

**TERMS AND CONDITIONS FOR SPLENDORPLUS PRIVILEGES AND  
ZERO FEE FOR CASH WITHDRAWAL**

**CAMPAIGN PERIOD AND ELIGIBILITY**

1. The “SPLENDORPLUS PRIVILEGES and ZERO FEE FOR CASH WITHDRAWAL” [“Campaign”] is organized by Bank of China (Malaysia) Berhad (200001008645 (511251-V)) [“BOCM/Bank”].
2. This Campaign will commence from 25<sup>th</sup> January 2025 to 30<sup>th</sup> June 2025 (both dates are inclusive) [“Campaign Period”].
3. Subject to Clause 4 below, this Campaign is open to all new and existing BOCM Debit Card (UnionPay/MyDebit) Cardholder including primary and/or joint accountholder [“Eligible Participant(s)”].
4. The following individuals shall not be eligible to participate in the Campaign:-
  - a. Cardholders whose accounts with BOCM have been suspended, terminated, or closed during the Campaign Period;
  - b. Cardholders who are in breach of any agreement with BOCM;
  - c. Cardholders who are or become insane, deceased, adjudicated bankrupt or have legal proceeding of any nature instituted against them.
5. There is no registration required to participate in the Campaign. Eligible Participant(s) must perform Eligible Transactions (as defined in Clause 6 herein) using the Debit Card (UnionPay/MyDebit) issued by BOCM in order to participate in the Campaign.

## CAMPAIGN MECHANICS

6. “Eligible Transactions” of this Campaign refer to the transaction(s) provided below and made via Debit Card (UnionPay/MyDebit) provided in table below during the Campaign Period:-

Eligible Transaction
1. Via Debit Card (UnionPay/MyDebit) issued by BOCM
<p><b><u>Mechanic 1 (Cashback):</u></b></p> <p>a. Purchase transaction made through (in Mainland China):</p> <ul style="list-style-type: none"><li>• Point-of-Sale (POS) Terminal;</li><li>• UnionPay QR (Display-to-Pay)</li><li>• E-Commerce (Merchants’ website must be registered in China and going through UnionPay Network).</li></ul> <p><b><u>Mechanic 2 (Fee Waiver):</u></b></p> <p>a. Transaction made through (in Mainland China):</p> <ul style="list-style-type: none"><li>• ATM Cash Withdrawal</li></ul>

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

- Transaction(s) made on BOCM Debit Card (Mastercard);
- Transaction(s) for payment made towards mail order and/or telephone order (MOTO);
- Transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions;
- Transaction(s) that are performed outside Mainland China, or non-China registered merchant platform, or through non-UnionPay acceptance.

7. Eligible Participants who have performed the Eligible Transactions of Mechanic 1 during the Campaign Period shall be entitled for 1% Cashback (“Cashback”).
8. Total Cashback pool for Mechanic 1 is capped at RM 60,000 throughout the Campaign Period. Eligible Participant who meets the Eligible Transaction of Mechanic 1 will be entitled for the Cashback on a first-come first-serve basis.
9. Total Cashback is capped at RM 400 per debit card for each Campaign Month, which is as below:
  - a. 25<sup>th</sup> January 2025 to 24<sup>th</sup> February 2025;
  - b. 25<sup>th</sup> February 2025 to 24<sup>th</sup> March 2025;
  - c. 25<sup>th</sup> March 2025 to 24<sup>th</sup> April 2025;
  - d. 25<sup>th</sup> April 2025 to 24<sup>th</sup> May 2025;
  - e. 25<sup>th</sup> May 2025 to 30<sup>th</sup> June 2025;
10. Eligible Participants who have performed the Eligible Transactions of Mechanic 2 during the Campaign Period shall be entitled for instant zero cash withdrawal fee (“Fee Waiver”).
11. Total reserve fund pool for Fee Waiver is capped at RM 330,000 throughout the Campaign Period. Eligible Participant who meets the Eligible Transaction of Mechanic 2 will be entitled for the Fee Waiver on a first-come first-serve basis.
12. For the avoidance of doubt, cross border transactions in foreign currency shall be converted to Ringgit Malaysia based on the Bank’s prevailing foreign exchange rate for the purpose of calculation.

13. The Cashback will be credited to the Eligible Participant(s)' BOCM account within the Reimbursement Period as provided in the table below. In the event the Eligible Participant(s) do not receive the Cashback during the Reimbursement Period, the Eligible Participants shall inform BOCM the same within fifteen (15) working days from the expiry of the Reimbursement Period, failing which the Eligible Participant(s) are deemed to have received the Cashback and any request for the reimbursement of the Cashback shall not be entertained by BOCM.

Campaign Month	Reimbursement Period
25 <sup>th</sup> January 2025 to 24 <sup>th</sup> February 2025;	Within 45 working days after 31 <sup>st</sup> March 2025
25 <sup>th</sup> February 2025 to 24 <sup>th</sup> March 2025;	
25 <sup>th</sup> March 2025 to 24 <sup>th</sup> April 2025;	Within 45 working days after 30 <sup>th</sup> June 2025
25 <sup>th</sup> April 2025 to 24 <sup>th</sup> May 2025;	
25 <sup>th</sup> May 2025 to 30 <sup>th</sup> June 2025;	

#### GENERAL TERMS AND CONDITIONS

14. All transactions made by the Eligible Participant 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 Participant 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.
15. The Eligible Participant(s)' BOCM account must be valid and active (not closed or dormant or terminated or stop) during the Campaign Period and Reimbursement Period in order to be eligible for the Cashback. If the Eligible Participant(s) close his/her BOCM account during the Campaign Period or Reimbursement 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 Cashback.

16. 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).
17. 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.
18. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Term and Conditions Governing The Use of BOCM Debit Card and Terms and Conditions Governing Electronic Banking Services , 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](http://www.bankofchina.com.my) ("BOCM's Website") and the Eligible Participants 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.
19. 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 Participants with prior notice of seven (7) working days via BOCM's

Website or any other mode of communication as may be determined by BOCM from time to time.

20. 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 Participants via BOCM's Website or any other mode of communication as may be determined by BOCM from time to time. The Eligible Participants 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 BOCM.
21. 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.
22. 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).
23. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.

24. 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 Cashback 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.
25. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.
26. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

#### PRIVACY NOTE

27. BOCM will take reasonable precautions to keep the Eligible Participants' personal data secure, and requires third party processors to do the same. However, BOCM may disclose the Eligible Participants' personal data if required by law, search warrant, subpoena or court order.
28. For feedback and/or complaint related to this Campaign, Eligible Participants may contact BOCM's Customer Service Centre by calling +603-20595566 or email to [callcenter@bankofchina.com.my](mailto:callcenter@bankofchina.com.my).