



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

**DuitNow & JomPAY Campaign 2020
Terms & Conditions**

Campaign

1. DuitNow & JomPAY campaign 2020 ("**Campaign**") is organized by Bank of China (Malaysia) Berhad (511251-V) ("**BOCM**" or "**Bank**") which shall run from 2 January 2020 to 31 March 2020 (both dates inclusive) ("**Campaign Period**").
2. By participating in this Campaign, participants agree to be bound by all the Terms and Conditions below.
3. For the purpose of this Campaign:

(i) "**Campaign Month**" means the time period as follows:-

| No. | Time Period | Campaign Month |
|-----|------------------------------------|----------------|
| 1. | 2 January 2020 – 31 January 2020 | January |
| 2. | 1 February 2020 – 29 February 2020 | February |
| 3. | 1 March 2020 – 31 March 2020 | March |

- (ii) "**CASA**" means BOCM Current Account and Savings Account.
- (iii) "**DuitNow Transaction**" means inward or outward transfers using DuitNow ID registered with BOCM Online or Mobile Banking.
- (iv) "**DuitNow ID**" means an identifier of Eligible Customer's mobile number, NRIC, passport number and/or Army/Police number that is used by the Eligible Customer for the DuitNow Transaction.
- (v) "**JomPAY Transaction**" means online bill payment using JomPAY Biller Code by Eligible Customer via BOCM Online or Mobile Banking.

Eligibility

4. The Campaign is only open to New and Existing BOCM's Personal Banking Customers who :
 - (a) Maintain or open CASA with BOCM during the Campaign Period;
 - (b) Register DuitNow ID via BOCM Online or Mobile banking during Campaign Period; and
 - (c) Maintain all the accounts with the Bank in good standing, without any breach of the terms and conditions or agreements, throughout the Campaign Period.

(hereinafter referred to as the "**Eligible Customer**")

5. Eligible Customer whose CASA is suspended, cancelled, or terminated for any reason during the Campaign Period or within 3 months after the end of the Campaign Period will not be entitled to receive any Reward or Grand Prize under this Campaign.
6. This Campaign is NOT open to employees of BOCM.



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

7. To participate in this Campaign, Eligible Customers must fulfill the following conditions:
 - (i) Perform DuitNow Transactions and/or JomPAY Transactions with a minimum amount of RM50 per transaction during the Campaign Period;
 - (ii) Eligible Customers is required to register their DuitNow ID and link the registered DuitNow ID to their BOCM CASA during the Campaign Period and maintain the same until the last day of Campaign Month to be entitled to the Reward and/or the Grand Prize.

(hereinafter referred to as “**Eligible Transaction**”)

- 7A. In the event that the Eligible Customers de-registered their DuitNow ID or switched and linked their DuitNow ID to an account with any banks other than BOCM on the last day of Campaign Month, the DuitNow Transactions performed by the Eligible Customers will not be counted as Eligible Transactions. For the avoidance of doubt, the aforesaid de-registration of DuitNow ID will not affect the eligibility of the JomPAY Transactions as an Eligible Transactions;
- 7B. JomPAY transactions which are incomplete or performed before or after the Campaign Period shall not be deemed as an Eligible Transaction.

(Herein referred to as “**Eligible Transaction**”)

Campaign Mechanics

RM10 Cashback (“Reward”)

8. Eligible customers who perform an Eligible Transaction within the Campaign Period will be entitled for a Reward.
9. The total Reward payout is capped at RM30,000 during the Campaign Period (“Capping Limit”), which will be awarded to three thousands (3,000) Eligible Customers who meet the criteria as set out in Clause 8 above on a first come first serve basis. BOCM does not have any obligation to inform the Eligible Customers should the Reward reach the Capping Limit before the end of the Campaign Period.
10. Each Eligible Customer can only be entitled for one (1) Reward during the Campaign Period.

RM50 Cashback (“Grand Prize”)

11. Grand Prize will be rewarded to top 100 Eligible Customers with the highest number of Entries for each Campaign Month as per Table A below



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

Table A

| Campaign Month | Prizes |
|----------------|----------------------------|
| January | 100 units of RM50 Cashback |
| February | 100 units of RM50 Cashback |
| March | 100 units of RM50 Cashback |

12. Entries or Entry refers to Eligible Transaction(s) which will be counted as an entry for the purpose of determining the winner for the Grand Prize. For avoidance of doubt:-
- (i) DuitNow Transactions sent to the same DuitNow ID will be counted as one transaction. Example: Eligible Customer sent funds to DuitNow ID no. 012-XXX1111 three times during the Campaign Month will be counted as 1 Entry.
 - (ii) DuitNow Transactions sent to the same recipient but with different DuitNow ID will be considered as eligible DuitNow Transactions per DuitNow ID. Example: Eligible Customer sent funds to Customer B through Customer B's DuitNow ID no. 012-XXX2222 and DuitNow ID no. 901015-08-XXXX will be counted as 2 Entries.
 - (iii) DuitNow Transactions received by the Eligible Customer (receiving funds) from another third party will be counted as 1 Entry for each transaction.
 - (iv) JomPAY Transaction will be counted as 1 Entry for each transaction.
13. Below is the illustration of what constitutes as an Entry. In the below scenario, the Eligible Customer named James had registered his DuitNow ID and linked his DuitNow ID to his CASA with BOCM and he is now performing DuitNow and JomPAY Transactions:-

