

TERMS AND CONDITIONS FOR GET READY WITH A REWARDING SEASON

CAMPAIGN PERIOD ELIGIBILITY

1. The “Get ready with a Rewarding Season” (“Campaign”) is organized by Bank of China (Malaysia) Berhad (200001008645 (511251-V) [“BOCM”].
2. This Campaign will commence from 25th October 2022 to 31st December 2022 (both dates are inclusive) (“Campaign Period”).
3. Subject to Clause 4 below, this Campaign is open to all new and existing BOCM UnionPay/MyDebit Debit Cardholder, Wealth Management Debit Cardholder and e-Pocket holder, including joint accountholder (“Eligible Customer”).
4. The following individuals shall not be eligible to participate in the Campaign: -
 - a. Customers whose accounts with BOCM have been suspended, terminated or closed during the Campaign Period;
 - b. Customers who are in breach of any other agreement with BOCM;
 - c. Customers who are or become insane, deceased, adjudicated bankrupt or have legal proceeding of any nature instituted against them.

CAMPAIGN MECHANICS

A. Grand Prize and Monthly Cashback

5. “Eligible Transactions” of this Campaign refer to the transaction(s) provided below and made via Eligible Payment Method provided in Clause 6 below during the Campaign Period:

- a. Debit Card

A minimum spend of RM100 in a single receipt to earn entries:

Eligible Transaction	Entries Earned
Overseas Spend	20
Local Spend	10

b. UnionPay QR Code Payment

A minimum spend of RM10 in a single transaction to earn entries:

Eligible Transaction	Entries Earned
UnionPay QR Payment	5

For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as an Eligible Transaction(s):

- a. Transaction(s) made on Prepaid Card;
 - b. Transaction(s) for payments made towards mail order and telephone order (MOTO);
 - c. Transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions.
 - d. Transaction(s) that are performed via online platform(s).
6. "Eligible Payment Method" of this Campaign are as below:
- a. BOCM Great Wall International Debit Card (UnionPay/MyDebit)
 - b. BOCM Wealth Management Debit Card (UnionPay/MyDebit)
 - c. UnionPay QR Code (UPI QR)
7. All transactions made by the Eligible Customer will automatically be tracked by BOCM for the purpose of selecting Eligible Transactions, and BOCM reserves the right to determine if the transactions made by the Eligible Customer fulfil the Eligible Transaction criteria. The tracking is based on the transaction dates and/or time (Malaysia Time) as captured by BOCM's transaction records during the Campaign Period.
8. Eligible Customer will earn entries for minimum spend in a single transaction during the Campaign Period. The spending will be rounded up, with example as below:
- a. Scenario 1: The Eligible Customer has spent RM 287 in a single transaction at local via Debit Card, therefore the Eligible Customer will earn 30 entries (287 round up to 300) in order to stand a chance to win the Monthly Cashback and Grand Prize.

- b. Scenario 2: The Eligible Customer has spent RM 287 in a single transaction via UPI QR, therefore the Eligible Customer will earn 145 entries (287 round up to 290) to stand a chance to win the Monthly Cashback and Grand Prize.
9. Eligible Customer(s)' entries will be registered automatically and stand a chance to win the Grand Prize and/or Monthly Cashback as below:

a. Grand Prize

Winners	Grand Prize
1 st Prize x 3	RM 4,888
2 nd Prize x 3	RM 3,888
3 rd Prize x 3	RM 2,888

Note: Minimum qualified entries accumulated as Grand Prize Winner for the entire Campaign Period is 120. No repeat of 1st, 2nd, and 3rd Prize Winner.

10. The top nine (9) Eligible Customers with the highest number of entries earned during the Campaign Period will be shortlisted for a question and answer session in order to win the Grand Prize (“**Shortlisted Eligible Customers**”).
11. The Shortlisted Eligible Customer(s) will be contacted by BOCM’s representative with three (3) attempts on best effort basis via phone call at their latest contact number furnished to BOCM as shown in BOCM’s record to answer two (2) questions at any time during office hours (9:00am to 6:00pm) on any working days from Monday to Friday.
12. Should there be circumstances where the Shortlisted Eligible Customer(s) are not reachable/contactable for any reason whatsoever or answer the questions wrongly, the next-in-line Eligible Customer(s) with the highest entries shall then be selected as Shortlisted Eligible Customer.
13. Shortlisted Eligible Customers who have answered the two (2) questions correctly will be the winners of the Grand Prize (“Winners”). The 1st Prize, 2nd Prize and 3rd Prize will be determined based on the number of entries earned by the Winners.

Winners with the highest number of entries will be the 1st Prize Winner, and followed by 2nd Prize and 3rd Prize.

b. Monthly Cashback

Winners	Period	Monthly Cashback
Monthly Cashback x 100	25 Oct 2022 – 30 Nov 2022	RM 150
Monthly Cashback x 100	1 Dec 2022 – 31 Dec 2022	RM 150

Note: Minimum qualified entries accumulated as Monthly Cashback Winner for the entire Campaign Period is 30. No repeat of Monthly Prize Winner.

