

2024 Wealth Management Live Next Level 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 (“Participant”);
- iii. There are four categories for this Promotion as provided below. The Participant is entitled to participate in all four categories of the Promotion as long as he/she has met the requirements for each category as provided herein.

Category 1: Bonus Interest

- 1.1 The Participant for Category 1 must be an existing Bank customer with a Wealth Management Savings Account (“WMSA”);
- 1.2 The Participant for Category 1 must have a minimum average monthly incremental balance of MYR1,000 in his/her WMSA (“Eligible Participant for Category 1”) for the month within the Promotion Period in order to qualify for the Bonus Interest;

Table 1: WMSA Qualification for Bonus Interest

Scenario	Requirement	Qualification for Bonus Interest
1.2(a)	a) WMSA balance as at 29/02/2024: MYR 10,000 b) Deposited MYR10,000 into WMSA on 15/03/2024 c) WMSA’s average monthly balance for the month of March 2024: ➤ MYR10,000 x 14 days (01/03/2024 – 14/03/2024) = MYR140,000 ➤ MYR20,000 x 17 days (15/03/2024 – 31/03/2024) = MYR340,000 ➤ (MYR140,000 + MYR340,000) / 31 days = <u>MYR15,484</u> d) <u>The average monthly incremental for March 2024 is MYR5,484 (i.e. MYR15,484 – MYR10,000)</u>	Yes, the Participant is an Eligible Participant for Category 1 for the month of March 2024 as the WMSA’s incremental average monthly balance for the month of March 2024 is MYR5,484, which is more than MYR1,000 (MYR15,484 – MYR10,000 = MYR5,484)
1.2(b)	a) WMSA balance as at 29/2/2024: MYR10,000 b) Deposited MYR5,000 into WMSA on 27/03/2024 c) WMSA’s average monthly balance for the month of March 2024:	No, the Participant is not an Eligible Participant for Category 1 for the month of March 2024 as the WMSA’s incremental average monthly balance for the month of March

	<ul style="list-style-type: none"> ➤ MYR10,000 x 26 days (01/03/2024 – 26/03/2024) = MYR260,000 ➤ MYR15,000 x 5 days (27/03/2024 – 31/03/2024) = MYR75,000 ➤ (MYR260,000 + MYR75,000) / 31 days = <u>MYR10,806</u> <p>d) <u>The average monthly incremental for March 2024 is MYR806 (i.e. MYR10,806 – MYR10,000)</u></p>	<p>2024 is MYR806, which is less than MYR1,000 (MYR10,806 – MYR10,000 = MYR806)</p>
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- 1.3 Bonus Interest rate provided is based on per annum (“p.a.”) basis;
- 1.4 The following shall not be eligible to participate for the Promotion for Category 1:
- i. Individual below 18 years old;
 - ii. Participant whose account(s) are dormant, terminated, suspended or cancelled within the Promotion Period;
 - iii. Non-Individual customers;
 - iv. Any accounts held with the Bank that are delinquent or unsatisfactorily conducted as determined by the Bank at its sole and absolute discretion;
 - v. Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

- 1.5 The standard WMSA interest rates are as per Table 2 below:

Table 2: Standard WMSA Interest Rates (“Standard Rates”)

WMSA Balance Group	Standard Rate %
01. <= MYR50,000	0.25 p.a.
02. > MYR50,000 to <= MYR250,000	0.50 p.a.
03. > MYR250,000 to <= MYR1,000,000	0.75 p.a.
04. > MYR1,000,000	1.00 p.a.

- 1.6 A Bonus Interest of 0.5% p.a. (“Bonus Interest”) on top of the Standard Rates will be credited into the Eligible Participant for Category 1’s WMSA for the month/s that the Eligible Participant for Category 1 is qualified for the Bonus Interest;
- 1.7 The Eligible Participant for Category 1 can also earn additional Bonus Interest of 0.5% p.a. respectively for each of the additional criteria below that is/are performed within the same month the WMSA is qualified for Bonus Interest:-
- a) Perform a spending of any amount via any of the Bank’s Debit Card (“Debit Card”) and/or;
 - b) Perform an e-wallet top up of any amount via the Debit Card and/or;
 - c) Invest a minimum of MYR50,000 or its equivalent in Foreign Currency (“FCY”) into any Unit Trust Funds (“UT”) with a minimum sales charge of 1.18% or any Bonds, via the Bank’s Relationship Managers (“RM”) and/or;
 - d) Invest a minimum of MYR1,000 or its equivalent in FCY into any UT with a minimum sales charge of 1.18% or any Bonds via eWealth Banking (“eWB”).

