

126 Unit Trust Promotion (“Promotion”)

Terms and Conditions:

- i. The promotion period for this Promotion is from **19th January 2026 to 31st March 2026**, 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. The Participant must be an existing Bank customer with a valid Investment Portfolio Account (“IPA”);
- iv. 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: Unit Trust Promotion

- 1.1 The Participant for Category 1 may invest any amount in any Unit Trust Fund, in any currency, distributed by the Bank, subject to the minimum investment amount as stated in the Unit Trust Fund’s Prospectus or Information Memorandum, at the Promotional Sales Charge of 1.26%;
- 1.2 The Promotional Sales Charge of 1.26% is applicable to Unit Trust Fund subscription transactions placed via the Bank’s Relationship Managers (“RM”) or eWealth Banking (“eWB”) during the Promotion Period;
- 1.3 Category 1 excludes Unit Trust Funds with sales charge lower than 1.26% as stated in the Unit Trust Fund’s Prospectus or Information Memorandum, or selected Bond Funds in which the sales charge is stated in eWB.

Category 2: Unit Trust Fund + Bond Bundle

- 2.1 The Participant for Category 2 must invest any amount in any Bond, in any currency, distributed by the Bank, subject to the Bond’s minimum investment amount as stated in the Bond’s Information Memorandum or the Bank’s system, during the Promotion Period (“Eligible Participant for Category 2”). The Eligible Participant for Category 2 shall be entitled for the Special Unit Trust Sales Charge of 1.00%;
- 2.2 The Eligible Participant for Category 2 may utilise the Special Unit Trust Sales Charge of 1.00% on any Unit Trust Fund, in any currency, during the Promotion Period;
- 2.3 The Unit Trust investment amount eligible for the Special Unit Trust Sales Charge of 1.00% must be equal or lower than the Bond investment amount;
- 2.4 In the event the Unit Trust Fund selected is denominated in a different currency from the Bond invested, the Eligible Participant for Category 2 may invest into the Unit Trust Fund at 1.00% sales charge, up to the currency’s equivalent to the Bond investment amount, based on the Bank’s prevailing exchange rate;

- 2.5 The Special Unit Trust Sales Charge of 1.00% is not applicable for transactions made via eWB and may only be utilized by the Eligible Participant for Category 2 through the Bank's RMs;
- 2.6 Category 2 excludes Unit Trust Funds with sales charge lower than 1.00% as stated in the Unit Trust Fund's Prospectus or Information Memorandum.
 - v. 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;
 - vi. All transactions involving foreign currency are subject to prevailing Foreign Exchange Policy;
 - vii. 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;
 - viii. 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;
 - ix. 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. Unit trust schemes and bonds are not protected by Perbadanan Insurans Deposit Malaysia (PIDM).