

IMPORTANT NOTICES – Unit Trust

Please read the following information before retrieving the electronic prospectus(es) and electronic application forms.

1. Please be informed that you are investing in the product without a recommendation and certain products are only suitable for investors who have met the product issuers' minimum qualifying criteria.
2. We, Bank of China (Malaysia) Berhad (BOCM), are the provider of this mobile application. We are responsible for the issuance, circulation or dissemination of the electronic prospectuses and provision of the facility for online transactions of unit trusts. We are the Institutional Unit Trusts Agent (IUTA) and distribute the unit trust funds from various Unit Trusts Management Companies (UTMCs). As the online provider, we consolidate and place the Customers' Orders with respective UTMC(s) under Pseudo Nominee arrangement.
3. You may also obtain a copy of the paper-based prospectus(es) and application forms from our branches and respective UTMC(s).
4. None of the unit trust funds mentioned herein have been approved for sale or purchase by any authority outside Malaysia. Therefore, these funds are intended only to be made available in Malaysia or to any person in Malaysia. Any person, resident or non-resident of Malaysia, who buys into these funds will be subjected to Malaysia Laws.
5. Please read and understand the contents of the prospectus(es) of the funds that you intend to invest in. The information provided in these prospectus(es) is only valid for a certain period of time, which may vary between different UTMCs. No units will be issued or sold on the basis of an expired prospectus. Information that is not found in the prospectus is not part of the prospectus and investment decision should solely be based on the information contain in the prospectus.
6. The Internet is an inherently unreliable medium of communication and that such unreliability is beyond the control of BOCM. Due to the nature of transactions carried out over the internet and the telecommunication network, you acknowledge and accept the existence of risks unique to internet trading.
7. In the event of failure to execute an Order online, the Customer can transact his/her Order (including but not limited to buy, sell and/or switch) by contacting our branches for further instructions.
8. In the event when a supplementary prospectus has been issued, the Customer has the option to withdraw his/her application, provided that the issuance or transfer of units to the investor has not taken place. Customers eligible for such withdrawal of their applications can do so at our branches.
9. Upon the receipt of an Order online, a confirmation of receipt will be sent to the Customer. We will execute the transaction by placing the order with the relevant UTMC if the Order is received before the relevant cut-off time on any Dealing Day. If the Order is received after the specified cut-off time, it shall be deemed to be an Order received by BOCM for execution on the next Dealing Day. The Customer may contact our branches to confirm the status of his/her application.
10. Suspension of unit trusts transactions may arise from, but not limited to, any UTMC(s). In such an event, a notice will be provided on our mobile banking application, 'eWealth Banking 易理财' page informing the Customers of the suspension. The notice will also disclose the period in or dates on which the suspension takes place and the date on which the transactions will resume.
11. Cooling-off right can be exercised by first time investor. You can contact our branches within the cooling-off period.
12. Request for Switching, Cooling-off and Transfer of unit trust can be done at our branches. You can refer to your Relationship Manager and our branches for the procedures.

Investor's Declaration – Unit Trusts Service Request

- i. I/We acknowledge that Bank of China (Malaysia) Berhad ("the Bank") does not guarantee any particular returns for the investment.
- ii. I/We acknowledge that any Investment Services Request submitted after the cut-off-time will be processed on the next business day.
- iii. I/We acknowledge receipt and declare that I/we have read and understood the contents of the Terms and Conditions governing Unit Trust Investment and the respective prospectus, supplementary prospectus (if any), Information Memorandum, Product Highlight Sheet, and whichever applicable for the investment. I/We agree to abide by the Terms and Conditions for Unit Trust Investment Services including any amendments made to it from time to time.
- iv. I/We have been informed and fully understand the associated product risks and returns, of which I/we am/are prepared to accept.
- v. I/We acknowledge that I/we shall keep the Bank informed of any changes to my/our details as stated.
- vi. I/We understand that the Bank reserves the right to reject an application at its absolute discretion without any reason.
- vii. I/We am/are willing to bear all the risks associated with all my/our investments and will not hold the Bank accountable for any liability that may arise from my/our decisions.
- viii. I/We hereby authorise the Bank to disclose all/any of the information provided by me/us to any regulatory authorities and/or other authorized agencies/bodies, including all changes and updates to such information as and when provided by me/us.
- ix. I/We understand that the Service Request is irrevocable upon its submission to the Bank and the Bank and/or Fund House may in their sole discretion decide to accept all or part of my/our Service Request or not to accept my/our Service Request at all.
- x. I/We understand that:
- xi. The Bank has assessed the suitability of such product for me/us based on the information provided by me/us, including but not limited to the information I/we provided on the Investor Suitability Assessment; and
- xii. The Bank does not provide advisory services and therefore does not assume any advisory duty of care or obligation in the solicitation of the sale or recommendation of this Service Request other than (a) above.