14. In the event the Monthly Cashback allocated for one particular Campaign Month has not been fully given out, the unutilized Monthly Cashback will not be carried forward to the subsequent Campaign Month. Eligible Customers will not be entitled for Monthly Cashback once it has been taken up for that Campaign Month.
15. Each Eligible Customer is only eligible to win one (1) Monthly Cashback and/or one (1) Grand Prize throughout the Campaign Period.
16. In the event, there is a tie on total number of entries earned in this Campaign, the total accumulated highest transaction amount in Ringgit Malaysia (MYR) will take precedence.
17. For the avoidance of doubt, cross border transaction in foreign currency shall be converted to Ringgit Malaysia based on BOCM's prevailing foreign exchange rate for the purpose of tabulating the eligibility requirement.
18. Eligible Customer(s)' transactions will be recorded by the Bank's system based on Eligible Transactions and no enrolment is required.

GENERAL TERMS AND CONDITIONS

19. Monthly Cashback and Grand Prize will be credited to the Winner(s)' BOCM account within 45 working days after the end of the Campaign Period

("Imbursement Period"). In the event the Eligible Customers and/or the Winner(s) do not receive the Monthly Cashback / Grand Prize during the Imbursement Period, the Winners shall inform BOCM the same within fifteen (15) working days from the Imbursement Period, failing which the Winner(s) are deemed to have received the Monthly Cashback and/or Grand Prize and any request for the reimbursement of the Monthly Cashback and/or Grand Prize shall not be entertained by BOCM.

20. The Eligible Customer and the Winner(s)' BOCM account must be valid and active (not closed or dormant or terminated) during the Campaign Period and Imbursement Period in order to be eligible the Monthly Cashback and/or the Grand Prize. If the Eligible Customers and/or Winner(s) close his/her BOCM account during the Campaign Period or Imbursement Period for any reason whatsoever, his/her participation in the Campaign shall become null and void with immediate effect and shall not be entitled for the Monthly Cashback / Grand Prize.
21. To the fullest extent permitted by law, BOCM is excluded of any responsibilities or liabilities arising from any postponement, cancellation, delay or changes to the Cashback details or any other unforeseen circumstances beyond BOCM's reasonable control and for any act or default by any third party suppliers or vendors (if any).
22. By participating in this Campaign, the Eligible Customers give their consent to BOCM to publish and use their names, and images submitted by the Eligible Customers for advertising, marketing, publicity and/or any other purposes, without any prior notice nor compensation to the Eligible Customers. Eligible Customers shall not entitled to claim ownership or other forms of compensation on the materials.
23. If this Campaign is unable to proceed as planned due to reasons (and not limited) such as computer virus, hacking, unauthorized intervention, fraud, technical failure, epidemic, pandemic, any acts of government not limited to movement control order or any other reason beyond BOCM's control, BOCM reserves the right, at its sole discretion, to terminate, postpone, modify, or suspend this Campaign.

24. By participating in this Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Term and Conditions stated herein and/or any other relevant terms and conditions, as well as consented to BOCM processing and disclosing his/her personal data in accordance with the BOCM Privacy Notice which can be found at www.bankofchina.com.my (“BOCM’s Website”) and the Eligible Customers understand that BOCM may modify or update the Privacy Notice from time to time and the participant shall visit BOCM’s Website for the updated version.
25. BOCM reserves the rights 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 seven (7) calendar days via BOCM’s Website or any other mode of communication as may be determined by BOCM from time to time.
26. BOCM reserves the right as its absolute discretion to cancel, withdraw, terminate, extend or suspend this Campaign due to any circumstances beyond BOCM’s control, 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 claims against BOCM for any and all losses or damages suffered or incurred by the participant(s) as a result of arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by BCM.
27. If any matters arising from the Campaign are not covered under Terms and Conditions hereunder or otherwise, they shall be determined solely by BOCM at its absolute discretion.
28. 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 participant(s) or whatsoever, resulting directly or indirectly from the Campaign, including but not limited to any postponement, cancellation, delay or changes to

the Cashback details or any other unforeseen circumstances beyond BOCM's reasonable control and for any act or default by any third party suppliers or vendors (if any).

29. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Customers and/or Winner(s). No appeals and/or correspondences from the Eligible Customers and/or Winner(s) shall be entertained.

30. Unless stated otherwise, if applicable, all transportation cost, internal charges, personal costs and/or any other costs, fees and/or any kind of expenses incurred by the participants in connection with this Campaign (whether for the purpose of joining, participating in or receiving any benefits or prizes from the contest) are at the sole responsibility of the participant(s). BOCM, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs / charges / fees / expenses.

31. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.

32. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

PRIVACY NOTE

33. BOCM will take reasonable precautions to keep participant's personal data secure, and requires third party processors to do the same. However, BOCM may disclose the participant(s)'s personal data if required to law, search warrant, subpoena or court order.

34. For feedback and/or complaint related to this Campaign, Eligible Customers may contact BOCM's Customer Service Centre by calling +603-20595566 or email to callcenter@bankofchina.com.my.