

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(This Product Disclosure Sheet should be read before you decide to purchase any Physical Precious Metal product. Be sure to also read the Terms and Conditions for Physical Precious Metal. Please seek further clarification if you do not understand any part of this document or the Terms and Conditions for Physical Precious Metal)</p>	<p><b>Bank of China (M) Berhad</b></p> <p><b>Name of Product: Physical Precious Metal</b></p> <p>a) Legacy Gold Series b) Ji &amp; Xiang Gold Coins c) Ma Dao Cheng Gong Gold Bar</p>
<p><b>1. What is this product about?</b></p>	
<p>The Bank is offering a range of unique series of Physical Precious Metal products, i.e. gold products. Physical Precious Metal products are offered to all the Bank's personal and corporate customers. The customer may choose the type of Physical Precious Metal product to purchase at the Bank's prevailing selling rate. The selling price quoted and minimum order shall be determined by the Bank at the Bank's sole and absolute discretion.</p>	
<p><b>2. What do I get from this product?</b></p>	
<p>High quality and well-crafted Physical Precious Metal with special designs that are produced by certified and well-established Precious Metal producers.</p> <p>You may enjoy the following benefits by collecting Physical Precious Metals:</p> <p>(a) To create and reserve wealth from time to time. (b) Asset diversification by expanding investment horizon and to hedge against inflation (c) Long term investment (d) Fast and easy processing</p>	
<p><b>3. What are my obligations?</b></p>	
<p>Physical Precious Metal are eligible for individual customers, corporates or financial institutions who are interested in physical gold collection. All Physical Precious Metal are denominated in MYR and you are required to open and/or maintain a Savings/Current Account ("Account") denominated in MYR with the Bank in order to purchase any Physical Precious Metal. The minimum purchase of Physical Precious Metal is ONE (1) and there is no maximum number of Physical Precious Metal that you can purchase. The Physical Precious Metal shall be purchased through debiting your Account maintained with the Bank. Upon receiving the Physical Precious Metal, the safe keeping of the Physical Precious Metal will be at your own risk. You are to ensure that the following are in order prior to receiving the Physical Precious Metal:-</p> <ul style="list-style-type: none"> <li>• No obvious scratches on the Physical Precious Metal;</li> <li>• Acrylic, security seal and box are intact and not broken;</li> <li>• Product Certificate is in good condition, and the serial number tally with the physical product.</li> </ul> <p>The Bank does not buy back any Physical Precious Metal sold.</p>	
<p><b>4. What other charges do I have to pay?</b></p>	
<p>Currently, there are no fees and charges for purchasing Physical Precious Metal products from the Bank.</p>	
<p><b>5. What if I fail to fulfil my obligations?</b></p>	
<p>If you fail to open and/or maintain an Account with the Bank, your request to purchase the Physical Precious Metal will</p>	

not be processed.

#### **6. What are the major risks?**

The value of Physical Precious Metals are subject to price fluctuation in the international market. This is a non-principal protected product. It is your obligation to safe keep the Physical Precious Metal upon purchase.

#### **7. What do I need to do if there are changes to my contact details?**

It is important that you inform the Bank of any change in your contact details to ensure that all correspondences reach you in a timely manner. Changes in contact details should be formally submitted in writing and duly authorized by the signatories. Please visit the nearest branch to update your contact details.

#### **8. Where can I get assistance or lodge complaints?**

If you wish to lodge a complaint on the product or services provided by the Bank, you may contact:

Bank of China (Malaysia) Berhad,  
2<sup>nd</sup> Floor Plaza OSK  
25 Jalan Ampang  
50450 Kuala Lumpur  
Tel: 03 2059 5566  
Email: [callcenter@bankofchina.com.my](mailto:callcenter@bankofchina.com.my)  
Website: [www.bankofchina.com.my](http://www.bankofchina.com.my)

If your query or complaint is not satisfactorily resolved by the Bank, you may contact Bank Negara Malaysia through eLINK or BNMLINK at:

Tel: 1-300-88-5465 or +603-2174-1717

#### **9. Where can I get further information?**

Please contact us at 603 2059 5566 (Call Centre) or log on to our website to locate our nearest branch.

#### **IMPORTANT NOTE:**

This is a non-principal protected product. Gold prices are uncertain and you risk earning no returns or even a possibility of incurring losses from the original placement amount.