Disclosure Clause

- i. I/We irrevocably authorize and permit the Bank to provide any information concerning me/us, this application, my/our present and future accounts and facilities, products and/or services from/with the Bank, to any financial institutions granting or intending to grant any credit facilities to me/us, any credit bureaus, any relevant authority(ies), body(ies), person(s) or agency(ies) as may be authorised by law to obtain such information or established by Bank Negara Malaysia (BNM), any other financial institutions or establishments to facilitate the execution of instruction(s) given by me/us in respect of the credit facilities, accounts, products and/or services from/with the Bank, security parties (including guarantors), and the Bank's auditors, lawyers, and/or agents.
- ii. I/We consent and authorize the Bank to collect, use, transfer, disclose and/or retain any information relating to on the account opening application(s) and/or account(s) including other related parties/information (where applicable), in the past, present and future, pertaining to the application, renewal, review and conduct of customer's account in compliance with Personal Data Protection Act 2010.
- iii. I/We hereby declare that I/We have read and understood and agreed to be subject to the Bank's Privacy Notice (which is available at all branches as well as the Bank's website at www.bankofchina.com/my/en and I/We understand that the Bank may

modify or update the Privacy Notice from time to time and I/we shall visit www.bankofchina.com/my/en for the updated version.

- iv. I/We consent(s) to the Bank (without notice to the account holder) to disclose such information relating to the account (including personal information) to any company within Bank of China Group ("BOC"), its service providers, merchants and BOC's strategic partners, vendors, debt collection agencies, professional advisers, industry/financial related associations, credit bureaus or credit reference agencies and fraud prevention agencies, governmental agencies, other financial institutions and any of their respective agents, servants and/or such persons), whether located within or outside Malaysia for the purpose as stated in the Privacy Notice.
- v. For non-individual account, I/we are obliged to obtain the consent from the individual third parties such as mandates, authorized signatories, shareholders, directors, guarantors and relatives that have/may have provided their personal data in the course of having the banking relationships with Bank. I/ We shall inform all such parties to visit at the Bank official website to view the Bank's Privacy Notice.
- vi. The Bank is appointed by fund houses as agent. The fund product is a product of fund houses and is not a product of the Bank. In respect of an eligible dispute arising between the Bank and the customer in respect of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the fund product should be resolved directly between the fund house and the customer.

Additional Clause for Subscription

- i. I/We consent(s) that if the Subscription Currency is different from the Fund's currency, the Subscription Currency will be converted into the Fund's currency at the time of the subscription transaction at the prevailing exchange rate as determined by the Bank in its sole discretion.
- ii. I/We hereby irrevocably appoint the Bank to be my/our agent and authorize the Bank to subscribe as my/our agent for units in this Fund in an aggregate value not exceeding the Subscription Amount. I/We confirm that I/we understand and am/are willing to bear all the risks associated with such appointment.

Additional Clause for Redemption

- i. I/We hereby irrevocably appoint the Bank to be my/our agent and authorize the Bank to redeem the above number of units in this Fund, and credit the redemption proceeds to my/our Current/Savings Account. I/We confirm that I/we understand and am/are willing to bear all the risks associated with such appointment.
- ii. I/We understand that I/we may choose to redeem all or part of the units of this Fund held by me/us. If I/we partially redeem the units held, the number of unredeem units must meet the minimum Fund unit balance requirement.
- iii. I/We consent(s) that the redemption proceeds will be settled in the fund currency. If the Fund currency is in foreign currency which I/we have no foreign currency Current/Savings Account, the foreign currency will be converted to Malaysian Ringgit at the time of settlement at the prevailing exchange rate as determined by the Bank in its sole discretion.

Additional Clause for Switching

- i. I/We hereby irrevocably appoint the Bank to be my/our agent and authorize the Bank to use all the proceeds from the above redemption to subscribe for units in the Subscribe Fund in an aggregate value not exceeding the amount of such proceeds.

- I/We confirm that I/we understand and am/are willing to bear all the risks associated with such appointment.
- ii. I/We understand that I/we may choose to switch all or part of the units of the Redeem Fund held by me/us. If I/we partially switch the units held, the number of unredeem units must meet the minimum Fund unit balance requirement.
 - iii. I/We understand that for the switching of funds within the same fund house, the redemption and the subscription transactions normally will be carried out on the same business day. For switching of funds from different fund houses, since the subscription transaction will only be carried out after the settlement of the redemption transaction has been completed, the time required will be longer.
 - iv. I/We understand that if the fund currency of the Redeem Fund is different from that of the Subscribe Fund, the redemption proceeds will be converted at the time of the subscription transaction into the fund currency of the Subscribe Fund at the prevailing exchange rate as determined by the Bank or the relevant fund houses in its sole discretion.
 - v. I/We understand that no further application for fund switching will be processed if any fund switching is outstanding.

Loan Risk Disclosure Statement

Where unit trust loan financing is available, investors are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units.