
“5.5 生辉 Glowing” Your Wealth via BOCM - eWealth Banking (eWB) Promotion

PROMOTION PERIOD

The Bank of China (Malaysia) Berhad [Registration No. 200001008645(511251-V)] (“BOCM”) is organizing the **“5.5 生辉 Glowing” Your Wealth via BOCM – eWealth Banking (eWB) Promotion** (“Promotion”) commencing on **1st January 2025 to 31st March 2025** 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 all BOCM customers including Malaysian and non-Malaysian individuals form age 18 and above (“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.
3. Participants must be existing customers of BOCM with a valid Investment Portfolio Account (“IPA”) opened via BOCM's Relationship Managers (RMs) or Mobile Banking App – eWealth Banking (eWB)

Online Unit Trusts Investment via eWealth Banking (eWB)

1. 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, CNY, USD, AUD and SGD distributed by BOCM and offered in eWB via Mobile Banking App with online sales charge above 0.50%.
2. The Eligible UT Funds for the entire Promotion is capped at total 5 million denominated in MYR, CNY, USD, AUD and SGD respectively.

Promo Code Mechanics:

3. Participants 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/USD/AUD/SGD 10,000 investment amount² per order after successfully apply the following promo codes upon submitting the Unit Trust Subscription order in eWB via Mobile Banking App:
 - a) [55MYR] for MYR Unit Trust fund; or
 - b) [55CNY] for CNY Unit Trust fund; or

- c) [55USD] for USD Unit Trust fund; or
- d) [55AUD] for AUD Unit Trust fund; or
- e) [55SGD] for SGD Unit Trust fund

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

- (i) The promo code can be used in **MULTIPLE** orders per Participant including Unit Trust Subscription to the same Eligible UT Funds.
- (ii) The promo code can only be used for Unit Trust Subscription to the Eligible UT Funds submitted in eWB via Mobile Banking App.
- (iii) 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.

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 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'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;
 - 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 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 for the purpose of delivering the hardcopy policy (if required) purchased of this Promotion to the Participants;
- f) authorize and consent for BOCM 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;
- 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, 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.