

**2024 Wealth Management Live Next Level – Member Get Member Referral Promotion
 (“Promotion”)**

Terms and Conditions:

- i. The promotion period for this Promotion is from **15th February 2024 to 31st July 2024** (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, but exclude the Bank’s branches and Personal Digital Banking Department (“PDBD”) commission sales staff are excluded from participating in Category 1 of this Promotion (“Participant”);
- 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: Referral Reward

- iv. The Participant must be an existing Bank customer and refers a new *Wealth Management banking (“WM banking”) customer during the Promotion Period with a minimum Total Relationship Balance (“TRB”) of MYR250,000.00 in aggregate or its equivalent in foreign currency (“FCY”) within 45 calendar days from the day the Wealth Management Savings Account (“WMSA”) is opened (“Participant for Category 1”);

*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. WMSA is protected by PIDM up to RM250,000 for each depositor.
- v. The Participant for Category 1 must fill up the WM banking Referral Reward Form (“Referral Form”) provided by the Bank and pass the duly completed Referral Form to their assigned Relationship Manager (“RM”). For the avoidance of doubt, all information provided by the Participant for Category 1 must be accurate, true, current and complete. Failure to adhere to this requirement will lead to immediate disqualification;
- vi. Upon fulfilling Clause iv and v, the Participant for Category 1 is entitled for ONE (1) MYR300.00 WM banking Referral Cash Reward (“Referral Reward”);
- vii. The Referral Reward will be given out to the first 300 Participants for Category 1 only (“Eligible Participant for Category 1”). For the avoidance of doubt, the Bank reserves the right to disqualify the new WM banking customer referred by the Participant and in such event, the Participant shall not be entitled for the Referral Reward, notwithstanding that the new WM banking customer has fulfilled all the criteria as provided in Clauses iv to vi above;
- viii. There is no limit to the number of Referral Reward that a Participant for Category 1 can receive;

Table 1: Scenarios for WM banking Referral Cash Reward

Scenario	Requirement	Rewards
1a	Participant for Category 1 referred 1 new WM banking customer and submitted the completed Referral Form# on the 6 th March 2024. The referred customer aggregated a TRB of MYR250,000.00 with the Bank by 28 th March 2024 and was the 30 th new WM banking customer to fulfil the TRB requirement.	The Participant for Category 1 is eligible for ONE (1) Referral Reward. Total reward is worth MYR300.00.
1b	Participant for Category 1 referred 2 new WM banking customers and submitted 2 completed Referral Forms# on the 20 th February 2024 and 31 st March 2024. The referred customers aggregated TRBs of MYR1,000,000 and CNY500,000 with the Bank by 20 th February 2024 and 10 th May 2024, and were the 38 th and 199 th new WM banking customers to fulfil the TRB requirement.	The Participant for Category 1 is eligible for TWO (2) Referral Rewards. Total reward is worth MYR600.00 (MYR300.00 x 2).
1c	Participant for Category 1 referred 1 new WM banking customer and submitted the completed Referral Form# on the 16 th March 2024. The referred customer aggregated a TRB of MYR250,000.00 with the Bank by 28 th June 2024 and was the 289 th new WM banking customer to fulfil the TRB requirement.	The Participant for Category 1 is not eligible for the Referral Reward as the TRB requirement was met after 45 calendar days.
1d	Participant for Category 1 referred 1 new WM banking customer and submitted the completed Referral Form# on the 6 th July 2024. The referred customer aggregated a TRB of MYR200,000.00 with the Bank on 31 st July 2024.	The Participant for Category 1 is not eligible for the Referral Reward as the new WM Banking customer does not have a minimum aggregated TRB of MYR250,000.00 or its equivalent in FCY within the Promotion Period.
1e	Participant for Category 1 referred 1 new WM banking customer and submitted the completed Referral Form# on the 2 nd August 2024. The referred customer has an aggregated TRB of USD250,000.00 with the Bank on 2 nd August 2024.	The Participant for Category 1 is not eligible for the Referral Reward as the new WM banking customer was referred after the Promotion Period ended.
1f	Participant for Category 1 referred 1 new WM banking customer and submitted the completed Referral	The Participant for Category 1 is not eligible for the Referral Reward as the WM banking Referral Reward will be

	Form# on the 26 th July 2024. The referred customer has aggregated a TRB of MYR650,000.00 with the Bank on 26 th July 2024 and was the 306 th new WM banking customer during the Promotion Period.	given out to Eligible Participants for Category 1* only, i.e. first 300 Participants for Category 1.
1g	Participant for Category 1 referred 1 new WM banking customer on the 25 th March 2024 but did not submit the completed Referral Form to the RM. The referred customer has aggregated a TRB of MYR320,000.00 with the Bank by 31 st March 2024.	The Participant for Category 1 is not eligible for the Referral Reward as the customer did not submit the completed Referral Form to the RM.

#Note: Assuming the new WM banking customer's WMSA is opened on the day the completed Referral Form is submitted to the RM and acknowledged receipt by the Bank.

- ix. TRB shall consist of Investment Products (i.e. Unit Trust ("UT") and Bond), Glorious Optimum ("GO") and/or deposits with the Bank;
- x. The Referral Reward will be credited to the CASA of the Eligible Participant for Category 1 with the Bank as stated in the Referral Form during the Delivery Period as provided in Table 2 below;

Table 2: WM banking Referral Reward Delivery Period

Batch	Referral Forms Received Period	TRB Requirement	Delivery Period
1 (cut-off on 31 st March 2024)	Referral Forms received by the Bank's WMU from 15 th February 2024 until 31 st March 2024.	Fulfilled^	The Participant will receive the Referral Reward by 31 st May 2024.
		Unfulfilled	The Referral Forms will be processed in Batch 2.
2 (cut-off on 31 st May 2024)	Unfulfilled Referral Forms from Batch 1.	Fulfilled^	The Participant will receive the Referral Reward by 31 st July 2024.
		Remain Unfulfilled	The Participant is not eligible for the Referral Reward as the TRB requirement was not met within 45 calendar days.
	Referral Forms received by WMU from 1 st April 2024 until 31 st May 2024.	Fulfilled^	The Participant will receive the Referral Reward by 31 st July 2024.
		Unfulfilled	The Referral Forms will be processed in Batch 3.
3	Unfulfilled Referral Forms from Batch 2.	Fulfilled^	The Participant will receive the Referral Reward by 30 th September 2024.