Table 3: Total Bonus Interest

Requirement	Fulfilment Categories	Bonus Interest
Mandatory	WMSA minimum incremental average monthly balance of MYR1,000	0.5% p.a.
Additional Criteria: 1.7 (a) 1.7 (b) 1.7 (c) 1.7 (d)	Plus any 1 Criteria	1.0 % p.a.
	Plus any 2 Criteria	1.5 % p.a.
	Plus any 3 Criteria	2.0 % p.a.
	Plus all 4 Criteria	2.5 % p.a.

- 1.8 The Bonus Interest will be calculated based on the Eligible Participant for Category 1's WMSA average monthly balance at the end of each month during the Promotion Period.

Table 4: Eligible Participant for Category 1's WMSA Bonus Interest for the Month

Scenario	Requirement	Bonus Interest for the Month
1.8(a)	<p>a) WMSA's incremental average monthly balance for the month of March 2024: MYR5,484</p> <p>b) Spent MYR200 via Debit Card on 05/03/2024</p> <p>c) Topped up MYR500 into Touch'nGo eWallet via Debit Card on 20/03/2024</p> <p>d) Invested MYR100,000 into UT with a sales charge of 1.88% via RM on 30/03/2024</p> <p>e) Invested RMB8,000 into UT with a sales charge of 1.18% via eWB on 18/03/2024</p>	<p>➤ March 2024: 2.5% p.a. as Eligible Participant for Category 1 has fulfilled all 4 additional criteria.</p> <p>➤ February, April, May, June and July 2024: No Bonus Interest as the WMSA does not meet the minimum incremental average monthly balance of MYR1,000 to qualify for the Bonus Interest for the months of February, April, May, June and July 2024.</p>
1.8(b)	<p>a) WMSA's incremental average monthly balance for the month of March 2024: MYR8,888</p> <p>b) Spent MYR1,800 via Debit Card on 17/02/2024</p> <p>c) Topped up MYR1,000 into GrabPay Wallet via Debit Card on 23/03/2024</p> <p>d) Invested USD60,000 into Bond via eWB on 03/03/2024</p> <p>e) WMSA's incremental average monthly balance for the month of June 2024: MYR23,000</p>	<p>➤ February 2024: No Bonus Interest as the WMSA does not qualify for the Bonus Interest for the month of February 2024.</p> <p>➤ March 2024: 1.5% p.a. as Eligible Participant for Category 1 has fulfilled 2 additional criteria. The Debit Card spending on 17/02/2024 does not qualify for Bonus Interest as it did not occurred in the month</p>

	<p>f) Spent MYR250 via Debit Card on 06/06/2024</p> <p>g) Topped up MYR1,000 into Touch'nGo eWallet via Debit Card on 08/06/2024</p>	<p>the WMSA is qualified for the Bonus Interest.</p> <ul style="list-style-type: none"> ➤ April 2024 – May 2024: No Bonus Interest as the WMSA does not qualify for the Bonus Interest for the months of April and May 2024. ➤ June 2024: 1.5% p.a. as Eligible Participant for Category 1 has fulfilled 2 additional criteria. ➤ July 2024: No Bonus Interest as the WMSA does not qualify for the Bonus Interest for the month of July 2024.
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- 1.9 The WMSA's average monthly balance will reset at the end of each month during the Promotion Period;
- 1.10 The Bonus Interest will be credited to the Eligible Participant for Category 1's WMSA during the Delivery Period as provided in Table 5 below;

Table 5: Bonus Interest Delivery Period

Bonus Interest Qualified Months	Delivery Period
February 2024 to April 2024	The Eligible Participant for Category 1 will receive the Bonus Interest by 29 th June 2024.
May 2024 to July 2024	The Eligible Participant for Category 1 will receive the Bonus Interest by 29 th September 2024.

- 1.11 The Bonus Interest is capped at MYR10,000 in aggregate for each Eligible Participant for Category 1 during the entire Promotion Period;
- 1.12 In the event the Eligible Participant for Category 1 is not in receipt of the Bonus Interest 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 30th June 2024 until 29th July 2024 and/or 30th September 2024 until 29th October 2024), failing which the Eligible Participant for Category 1 is deemed to have received the Bonus Interest and any request for the reimbursement of the Bonus Interest shall not be entertained by the Bank;
- 1.13 In the event that the participating WMSA is closed or suspended before the crediting of the Bonus Interest, no Bonus Interest shall be paid to the Eligible Participant for Category 1 and any request or demand for the same shall not be entertained by the Bank;

- 1.14 No promotion entry form or registration of participation is required to participate in Category 1 of this Promotion.