| Scenario | Party Sending Money | Date | Send to DuitNow ID / JomPAY Biller Code | Entry Count | Reason |
|----------|---------------------|-------------|--|-------------|--|
| 1 | James | 1 Feb 2020 | Adam's Mobile No. registered with BOCM | +1 | Eligible DuitNow Transaction – DuitNow ID used for the first time |
| 2 | James | 1 Feb 2020 | Adam's NRIC registered with BOCM | +1 | Eligible DuitNow Transaction – DuitNow ID used for the first time |
| 3 | Adam | 5 Feb 2020 | James' Mobile No. registered with BOCM | +1 | Eligible DuitNow Transaction -Incoming transaction for James |
| 4 | James | 10 Feb 2020 | Adam's Mobile No registered with BOCM | 0 | Non eligible DuitNow Transaction – DuitNow ID repeated in scenario 1 |
| 5 | James | 12 Feb 2020 | Kumar's Mobile No registered with Maybank | +1 | Eligible DuitNow Transaction – DuitNow ID used for the first time |



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

| | | | | | |
|---|-------|-------------|--|----|--|
| 6 | James | 20 Feb 2020 | Kumar's Mobile No registered with Maybank | 0 | Non eligible DuitNow Transaction – DuitNow ID repeated in scenario 5 |
| 7 | Adam | 28 Feb 2020 | James' Mobile No. registered with BOCM | +1 | Eligible DuitNow Transaction -Incoming transaction for John |
| 8 | James | 29 Feb 2020 | JomPAY Biller Code XXXX | +1 | Eligible JomPAY Transaction |
| Total transactions for February Campaign Month for James | | | | 6 | |

14. Each Eligible Customer is required to have minimum 3 Entries to be eligible for the Grand Prize.
15. Each Eligible Customer is only entitled to receive one Grand Prize throughout the Campaign Period. Eligible Customer who won the Grand Prize will not be eligible for another Grand Prize in subsequent Campaign Month.
16. In the event that there is a tie for the Grand Prize among shortlisted Eligible Customers having the same number of Entries, the next selection criteria will be based on the total transaction value whereby the Eligible Customer with the higher transaction value would be the winner.

Fulfilment

17. Notwithstanding Clause 10 and 16 above, the Reward and Grand Prize are not mutually exclusive, i.e., if Eligible Customer wins the Reward, Eligible Customer is still eligible to win the Grand Prize if the said criteria are met.
18. Fulfilment will be performed at the end of each Campaign Month and the Reward and/or Grand Prize will be credited into the Eligible Customer's CASA within 8 to 10 weeks after end of each Campaign Month.

Example (using the illustration of eligible entries):

James performed DuitNow Transactions and JomPAY Transactions in the Campaign Month of February and had earned 6 Entries in total. He is one of the first 3,000 winners of RM10 Cashback and one of the top 100 winners of RM50 Cashback in February. His DuitNow ID is linked to CASA with BOCM on 29 February 2020. He is entitled to receive RM10 Cashback and RM50 Cashback. The cashback will be credited into James' CASA within 8 to 10 week after 29 February 2020.

19. The Bank will not entertain any request to change the Reward and/or the Grand Prize into any kind or any form.



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD (511251-V)

General Terms and Conditions

20. By participating in this Campaign, the Eligible Customer is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and/ or any other relevant terms and conditions governing the DuitNow and JomPAY ("the Other Terms and Conditions") which can be obtained at any BOCM's branches or website.
21. BOCM reserves the right to change, amend, alter, modify or delete the Terms and Conditions herein, wholly or in part, at its absolute discretion, at any time or from time to time and such changes shall be notified to the Eligible Customers with prior notice of twenty-one (21) calendar days via BOCM's website at www.bankofchina.com/.my or any other mode of communication as may be determined by BOCM from time to time.
22. BOCM reserves the right at its absolute discretion to cancel, withdraw, terminate, extend or suspend this Campaign, wholly or in part, at any time with prior notice to the Eligible Customers via BOCM's website or any other mode of communication as may be determined by BOCM from time to time. The Eligible Customers shall not be entitled to make any compensation against BOCM for any and all losses or damages suffered or incurred by the Eligible Customers as a result of or arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by BOCM.
23. BOCM reserves the right to disqualify any Eligible Customer for any reason whatsoever as BOCM may in its absolute discretion deem fit to participate in the Campaign without assigning any reason thereof.
24. If any matters arising from the Campaign are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined solely by the Bank at its absolute discretion.
25. BOCM shall not be responsible nor shall accept any liabilities whatsoever (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, punitive, consequential, exemplary, or special damages or proceedings brought by any party including third parties) and howsoever arising or suffered by the Eligible Customers or whatsoever, resulting directly or indirectly from the Campaign.
26. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Customer. No appeals and/or correspondences from the Eligible Customer shall be entertained.
27. By participating in this Campaign, the Eligible Customer consent to BOCM to disclose and/or to publish his/her personal data and photographs in any mass media or marketing materials for advertising or publicity purposes in any manner for this Campaign.
28. This Campaign and the Terms and Conditions herein shall be governed by the laws of Malaysia and the Referrer agrees to submit to the jurisdiction of the Courts of Malaysia.