eINSURED Protect Online Promotion

PROMOTION PERIOD

The **Bank of China (Malaysia) Berhad** [Registration No. 200001008645(511251- V)] ("**BOCM**") and **MSIG Insurance (Malaysia) Bhd** [Registration No. 197901002705 (46983-W)] ("**MSIG**") jointly organis the **eINSURED Protect ONg-LINE Promotion (**"**Promotion**") commencing on **1 January 2026** and ending on **31 December 2026,** 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 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 eligible insurance products offered by MSIG ("**Eligible Insurance Products**") are as follows:
   (a) Private Car Insurance (i.e. Comprehensive Private Car / Motor Plus / Lady Motor Plus);
   (b) TravelRight Plus Insurance (i.e. Single Trip Plan / Annual Plan);
   (c) Pet Insurance (i.e. Dog / Cat).

PROMOTION MECHANICS

4. Eligible Customers must 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) and official social media such as Facebook and WeChat) during the Promotion Period. The application via BOCM's online network will then be routed and completed through MSIG's website at https://takeiteasy.msig.com.my/boc/

5. Eligible Customers who have successfully signed up for any of the Eligible Insurance Products in the manner as provided in Clause 4 above and whose Eligible Insurance Products have been approved by MSIG with payment of insurance premium accepted by MSIG during the Promotion Period will be entitled to the following rebate ("**Rebate**"):

Eligible Insurance Product	Rebate
Private Car Insurance	10%

TravelRight Plus Insurance	25%
Pet Insurance	25%

6. Eligible Customers are entitled for the Rebate (excluding service tax and stamp duty) upon completion of the purchase of the Eligible Insurance Product on MSIG's website and the Rebate will be immediately applicable on the final purchase price of the Eligible Insurance Product.

7. The Rebate given are non-transferable, non-exchangeable, and non-redeemable for cash, in part or in full and are subject to the T&Cs stated herein. No request for change of Rebate, or any parts, or appearances or accessories, or replacement or appeal will be entertained.

8. 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 to MSIG. Both BOCM and MSIG shall not be held responsible if MSIG is unable to contact the Eligible Customers based on the contact details provided by the Eligible Customers during the sign-up process.

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

10. 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.

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

11. 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 MSIG 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 within or outside Malaysia captured by MSIG's system(s) for the Promotion are final;
    (c) agree to access BOCM's Website (www.bankofchina.com.my) and MSIG'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 Insurance Products;
    (d) agree that BOCM's and/or MSIG's 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 MSIG 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 MSIG 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.

12. BOCM and/or MSIG 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 MSIG's website, or in any manner deemed practical by BOCM and/or MSIG in order to give 5 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.

13. 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.

14. 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 MSIG's website shall prevail.

15. 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.

16. 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 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 MSIG's website or 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"). MSIG is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). As a member of PIDM, some of the benefits insured under the insurance policies offered by MSIG are protected against loss of part or all of the insurance benefits by PIDM, in the unlikely event of an insurer member's failure.

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. For further details of the protection limits and the scope of coverage, please visit the PIDM's website (www.pidm.gov.my) or call the PIDM toll free line (1-800-88-1266).