

零售债券 RETAIL BONDS



平稳投资 坐享财富增长

The Right Mix of Portfolio for Steady Return



At Bank of China (Malaysia) Berhad, you can diversify your wealth into our cherry-picked Retail Bonds¹ with affordable investment amount to enjoy steady regular income² in local or foreign currency of your choice!

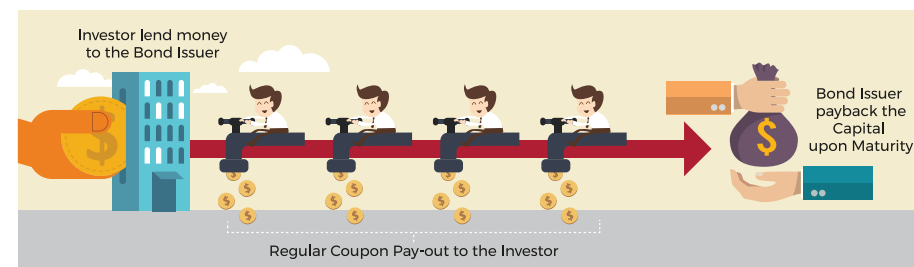
Bond is one of the important elements in Investment Portfolio to lower the risk exposure while enjoying steady regular income payout known as coupon².

Traditionally, Bond is sold and traded among Institutional Investors because of its substantial investment amount.

Now, Bank of China make it possible for the Retail Individual³ to also access into the Bonds.

WHAT IS BONDS?

A Bond is a Debt Security, it is like a Memorandum of Understanding (M.O.U) between the Investor and the Bond Issuer. Investor buy bond is lending the money to the Bond Issuer. In return, the Issuer will pay the Bond Coupon² like an Interest within the Bond tenor and will pay back the Face Value⁵ upon maturity.



VALUE-ADDED FROM BOCM'S WEALTH MANAGEMENT SERVICES

Our dedicated Relationship Manager is ready to provide you professional advice to construct your very own investment portfolio with the Bank. Besides, we will continuously monitor and update you to maximize your wealth.

HOW TO INVEST?⁴




01 Understand your investment objective & goals

02 Decide your investment time horizon

03 Understand your own investment risk appetite and preference

04 Select the right Bonds by reviewing the Credit Rating, Yield to Maturity, Minimum Investment Amount, Currency, Years to Maturity & etc.

BENEFITS AT A GLANCE

 <p>CAPITAL PRESERVATION</p> <p>May get back full value⁵ of the capital invested upon maturity</p>	 <p>CONSISTENT INCOME FLOW</p> <p>Enjoy potentially higher yield of interest income² throughout the tenor of bonds</p>	 <p>DIVERSIFICATION</p> <p>Diversify your risks and potentially increase the stability of your investment portfolio</p>
 <p>FOREIGN CURRENCY EXPOSURE</p> <p>Riding on exchange rate movement in Foreign Currency Bonds⁶. Potentially earn more with higher exchange rate</p>	 <p>AFFORDABLE</p> <p>Start your Investment as low as RM50,000</p>	 <p>FLEXIBILITY</p> <p>Tradable in Secondary Market⁷ prior to maturity</p>

Notes:

- Refer to Bonds that passed Due Diligence assessment and distribute by the Bank.
- Regular income is referring to coupon payment from the Bond Issuer. Availability of coupon payment based on structure of bonds
- Bonds investment is restricted to Qualified / Sophisticated investors as defined by Securities Commission. Please log on to: www.sc.com.my for details.
- It is mandatory to complete Investor Suitability Assessment and understand the content of the Product Highlight Sheet, Term and Condition, Prospectus before making any investment decision. (where applicable)
- Subject to Issuer's Credit / Default Risk.
- Foreign currency bonds investment is exposed to Currency risk. Exchange rate fluctuations may have an adverse impact on the investment return.
- Bond trading in secondary market is exposed to Liquidity risk. There may be no active buyer or lower Bond price that you may suffer a loss and may not get back your full principal invested.