(cut-off on 31 st July 2024)		Remain Unfulfilled	The Participant is not eligible for the Referral Reward as the TRB requirement was not met within 45 calendar days.
	Referral Forms received by WMU from 1 st June 2024 until 31 st July 2024.	Fulfilled [^]	The Participant will receive the Referral Reward by 30 th September 2024.
		Unfulfilled	The Participant is not eligible for the Referral Reward as the TRB requirement was not met within 45 calendar days or within the Promotion Period.

[^]Note: Not exceeding 45 calendar days from the WMSA opening date.

- xi. In the event the Eligible Participant for Category 1 is not in receipt of the Referral Reward within the aforesaid time frame, the Eligible Participant for Category 1 is required to contact the Bank within 30 calendar days from the Delivery Period (i.e. from 1st June 2024 until 30th June 2024, 1st August 2024 until 30th August 2024, and 1st October 2024 until 30th October 2024), failing which the Eligible Participant for Category 1 is deemed to have received the Referral Reward and any request for the reimbursement of the Referral Reward shall not be entertained by the Bank;
- xii. The Participant for Category 1 hereby confirms that the Participant for Category 1 has obtained all the necessary consent from the new WM banking customer in order for the Participant for Category 1 to forward the new WM banking customer's information (including but not limited to any personal data) as provided in the Referral Form to the Bank.

Category 2: Upgrade Reward

- xiii. The Participant must be an existing individual Bank customer (including existing joint account holder with the Bank) and upgrade to become a WM banking customer with a minimum TRB of MYR250,000.00 in aggregate or its equivalent in FCY during the Promotion Period ("Participant for Category 2");
- xiv. The Participant for Category 2 must place the TRB with the Bank in either of the following Bank products:
 - a. Fixed Deposit ("FD") with a minimum tenure of 6 months and/or;
 - b. Any investment products (i.e. UT or Bond) and/or;
 - c. Any Bancassurance products
- xv. The Eligible Participant for Category 2 (as defined below) is entitled for ONE (1) MYR300.00 WM banking Upgrade Reward ("Upgrade Reward") upon the successful upgrade to become a WM banking customer with a minimum TRB of MYR250,000.00 in aggregate or its equivalent in FCY within the Promotion Period;
- xvi. The Upgrade Reward will be given out to the first 300 Eligible Participants for Category 2 only (i.e. the first 300 Participants who have fulfilled the criteria as provided in Clauses

- xiv to xvi above during the Promotion Period) on a first-come, first-served basis (“Eligible Participant for Category 2”);
- xvii. The Upgrade Reward will be credited to the WMSA of the Eligible Participant for Category 2 within 90 calendar days after Promotion Period (i.e. by 29th October 2024);.
 - xviii. In the event the Eligible Participant for Category 2 is not in receipt of the Upgrade Reward within the aforesaid time frame, the Eligible Participant for Category 2 is required to contact the Bank within 30 calendar days from the Delivery Period (i.e. from 30th October 2024 until 28th November 2024), failing which the Eligible Participant for Category 2 is deemed to have received the Upgrade Reward and any request for the reimbursement of the Upgrade Reward shall not be entertained by the Bank;
 - xix. All transactions involving FCY are subjected to prevailing Foreign Exchange Policy;
 - xx. In addition to the terms stipulated above, the Participant 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.
 - xxi. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa

General Terms and Conditions

1. By participating in this Promotion, the Participant is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and/ or any other relevant terms and conditions governing the Deposit Account (“the Other Terms and Conditions”) which can be obtained at any branches of the Bank or the Bank’s website at www.bankofchina.com.my (“Bank’s Website”).
2. The Bank reserves the right to change, amend, alter, modify or delete the Terms and Conditions herein (including but not limited to the cancellation, termination, extension or suspension of this Promotion), wholly or in part, at its absolute discretion, at any time or from time to time and such changes shall be notified to the Participant with prior notice of three (3) working days via the Bank’s Website or any other mode of communication as may be determined by the Bank from time to time.
3. The Participant shall not be entitled to claim for any compensation from the Bank for any and all losses or damages suffered or incurred by the Participant as a result of or arising from such cancellation, withdrawal, termination, extension or suspension of the Promotion by the Bank.
4. The Bank reserves the right to disqualify any Participant to participate in the Promotion.
5. If any matters arising from the Promotion are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined solely by the Bank.
6. The Bank shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental,

punitive, consequential, exemplary, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the Participant or whatsoever, resulting directly or indirectly from the Promotion.

7. All decisions made by the Bank in respect of the Promotion shall be final, conclusive and binding on the Participant. No appeals and/or correspondences from the Participant shall be entertained.
8. In the event of any inconsistencies between the Terms and Conditions and the Other Terms and Conditions or any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the Terms and Conditions herein shall prevail.
9. This Promotion cannot be used in conjunction with any other discounts, offers, promotions or any other privileges unless stated otherwise.
10. This Promotion and the Terms and Conditions herein shall be governed by the laws of Malaysia and the Participant agrees to submit to the jurisdiction of the Courts of Malaysia.