

0.5 Unit Trust Investment Promotion (“Promotion”)

Terms and Conditions:

- i. The promotion period for this Promotion is from 7 Oct 2026 to 31 Dec 2026, both dates inclusive (“Promotion Period”);
- ii. This Promotion is open to all individual or joint account holders of Bank of China (Malaysia) Berhad (“the Bank”) who maintain an active, fully verified Investment Portfolio Account (“IPA”) with the Bank prior to the Promotion Period and whose Total Relationship Balance (“TRB”) with the Bank is less than RM125,000 (“Participant”) ;
- iii. This Promotion is applicable for all Unit Trust Funds with sales charge above 0.50% as stated in the Unit Trust Fund’s Prospectus or Information Memorandum, and which are denominated in Ringgit Malaysia (“MYR”), United States Dollar (“USD”) or Chinese Yuan (“CNY”) only, collectively known as “Eligible Currency”;
- vi. The Promotion is only valid for Unit Trust subscriptions placed through the Bank’s Relationship Managers (“RM”);

Promotional Mechanics

1. The Participant may, during the Promotion Period, invest in any Unit Trust Fund distributed by the Bank, in any Eligible Currency, subject to the minimum investment amount as stated in the relevant Unit Trust Fund’s Prospectus or Information Memorandum, at a promotional sales charge of 0.5% (“Promotional Sales Charge”);
2. There is no maximum investment amount applicable to the Promotional Sales Charge;
3. The Participant may make multiple investments at the Promotional Sales Charge during the Promotion Period;
4. This Promotion excludes Unit Trust Funds with a standard Sales Charge of less than 0.5% as stated in the Unit Trust Fund’s Prospectus or Information Memorandum;
- vii. All transactions involving foreign currency (“FCY”) are subject to the prevailing Foreign Exchange Policy;
- viii. The Bank reserves the right to amend, suspend, or terminate this Promotion, or to amend or delete any of these Terms and Conditions, by giving 3 working days’ prior notice, or as otherwise permitted by applicable law and regulation;
- ix. In addition to the terms stipulated above, the Participant agrees that the Terms and Conditions Governing Electronic Banking Services, Terms and Conditions for Unit Trust Investment Services, and the Bank’s general terms and conditions for Mobile Banking (“General T&Cs”) shall be read together with the terms and conditions herein as an entire agreement. In the event of any discrepancy between these Terms and Conditions and the General T&Cs, the specific terms herein shall prevail to the extent of such discrepancy;

- x. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and the Participant agrees to submit to the exclusive jurisdiction of the Courts of Malaysia;
- xi. Words denoting one gender shall include all other genders, and words denoting the singular shall 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. Unit trust schemes and bonds are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).