

Protected by PIDM up to RM250,000 for each depositor
Last updated on 10 November 2020

Terms and Conditions for “e-FD Special Rate Promotion”

1. Promotion Period

- 1.1 Bank of China (Malaysia) Berhad (511251-V) (“**BOCM**”) is organizing “**e-FD Special Rate Promotion**” (“**Promotion**”) from **10 November 2020 to 31 December 2020** (both dates inclusive) or such other date(s) as may be determined by BOCM at its sole discretion from time to time (“**Promotion Period**”).
- 1.2 The Promotion is available at BOCM Internet Banking (BOCnet) and Mobile Banking Application.

2. Eligibility

- 2.1 This following customers are eligible to participate (“**Eligible Customer**”) in this Promotion:
 - a. All new and existing BOCM BOCnet and Mobile Banking application users;
 - b. BOCM individual customers aged 18 years and above (including Malaysian and non-Malaysian) and BOCM’s permanent and contractual employees.
 - c. The customers who have an existing Fixed Deposit (“FD”) master account and Current account or Savings account (“CASA”) with BOCM and in active status.
- 2.2 The following shall not be eligible to participate the Promotion:-
 - a. Eligible Customer whose account(s) are terminated, suspended or cancelled within the Promotion Period;
 - b. All BOCM Non-Individual customers;
 - c. Any accounts held with BOCM that are delinquent or unsatisfactorily conducted as determined by BOCM at its sole and absolute discretion;
 - d. Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- 2.3 Eligible Customer must place the FD online via BOCnet or Mobile Banking Application to participate in this Promotion and fulfill the following criteria :
 - a. Have an active CASA as a source of fund for BOCM to debit for e-FD placement.
 - b. Have an existing FD master account
 - c. Placement of e-FD with a minimum amount of RM20,000.00 in a single deposit placement during the Promotion Period by transferring of fund from CASA via BOCnet and Mobile Banking Application.

3. Promotion Details

- 3.1 During the Promotion Period, the Eligible Customers shall be entitled to the following Promotional Interest Rate ("**Promotional Rate**") set out in Table 1.

Table 1 – MYR e-FD

Eligible Product	Tenure	Promotional Interest Rate	Minimum Placement Amount
MYR e-FD	9 Months	2.20% p.a.	RM20,000

- 3.2 The Promotional Rate is subject to any change in the Overnight Policy Rate ("OPR"). In the event there is a change to the OPR, the Promotional Rate will be revised accordingly with prior notice to the Eligible Customer and the revised Promotional Rate shall only be applicable to e-FD placed on or after the effective date of the revision of the OPR.
- 3.3 The e-FD interest earned will be paid upon maturity.
- 3.4 Upon maturity of the e-FD tenure under this Promotion, the principal e-FD amount and the interest earned will be automatically renewed for a period of 9-month at the prevailing board rate at the time the e-FD is renewed.
- 3.5 Partial withdrawal of the e-FD placement is not allowed.
- 3.6 No interest will be payable to the Eligible Customer in the event the Eligible Customers uplift the e-FD before maturity.

4. General Terms and Conditions

- 4.1 By participating in this Promotion, 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 FD and/or Deposit Account ("the Other Terms and Conditions") which can be obtained at any BOCM branches or BOCM's website at www.bankofchina.com.my.
- 4.2 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 Customer with prior notice of twenty-one (21) calendar days (other than the revision of Promotional Rate referred to in Clause 3.2 above) 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.
- 4.3 BOCM reserves the right at its absolute discretion to cancel, withdraw, terminate, extend or suspend this Promotion, wholly or in part, at any time with prior notice to the Eligible Customer(s) 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. The Eligible Customer shall not be entitled to claim any compensation from BOCM for any and all losses or damages suffered or incurred by the Eligible Customer as a result of or arising from such cancellation, withdrawal, termination, extension or suspension of the Promotion by BOCM.
- 4.4 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 Promotion without assigning any reason thereof.

- 4.5 If any matters arising from the Promotion are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined solely by BOCM at its absolute discretion.
- 4.6 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 Customer or whatsoever, resulting directly or indirectly from the Promotion.
- 4.7 All decisions made by BOCM in respect of the Promotion shall be final, conclusive and binding on the Eligible Customer. No appeals and/or correspondences from the Eligible Customer shall be entertained.
- 4.8 By participating in this Promotion, the Eligible Customer consents 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 Promotion.
- 4.9 In the event of any inconsistencies between the Terms and Conditions and the Other Terms and Conditions, the Terms and Conditions herein shall prevail.
- 4.10 This Promotion and the Terms and Conditions herein shall be governed by the laws of Malaysia and the Eligible Customer agrees to submit to the jurisdiction of the Courts of Malaysia.