Category 2: Investment Reward

- 2.1 The Participant for Category 2 must be an existing Bank customer with a valid Investment Portfolio Account (“IPA”) opened via the Bank’s RMs or eWB;
- 2.2 The Participant for Category 2 will be eligible for the Investment Reward based on the Participant for Category 2’s Total Investment Amount with the Bank during the Promotion Period as stated in Table 6 (“Eligible Participant for Category 2”):

Table 6: Investment Reward Based on Total Investment Amount

Total Investment Amount	Investment Reward
MYR800,000.00 to MYR1,000,000.00 or its equivalent in FCY	MYR8,000
MYR500,000.00 to MYR799,999.99 or its equivalent in FCY	MYR5,000
MYR250,000.00 to MYR499,999.99 or its equivalent in FCY	MYR2,000

- 2.3 Only the following investments made with the Bank will be counted towards the Participant for Category 2’s Total Investment Amount:
- a) Investment into any UT with a minimum service charge of 1.18%; and/or
 - b) Investment into any Bonds.
- 2.4 The Investment Reward will be credited into the Eligible Participant for Category 2’s Settlement Account that is tagged to the IPA within 60 days after the Promotion Period has ended (i.e. by 29th September 2024);
- 2.5 In the event the Eligible Participant for Category 2 is not in receipt of the Investment Reward within the aforesaid time frame, the Eligible Participant for Category 2 is required to contact the Bank within 30 calendar days from 30th September 2024 (i.e. by 29th October 2024), failing which the Eligible Participant for Category 2 is deemed to have received the Investment Reward and any request for the reimbursement of the Investment Reward shall not be entertained by the Bank.

Category 3: Investment Welcome Reward

- 3.1 The Participant for Category 3 must be an existing Bank customer with a valid IPA opened via the Bank’s RMs or eWB, and have not performed any UT or Bond transaction via the Bank’s RMs or eWB (“First-Time Investor”);
- 3.2 The Participant for Category 3 without a valid IPA may open an IPA via the Bank’s RMs or eWB during the Promotion Period;
- 3.3 The Participant for Category 3 will be eligible for the Investment Welcome Reward for eWB when a UT Subscription or Bond Buy of any amount is transacted via eWB during the Promotion Period (“Eligible Participant for Category 3”);

- 3.4 The Eligible Participant for Category 3's Investment Welcome Reward for eWB will receive a one-time cash reward of MYR100 ("Investment Welcome Reward for eWB");
- 3.5 The Investment Welcome Reward for eWB is limited to the first 300 IPAs, on a first-come, first-served basis only;
- 3.6 The Participant for Category 3 will be eligible for the Investment Welcome Reward for Offline Transaction when a minimum investment of MYR50,000, or its equivalent in FCY is invested into any UT with a minimum service charge of 1.18%, or any Bond via the Bank's RMs during the Promotion Period;
- 3.7 The Eligible Participant for Category 3's Investment Welcome Reward for Offline Transaction will receive a one-time cash reward of MYR388 ("Investment Welcome Reward for Offline Transaction");
- 3.8 The Investment Welcome Reward for Offline Transaction is limited to the first 100 IPAs, on a first-come, first-served basis only;
- 3.9 The Participant for Category 3 is only eligible for either the Investment Welcome Reward for eWB worth MYR100 or the Investment Welcome Reward for Offline Transaction worth MYR388 on the first-time investment basis. Investment Welcome Reward for eWB and Investment Welcome Reward for Offline Transaction are collectively known as "Investment Welcome Reward";

Table 7: Investment Welcome Reward

Scenario	Requirement	Investment Welcome Reward
3.9(a)	<p>a) IPA opened on 12/12/2023 but have yet to invest into any UT or Bond with the Bank;</p> <p>b) Invested MYR5,000 into UT with a sales charge of 1.38% via eWB on 22/02/2024 and was the 28th First-Time Investor via eWB;</p> <p>c) Invested USD100,000 into Bond via the Bank's RM on 06/06/2024.</p>	<p>➤ Eligible for the Investment Welcome Reward for eWB worth MYR100;</p> <p>➤ No longer eligible for the Investment Welcome Reward for Offline Transaction as the Bond investment via the Bank's RM is not a first-time investment with the Bank.</p>
3.9(b)	<p>a) IPA opened on 03/03/2023 via eWB;</p> <p>b) Invested RMB600,000 into UT with a sales charge of 1.88% via the Bank's RM on 05/03/2024 and was the 68th First-Time Investor via the Bank's RM.</p>	<p>➤ Eligible for the Investment Welcome Reward for Offline Transaction worth MYR388.</p>
3.9(c)	<p>a) IPA opened on 31/10/2023 but have yet to invest into any UT or Bond with the Bank;</p>	<p>➤ Not eligible for the Investment Welcome Reward for eWB as the Investment Welcome</p>

	b) Invested MYR1,000 into UT with a sales charge of 1.38% via eWB on 29/06/2024 and was the 306 th First-Time Investor via eWB.	Reward for eWB is for the first 300 IPAs who are First-Time Investors with the Bank only.
3.9(d)	a) IPA opened on 20/06/2024 via the Bank's RM; b) Invested RMB800,000 into Bond via the Bank's RM on 20/07/2024 and was the 101 st First-Time Investor via the Bank's RM.	➤ Not eligible for the Investment Welcome Reward for Offline Transaction as the Investment Welcome Reward for Offline Transaction is for the first 100 IPAs who are First-Time Investors with the Bank only.

