



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD 200001008645(511251-V)

Terms and Conditions for “Secured Mortgage Loan Campaign”

1. Campaign Period

- 1.1 Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) (“**BOCM**”) “**Secured Mortgage Loan Campaign**” (“**the Campaign**”) commences on **2 January 2026** and ends on **30 June 2026** (both dates inclusive), or upon the amount of the Facilities (as defined in Clause 2.2) granted by BOCM pursuant to this Campaign reaching RM200 million, whichever is earlier (“**Campaign Period**”).
- 1.2 BOCM reserves the right to change the duration and / or the commencement and / or expiry date of the Campaign with prior notice.
- 1.3 The Campaign is available at all BOCM branches in Malaysia.

2. Eligibility

- 2.1 The **Campaign** is open to all new and existing BOCM individual customers who meet all the following eligibility criteria (“**Eligible Customer(s)**”):
 - a) Malaysian; or
 - b) Foreigner; and
 - c) Aged 18 years and above; and
 - d) Applied within Malaysia for the Facilities as stated in Clause 2.3 below from BOCM for the purposes as stated in Clause 2.2 below during the Campaign Period.
- 2.2 The purpose of financing is for
 - a) Part finance the purchase of under-construction or completed residential property; or
 - b) Refinance of completed residential property from other bank and cash out for personal use (if any); or
 - c) Personal use by charging free from encumbered property
- 2.3 The facilities offered for the Campaign (“the Facilities”) are as follows:-
 - BOCM Housing Loan (“HL”);
 - BOCM Flexi Housing Loan (“FLX HL”) / BOCM Flexi Term Loan (“FLX TL”);



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3. Campaign Offer

3.1 If the Eligible Customer(s) has fulfilled all the criteria as stipulated in Clause 2.1 above, the Eligible Customer(s) will be eligible for the following Housing Loan package during the Campaign Period:

Housing Loan package:

Customer Segment		Campaign Period
Group A	Malaysian & foreigner with permanent resident status and residing in Malaysia.	<p><u>For Completed Property:</u></p> <p>a) With MRTA / MLTA purchase* As low as Standardised Base Rate (SBR) + 0.80%p.a. during the entire tenure of the Facilities. (Effective lending rate @ 3.55% p.a.)</p> <p>b) Without MRTA / MLTA purchase* As low as Standardised Base Rate (SBR) + 0.90%p.a. during the entire tenure of the Facilities. (Effective lending rate @ 3.65% p.a.)</p> <p><u>For Under-construction Property:</u></p> <p>a) With MRTA / MLTA purchase* As low as Standardised Base Rate (SBR) + 0.85%p.a. during the entire tenure of the Facilities. (Effective lending rate @ 3.60% p.a.)</p> <p>b) Without MRTA / MLTA purchase* As low as Standardised Base Rate (SBR) + 0.95% p.a. during the entire tenure of the Facilities. (Effective lending rate @ 3.70% p.a.)</p> <p><i>*Subject to Bank internal guideline and customer credit risk grading.</i></p>
Group B	Foreigner with the following status: <ul style="list-style-type: none"> Malaysia My Second Home (MM2H)/ Premium Visa Programme (PVIP); or Foreigner possessing valid working permit with minimum 12 months to expiry at the date of loan application; or Employed by Multi-National Corporation (MNC) with a representative office in Malaysia; or Has business interest in Malaysia and is a director /major shareholder of the operating company incorporated in Malaysia. 	
Group C	Foreigner who does not meet the requirement of Group A & Group B above.	



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**Note:*

- *The Bank's Standardised Base Rate (SBR) is 2.75% p.a. since 15/07/2025 and is subject to change from time to time.*
- *The pricing is subject to customer segment and credit assessment.*

- 3.2 Subject to Clause 3.3 below, the maximum margin of financing ("MOF") is up to 90% + 5%, whereby the additional 5% is for financing of Mortgage Reducing Term Assurance ("MRTA")/ Mortgage Level Term Assurance ("MLTA") premium and/or legal fees and/or valuation fees of the Facilities.
- 3.3 For loan financing of 3rd property onwards, the maximum MOF is 70% inclusive of MRTA /MLTA premium not exceeding 5%. Additional 5% is strictly to finance the MRTA/MLTA premium only.
- 3.4 The aggregate loan amount allocated for the Campaign is capped at RM200 million and is on a first come first serve basis from the date of application.

4. General Terms and Conditions

- 4.1 By participating in the Campaign, the Eligible Customer(s):-
- confirm that he/she has read, understood and agreed to be bound by the Terms and Conditions ("T&Cs") herein and/ or any other relevant terms and conditions that BOCM may impose from time to time;
 - agree that the BOCM's decision on all matters relating to the Campaign shall be final and binding; and
 - agree that the applications for the Facilities are subject to BOCM's credit evaluation and approval
- 4.2 BOCM reserves the right to change, amend, alter, modify or delete the T&Cs herein, wholly or in part, at any time or from time to time and such changes shall be notified to the Eligible Customer(s) via BOCM's website at www.bankofchina.com.my ("BOCM's Website") or any other mode of communication as may be determined by BOCM from time to time with prior notice of twenty-one (21) calendar days.
- 4.3 BOCM reserves the right to cancel, withdraw, terminate, suspend or extend the Campaign, wholly or in part, at any time with prior notice to the Eligible Customer(s) via BOCM's Website or any other mode of communication as may be determined by BOCM from time to time.
- 4.4 In the event of any discrepancy between the T&Cs and any advertising, promotional publicity and other materials relating to or in connection with the Campaign, the final T&Cs on the BOCM's Website shall prevail.
- 4.5 BOCM reserves the right to reject any application for the Facilities. For the avoidance of doubt, it is essentially the obligation of the Eligible Customer(s) to provide all required documents in order for the Facilities to be approved in a timely manner.
- 4.6 BOCM reserves the right to disqualify any individual from participating the Campaign.



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- 4.7 BOCM's decisions on all matters relating to the Campaign shall be final, binding and conclusive. No correspondence, disputes and appeals will be entertained by BOCM.
- 4.8 For the avoidance of doubt, cancellation, termination, suspension or extension of the Campaign Period and variation to the T&Cs herein shall not entitle the Eligible Customer(s) to any claims or compensations against BOCM for any or all losses or damages suffered or incurred by the Eligible Customer(s) as a result of or arising from, whether direct or indirect, the act of such cancellation, termination, suspension, extension or amendments.
- 4.9 All Terms and Conditions stipulated herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Customer(s) agree to submit to the jurisdiction of the Courts of Malaysia.
- 4.10 Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

Last updated on 24 December 2025