Tranche A and MYR 200 for Tranche B).

	completed Rebate Form, together with a copy of the receipts on 10 th January 2024.	
q	<p>Eligible Participant for both Tranche A and Tranche B bought:</p> <p>i) 2 tickets worth MYR 300 to a theme park in Malaysia on 18th November 2023, and submit the completed Rebate Form, together with a copy of the receipts on 20th November 2023, and;</p> <p>ii) 2 tickets worth MYR 288 to a theme park in Malaysia on 14th February 2024, and submit the completed Rebate Form, together with a copy of the receipts on 16th February 2024.</p>	<p>The Participant is eligible to claim for:</p> <p>i) MYR 200 Theme Park Cash Reward under Tranche A, and;</p> <p>ii) MYR 200 Theme Park Cash Reward under Tranche B.</p>
r	Tranche B eligible Participant bought 1 ticket worth CNY 388 to a theme Park in China on 1 st February 2024, and submit the completed Rebate Form, together with a copy of the receipt on 20 th February 2024.	The Participant is not eligible to claim for the Theme Park Cash Reward as the theme park is not located in Malaysia.
s	Tranche A eligible Participant bought 1 ticket worth MYR 218 to a theme Park in Malaysia on 28 th December 2023, and submit the completed Rebate Form with no copy of the receipt on 3 rd January 2024.	The Participant is not eligible to claim for the Theme Park Cash Reward as a copy of the receipt is required.
t	Tranche A eligible Participant bought 1 ticket worth MYR 85 to a theme Park in Malaysia on 3 rd March 2024, and submit the copy of the receipt without the Rebate Form on 10 th March 2024.	The Participant is not eligible to claim for the Theme Park Cash Reward as the completed Rebate Form is required.
u	Tranche A eligible Participant bought 1 ticket worth MYR 168 to a theme Park in Malaysia on 14 th April 2023 and submit the completed Rebate Form, together with a copy of the receipt on 7 th October 2023.	The Participant is not eligible to claim for the Theme Park Cash Reward as the ticket was bought before 15 th May 2023.
v	Tranche B eligible Participant bought 2 tickets worth MYR 238 to a theme Park in Malaysia on 1 st April 2024 and submit the completed Rebate Form, together with a copy of the receipt on 2 nd April 2024.	The Participant is not eligible to claim for the Theme Park Cash Reward as the ticket was bought after 31 st March 2024.
w	Tranche B eligible Participant bought 2 tickets worth MYR 338 to a theme	The Participant is not eligible to claim for the Theme Park Cash Reward as

	Park in Malaysia on 31 st March 2024 and submit the completed Rebate Form, together with a copy of the receipt on 20 th April 2024.	the Rebate Form was submitted after 15 th April 2024.
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- 2.14 The Theme Park Cash Reward will be credited into the eWB Funvest Rewards Winners' CASA that is tagged to the IPA as the settlement account, within 2 months after receiving the completed Rebate Form and a copy of the receipt(s) ;
- 2.15 In the event the eWB Funvest Rewards Winner is not in receipt of the Theme Park Cash Reward 2 months after the Rebate Form submission, the eWB Funvest Rewards Winner is required to contact the Bank within 3 months from the Rebate Form submission date, failing which the eWB Funvest Rewards Winner is deemed to have received the Theme Park Cash Reward and any request for the reimbursement of the Theme Park Cash Reward shall not be entertained by the Bank.
- iv) 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;
 - v) All transactions involving foreign currency(ies) ("FCY") are subject to prevailing Foreign Exchange Policy;
 - vi) 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;
 - vii) 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;
 - viii) 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. Participants are advised to read and understand the content of the prospectus before investing. Among others, the Participants 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. Participants should also carefully consider whether any investment views or investment products are appropriate in view of the Participants' 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 the Participant. However, the Participants are advised not to invest the products unless the products, at the Participants' own risk and decision, are suitable for the Participants or suits the Participants' risk appetite based on the explanation provided by the Bank's sales staff member and the Participants' suitability assessment results.