Key Risk Disclosure:

- Credit Risk:** The return on bonds is linked to the credit of the Issuer and Guarantor, as applicable. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the Issuer and Guarantor, as applicable. In the event that the Issuer defaults, it is possible that you may lose all your investment, including the principal.
- Interest Rate Risk:** Changes in interest rates may have a significant impact on the market price of the bonds. For example, bond prices generally fall when interest rates rise - In this situation, you may incur a loss and may not get back your full principal invested from the decrease in market price of the bonds if you sell the bonds before the final maturity date.
- Liquidity Risk:** The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. If you try to sell your bonds before maturity, it may be difficult or impossible to find a buyer, or the sale price may be much lower than the amount you had invested.
- Currency Risk:** For bonds not denominated in your home currency, the exchange rate fluctuations may have an adverse impact if the bond's currency depreciates against your home currency during your holding period, and settled in your home currency. You are exposed to the potential loss and the exchange rate may offset (or even exceed) your investment return.
- Tenor Risk:** The bonds have a specified investment period. The longer the investment period of the bonds, the more likely changes in interest rates, exchange rates, market environments and the Issuer's financial and operating conditions may affect the bond value during the investment period.
- Investment Risk:** The prices of bonds are volatile and may go up or down. The bonds may even become worthless. Buying and selling bonds may not necessarily result in any profit, and may sometimes result in loss.

免责声明: 建议投资者在投资前阅读并理解招股说明书的内容。其中, 投资者应考虑所涉及的费用和收费。债券和应付票息的价格(如果有的话)可能会下降或上涨。相关产品过去的表现不能作为推测未来表现的依据, 您应该仔细考虑自身的投资经验、目标、财务资源和相关情况是否适合所建议的任何观点和投资产品。投资者应阅读相关的产品编制文件以获取更多详细信息。投资决策权属于您, 除非银行销售人员根据您的财务状况、投资经验和投资目标向您解释该产品适合您, 否则您不应投资该产品。零售债券投资不是存款产品。债券旨在持有直至满期, 债券可能没有活跃的二级市场报价。债券不是短期投机。债券受发行人信用, 实际价值和发行人信誉指标的影响。无法保证发行人不会违约。在最坏的情况下, 如果发行人违约, 您可能无法收回本金和任何优惠券。提醒投资者债券不获马存保机构保障。

Disclaimer: Investors are advised to read and understand the content of the prospectus before investing. Among others, investors should consider the fees and charges involved. The price of the Bonds and coupon payable, if any, may go down as well as up. Past performance figures shown are not indicative of future performance. You should carefully consider whether any views or investment products are appropriate in view of your investment experience, objectives, financial resources and relevant circumstances. The relevant product offering documents should be read for further details. The investment decision is yours but you should not invest in the products unless the Bank's sales staff has explained to you that the product is suitable for you having regards to your financial situation, investment experience and investment objectives. Retail Bond Investment is NOT a deposit product. The bonds are designed to be held to maturity and there may be no active secondary market quotations for the bonds. Bonds are NOT for short term speculation. The Bond is subject to both the actual and perceived measures of credit worthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario, you might not be able to recover the principal and any coupon if the issuer defaults the Bond. The Investor is reminded that Retail Bond Investment is not protected by PIDM.

零售债券是由第三方债券发行人发行 由**马来西亚中国银行** (511251-V) 代理分销

Retail Bonds is issued by third party Bond Issuer, and distributed by **Bank of China (Malaysia) Berhad** (511251-V)



分行 Branches:

吉隆坡
KUALA LUMPUR
Tel: 603-2387 8800

吧生
KLANG
Tel: 603-3346 2288

蒲种
PUCHONG
Tel: 603-8063 8898

麻坡
MUAR
Tel: 606-9561 388

马六甲
MELAKA
Tel: 606-292 2882

新山
JOHOR BAHRU
Tel: 607-2075 888

檳城
PENANG
Tel: 604-258 8888

古晋
KUCHING
Tel: 6082-258 885



在马来西亚中国银行, 您可以将您的财富分散投资在我们严挑细选的零售债券¹, 坐享平稳的投资组合。以您可负担的投资金额, 选择本地或外币债券, 收取稳定的固定收入²!

