中国银行 马来西亚
BANK OF CHINA (MALAYSIA) BERHAD

BOCM 25th Anniversary – Protect What You Care 守护所爱” Banca Promotion ("Promotion")

PROMOTION PERIOD

From 1 September 2026 to 28 February 2027, both dates inclusive.

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 Bank of China (Malaysia) Berhad ("BOCM") customers and staff including Malaysian and non-Malaysian individuals from age 18 and above ("**Eligible Customers**").

2. Eligible Customers 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. For the purpose of this Promotion, the Participating Insurance Companies ("**Insurers**") and their eligible insurance products ("**Eligible Insurance Products**") are as follows:
   (a) MSIG - Private Car Insurance (i.e. Comprehensive Private Car / Motor Plus / Lady Motor Plus);
   (b) MSIG - Travel Safeguard Insurance;
   (c) MSIG - Pet Insurance;
   (d) MSIG – Medical Insurance (i.e. FlexiHealth / Healthcare International);
   (e) Generali – Medic 101
   (f) Generali – Great Wall Annual Travel Insurance
   (g) Generali – Great Wall Personal Accident Insurance

PROMOTION MECHANICS

4. Eligible Customers may apply for and purchase the Eligible Insurance Products via BOCM's online network (i.e. BOCM's Mobile Banking App, Website (www.bankofchina.com.my) or visit BOCM branch during the Promotion Period. For MSIG's Products (i.e items (a) to (d) of the Eligible Insurance Products), the application via BOCM's Website or Social Media will then be routed and completed through MSIG's website at https://takeiteasy.msig.com.my/boc/

5. During the Promotion Period, Eligible Customers who successfully sign up for any of the Eligible Insurance Products, whose application for the relevant insurance product is approved by the Insurer, and whose payment of the applicable insurance premium is accepted during the Promotion Period ("**Successful Sign Up**"), shall be entitled to receive the applicable Touch 'n Go ("**TNG**") Reload PIN as follows:

Eligibility for Touch 'n Go (TNG) Reload PIN
TNG Reload PIN worth Ringgit Malaysia Twenty-Five **(RM25)**, which will be issued in the form of an e-wallet reload pin. Applicable Eligible Insurance Products: (a) MSIG - Private Car Insurance (i.e. Comprehensive Private Car / Motor Plus / Lady Motor Plus); (b) MSIG - Travel Safeguard Insurance (Premium RM200 and above);

(c) MSIG - Pet Insurance; (d) MSIG – Medical Insurance (i.e. FlexiHealth / Healthcare International); (e) Generali – Medic 101 (f) Generali – Great Wall Annual Travel Insurance (g) Generali – Great Wall Personal Accident Insurance
TNG Reload PIN worth Ringgit Malaysia Ten **(RM10)**, which will be issued in the form of an e-wallet reload pin. Applicable Eligible Insurance Product: (a) MSIG - Travel Safeguard Insurance (Premium RM1-RM199);

6. Eligible Customers will receive the TNG Reload PIN for each Successful Sign Up via email or SMS based on the email address or contact number which they have provided to the Insurer during the sign-up process.

7. Eligible Customers are responsible for providing accurate and full contact details such as email address and contact number as required during the sign-up process. BOCM and the Insurer shall not be held responsible if they are unable to contact the Eligible Customers based on the contact details provided during the sign-up process.

8. In the event the Eligible Customers do not receive the TNG Reload PIN within 30 calendar days from successfully sign-up date due to inaccurate contact information provided or the Eligible Customers are not contactable, the Insurers reserve the right to forfeit the TNG Reload PIN and the Insurers' decision is final and conclusive, and no correspondence will be entertained.