- 3.10 The Investment Welcome Reward will be credited to the Eligible Participant for Category 3's Settlement Account that is tagged to the IPA during the Delivery Period as provided in Table 8 below:

Table 8: Investment Welcome Reward Delivery Period

Investment Welcome Reward Qualified Months	Delivery Period
February 2024 to April 2024	The Eligible Participant for Category 3 will receive the Investment Welcome Reward by 29 th June 2024.
May 2024 to July 2024	The Eligible Participant for Category 3 will receive the Investment Welcome Reward by 29 th September 2024.

- 3.11 In the event the Eligible Participant for Category 3 is not in receipt of the Investment Welcome Reward within the aforesaid time frame, the Eligible Participant for Category 3 is required to contact the Bank within 30 calendar days from the Delivery Period (i.e. from 30th June 2024 until 29th July 2024 or 30th September 2024 until 29th October 2024), failing which the Eligible Participant for Category 3 is deemed to have received the Investment Welcome Reward and any request for the reimbursement of the Investment Welcome Reward shall not be entertained by the Bank.

Category 4: eWB Reward

- 4.1 The Participant for Category 4 must be an existing Bank customer with a valid IPA opened via the Bank's RMs or eWB;
- 4.2 The Participant for Category 4 will be eligible for the cash reward of MYR50 ("eWB Reward") for every MYR5,000 investment, or its equivalent in FCY into any UT with a minimum service charge of 1.18% or Bond via eWB ("Eligible Participant for Category 4");
- 4.3 The Participant for Category 4 can earn multiple eWB Rewards. However the maximum eWB Rewards is capped at MYR500 per IPA (i.e. eWB Reward x 10 [MYR50 x 10]);

Table 9: eWB Reward

Scenario	Requirement	Total eWB Reward
4.3(a)	a) Invested MYR15,000 into UT with a sales charge of 1.38% via eWB on 28/02/2024; b) Invested USD50,000 [^] into Bond via eWB on 23/05/2024; c) Invested RMB80,000 into Bond via the Bank's RM on 16/06/2024.	<ul style="list-style-type: none"> ➤ Eligible for Total eWB Reward worth MYR500 [(MYR50 x 3) + (MYR50 x 47) = MYR2,500]; ➤ The Total eWB Reward is capped at MYR500 per IPA; ➤ The RMB80,000 investment is not eligible for eWB Reward as it was not transacted via eWB.
4.3(b)	a) Invested RMB6,000 [#] into UT with a sales charge of 1.18% via eWB on 25/02/2024; b) Invested MYR10,000 into UT with a sales charge of 1.38% via eWB on 28/03/2024; c) Invested MYR5,000 into UT with a sales charge of 1.38% via eWB on 03/08/2024.	<ul style="list-style-type: none"> ➤ Eligible for Total eWB Reward worth MYR100 (MYR50 x 2); ➤ The RMB6,000 investment is not eligible for eWB Reward as the transaction's investment amount is less than MYR5,000; ➤ The MYR5,000 investment is not eligible for eWB Reward as the Promotion Period has ended.

[^]Note: Assuming the USD/MYR exchange rate is 4.70.

[#]Note: Assuming the RMB/MYR exchange rate is 0.65.

- 4.4 The Total eWB Rewards will be credited to the Eligible Participant for Category 4's Settlement Account that is tagged to the IPA during the Delivery Period as provided in Table 10 below:

Table 10: eWB Reward Delivery Period

eWB Reward Qualified Months	Delivery Period
February 2024 to April 2024	The Eligible Participant for Category 4 will receive the eWB Reward by 29 th June 2024.
May 2024 to July 2024	The Eligible Participant for Category 4 will receive the eWB Reward by 29 th September 2024.

- 4.5 In the event the Eligible Participant for Category 4 is not in receipt of the eWB Reward within the aforesaid time frame, the Eligible Participant for Category 4 is required to contact the Bank within 30 calendar days from the Delivery Period (i.e. from 30th June 2024 until 29th July 2024 and/or 30th September 2024 until 29th October 2024), failing which the Eligible Participant for Category 4 is deemed to have received the eWB

Reward and any request for the reimbursement of the eWB 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 FCY are subject to prevailing Foreign Exchange Policy;
- vi. 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;
- 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.