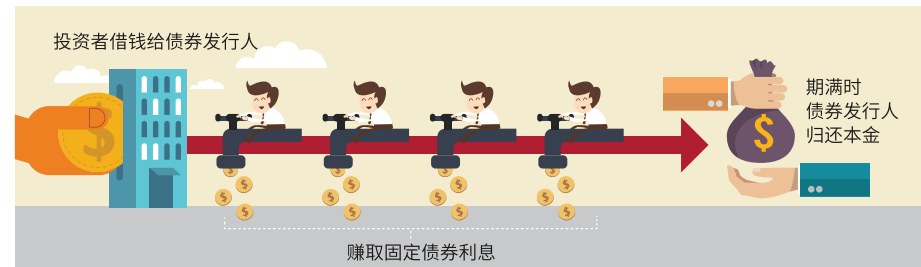
债券是投资组合中的重要元素之一, 主要为了降低风险敞口, 同时也旨在能够收取固定利息收益, 即是息券²。

由于涉及庞大投资金额, 债券投资通常都活跃交易于大机构投资者之间。

现在, 作为马来西亚中国银行尊贵客户³的您, 也可以投资在零售债券, 享受债券投资带来的利益。

什么是债券?

债券是债务证券的一种, 是投资者和债券发行人之间的借贷协议。投资者购买债券就如向债券发行人提供贷款。作为回酬, 发行人一般须在债券期内支付早前承诺的息券², 并在到期时以指定价格赎回债券, 即归还本金。



马中行中银理财的增值服务

敬业的理财客户经理随时准备为您提供理财建议, 建立专属您的投资组合。此外, 我们将持续监控, 为您提供财富管理的建议。

如何投资?⁴

了解您的投资目标和目标。 确定您的投资时间范围。 理解自身的风险取向、承受能力和偏好。 选择正确的债券、考量债券信用评级、到期收益率、最低投资金额、货币、投资期等。



债券投资的好处

<p>资本保存</p> <p>可在债券期满时 赎回投资本金⁵</p>	<p>源源的收入</p> <p>可获享潜在收益, 并于投资期内可望赚取 稳定的票息收入²</p>	<p>多样化投资</p> <p>分散风险, 可望增加 投资组合的稳定性</p>
<p>外币投资机会</p> <p>借助外币债券⁶的汇率变动趋势 可望从较高的兑换率 赚取更高回酬</p>	<p>可负担投资门槛</p> <p>最低投资额 从马币五万起</p>	<p>伸缩性</p> <p>可在债券到期前 在二手债券市场⁷ 自由交易</p>

附注:

- 意指通过马来西亚中国银行的调查评估并代理分销的零售债券。
- 固定收入意指来自债券发行人的债券利息, 是否享有债券息券取决于债券种类。
- 根据证券委员会指南, 债券投资仅限于合格的投资者。请浏览: www.sc.com.my
- 投资者在进行任何投资之前必须完成“投资者合适评估”详情, 并详细了解招股说明书、产品重点介绍书、包括投资期限、条件等。(如有)
- 投资者须承担债券发行人的信用/违约风险。
- 外币债券投资须要承担货币风险, 汇率波动可能对投资回报产生不利影响。
- 二手债券市场交易存在流动性风险, 投资者可能面对没有活跃的买家或者因债券价格低迷而可能遭受损失, 投资者有可能不能获取全部投资本金。

主要风险披露:

- (一) 信用风险: 债券的回报与发债机构及担保人(如适用)的信誉息息相关, 信贷评级机构给予的信贷评级并非是对发债机构及担保人(如适用)信用可靠程度的保证。若果发债机构出现违约, 这可能导致投资者损失全部的投资金额, 包括本金。
- (二) 利率风险: 利率变化可能会对债券之市场价格产生重要影响。例如, 如果利率升高, 债券市场价格一般会降低。在这种情况下, 如投资者于债券满期前出售债券, 而债券的价格下跌, 将会造成投资损失, 包括有可能不能获取全额本金。
- (三) 流通性风险: 债券旨在持有至期满, 投资者可能面对没有活跃的二级市场报价。如投资者于到期日前有意出售债券, 可能会面对难以甚至无法找到买家, 或卖出价格亦可能远低于的投资金额。如于到期日前卖出债券, 可能承受损失。
- (四) 货币风险: 对于外币债券投资, 如果债券的计价货币相对于投资者的本土货币在持有期内贬值, 在以投资者的本土货币计算及结算时, 汇率波动可能会对潜在回报带来负面影响, 其可能带来的损失或会抵销(甚至超过)投资回报。
- (五) 年期风险: 债券的指定投资期。债券的投资期越长, 利率、汇率、市场环境和发债机构的财务及营运情况对债券在投资期内之价值的影响便越大。
- (六) 投资风险: 债券价格会有波动, 可升亦可跌。债券甚至可能变成毫无价值。买卖债券未必一定能够赚取利润, 甚至会造成损失。