9. The TNG Reload PIN is only valid for redemption through the TNG's e-wallet mobile application ("**TNG App**"). The TNG Reload PIN is valid before the expiry date as stated in the TNG Reload PIN. The use of the TNG Reload PIN will also be subject to such terms and conditions imposed by TNG Digital Sdn Bhd [Company No. 201701042478 (1256651-M)] ("**TNGD**"). The TNG Reload PIN is not exchangeable for cash and is non-refundable.

10. BOCM and/or the Insurers make no representation or warranty in respect to the suitability or validity of the TNG Reload PIN and services provided by TNGD and any complaints or disputes concerning the TNG Reload PIN under this Promotion shall be settled between the Eligible Customers and TNGD without any recourse to BOCM and/or Insurer.

11. All applications for any of the Eligible Insurance Products shall be subject to Insurers' approval and terms and conditions as may be imposed by Insurers at Insurers' discretion.

12. The insurance premium paid for any Successful Sign Up of the Eligible Insurance Products under this Promotion is **not refundable and not exchangeable** for up-front cash, credit, and cheque or benefit-in-kind.

13. The Eligible Customers are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Promotion.

GENERAL

14. By participating in this Promotion, Eligible Customers:
    (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 Insurance Products and any other relevant terms and conditions that BOCM and Insurers may impose from time to time

with prior notice 21 calendar days by posting on BOCM's website at www.bankofchina.com.my ("**BOCM's Website**");

(b) agree that all records of transactions within or outside Malaysia captured by Insurers' system(s) for the Promotion are final;

(c) agree to access BOCM's Website (www.bankofchina.com.my) 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 Insurance Products;

(d) agree that BOCM's and/or Insurers' decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers;

(e) authorise and consent for BOCM and/or Insurers to disclose their personal data i.e., name, contact number and email address to an authorised third (3rd) party vendor (i.e. courier services) appointed by BOCM and/or Insurers for the purpose of delivering the hardcopy policy (if required) signed up in respect of the Eligible Insurance Products of this Promotion to the Eligible Customers; and

(f) agree that they have read, understood and agree to be bound by BOCM's Privacy Notice, which is available at BOCM's Website.

15. BOCM and/or Insurers reserve the right to:

(a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Eligible Insurance Products, wholly or in part by way of posting on BOCM's Website and/or Insurers' website, or in any manner deemed practical by BOCM and/or Insurers in order to give 21 calendar days prior notice to the Eligible Customers on such additions, deletions and amendments; and

(b) disqualify any of the Eligible Customers for non-compliance with the T&Cs herein to participate in this Promotion.

16. The T&Cs herein, and the terms and conditions of the Eligible Insurance Products shall be read together as an entire agreement and if there is any discrepancy between these T&Cs and the terms and conditions of the Eligible Insurance Products, the specific T&Cs herein shall prevail to the extent of such discrepancy.

17. 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 Insurer's website shall prevail.

18. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Eligible Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.

19. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

INSURANCE DISCLAIMER

This document is not intended to be an invitation or offer for subscription of insurance nor does it amount to solicitation by BOCM or MSIG/Generali for subscription of insurance by anyone. Eligible Customers are advised to read and understand the contents of the Eligible Insurance Products brochure/policy contract at BOCM's Website before signing up.

IMPORTANT NOTES:

The Eligible Insurance Products are underwritten by MSIG Insurance (Malaysia) Bhd [Company No. 197901002705 (46983-W)] ("MSIG") or Generali Insurance Malaysia Berhad [Company No. 197501002042 (23820-W)] ("Generali") are member of Perbadanan Insurans Deposit Malaysia ("PIDM").

The benefit(s) payable under the eligible products are protected by PIDM up to specified limits. Please refer to PIDM's TIPS Brochure or contact MSIG Insurance (Malaysia) Bhd or Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

These insurance products are distributed by Bank of China (Malaysia) Berhad [Company No: 200001008645 (511251-V)], a licensed bank under Bank Negara Malaysia. Assistance provided by Bank of China (Malaysia) Berhad includes product enquiries, claims assistance, or complaints, please contact us for further assistance.