

Member of PIDM
Protected by PIDM up to RM250,000 for each depositor

Terms and Conditions for “BOCM Foreign Currency Fixed Deposit Promotion”

1. Promotion Period

1.1 Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) (“BOCM”)s **“BOCM Foreign Currency Fixed Deposit Promotion”** (“**Promotion**”) commences on 10 July 2026 and ends on 30 September 2026 (both dates inclusive) or such other date(s) as may be determined by BOCM at its sole discretion from time to time, whichever comes first (“**Promotion Period**”).

1.2 The Promotion is available at all BOCM branches in Malaysia.

2. Eligibility

2.1 This Promotion is open to all new and existing BOCM individual customers aged 18 years and above (including Malaysian, non-Malaysian and BOCM’s permanent and contractual employees) (“Customer”).

2.2 The Customer must have a MYR Savings or Current Account and must have enrolled for e-Statement facility provided by BOCM (“e-Statement Facility”) prior to or during the Promotion Period (“**Eligible Customer**”), except for Vulnerable Consumer* who has opted not to enroll for the e-Statement Facility. For the avoidance of doubt, Vulnerable Consumer who has a MYR Savings or Current Account but has not enrolled or choose not to enroll for the e-Statement Facility shall still be qualified as Eligible Customer.

*Vulnerable Consumer refers to a Customer who:

Items	Description	Example
1	May face challenges in accessing financial services or may require assistance to engage in financial services	a person with disabilities or a senior citizen (individual aged 60 years and above);
2	Has a low ability to withstand financial shocks	a person who is overly-indebted or has no savings;

3	Is experiencing or has experienced adverse life events resulting in temporary or long-term financial hardship	natural disasters, temporary loss of income, unemployment, or the death/total permanent disabilities of the main breadwinner
4	Has an inadequate level of financial literacy or experience in using financial services or products, or poor language skills	a person who only speaks a language other than Bahasa Malaysia or English, is illiterate or is not digital savvy.

2.3 The following shall not be eligible to participate in the Promotion:

- a. Individual below 18 years old;
- b. Eligible Customer whose account(s) are terminated, suspended or cancelled within the Promotion Period;
- c. Non-Individual Customers;
- d. Any accounts held with BOCM that are delinquent or unsatisfactorily conducted as determined by BOCM at its sole and absolute discretion.

2.4 Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.

3. Promotion Details

3.1 This Promotion applies to the Eligible Product as provided in Clause 3.2 below which are deposited by the Eligible Customer with BOCM by using Fresh Funds (as defined in Clause 3.12 below) during the Promotion Period.

3.2 The Eligible Products under the Promotion are as follows:

Eligible Product
United States Dollar (USD) Fixed Deposit – “USD FD”
Chinese Yuan (CNY) Fixed Deposit – “CNY FD”

USD FD and CNY FD are collectively referred to as “FD”.

3.3 The Eligible Customers shall be entitled to the Promotional Fixed Deposit Interest Rate (“Promotional FD Rate”) as set out in **Table 1 and Table 2** below, subject to the applicable Minimum Placement Amount and Tenure specified in Table 1 and Table 2, for placements made using Fresh Funds at any of BOCM branches in Malaysia during the Promotion Period.

Table 1

Eligible Product	Tenure (Month)	Promotional FD Rate	Minimum Placement Amount	Maximum Placement Amount	Fund Type
USD FD	12	*3.80%p.a.	USD 10,000	-	Fresh Funds
	6	*3.70%p.a.	USD 10,000		

*Annual effective rate for 12-Month USD FD is 3.80%p.a. and annual effective rate for 6-Month USD FD is 3.525%p.a. assuming 6-Month USD FD is renewed with the same tenure at the prevailing board rate as per published in BOC website. Current 6-Month USD FD Board rate is 3.35%p.a.

Table 2

Eligible Product	Tenure (Month)	Promotional FD Rate	Minimum Placement Amount	Maximum Placement Amount	Fund Type
CNY FD	12	^1.50%p.a.	CNY 10,000	-	Fresh Funds
	6	^1.40%p.a.	CNY 10,000		

^Annual effective rate for 12-Month CNY FD is 1.50%p.a. and annual effective rate for 6-Month CNY FD is 1.35%p.a. assuming 6-Month CNY FD is renewed with the same tenure at the prevailing board rate as per published in BOC website. Current 6-Month CNY FD Board rate is 1.30%p.a.

3.4 This Promotion is on first come, first served basis; subject to the availability of the allocated fund size of USD 25million and CNY 10million for this Promotion.

3.5 The Eligible Customer must have MYR Savings/ Current Account with BOCM and Fixed Deposit placement at branch.

3.6 To enjoy the Promotional FD Rate, the minimum FD placement must be USD/CNY10,000 and above per advice/receipt.

3.7 For CNY FD placement, the fund must be converted from MYR to CNY. CNY cash deposit to CNY current account for CNY FD placement is not allowed.

3.8 The FD interest earned will be credited into the Eligible Customer's MYR Savings / Current Account or USD / RMB Current Account maintained with BOCM ("Nominated Account") upon maturity of the FD. The Eligible Customer is required to nominate his/her Nominated Account for the purpose of crediting the FD interest earned under this Promotion. If the Eligible Customer does not have a Nominated Account with BOCM, he/she is required to open a Nominated Account in order to participate in this Promotion.

- 3.9 Upon maturity of the FD Tenure under this Promotion, the principal FD amount will be automatically renewed on maturity date (if the maturity date falls on a non-business day, the maturity date should be the next business day) for further identical period based on the Tenure selected during the FD placement, which is 12 months or 6 months, at the prevailing board rate at the time FD is renewed.
- 3.10 Partial withdrawal of the FD placement during the Tenure is not allowed.
- 3.11 No interest will be payable to the Eligible Customer in the event the Eligible Customers uplift the FD before maturity.
- 3.12 This Promotion applies to Fresh Funds only. "Fresh Funds" means monies or funds howsoever transferred, credited, or paid into the FD Account or Nominated Account from other bank(s) and / or financial institutions by way of (i) cash, (ii) interbank GIRO transfers (iii) telegraphic transfer (iv) DuitNow (v) bank draft (vi) collection and payment of cheques drawn on such other bank(s); within 7 days prior to the FD placement date. Transfers of funds from other branches of BOCM or from any existing account with BOCM are not considered as Fresh Funds.

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 All transactions involving foreign currency(ies) ("FCY") are subject to prevailing Foreign Exchange Policy.
- 4.3 BOCM reserves the right to change, modify,, terminate, extend or suspend this Promotion including Promotion Terms and Conditions, wholly or in part, at any time with prior notice of three (3) working days 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 for 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 changes, modification, termination, extension or suspension of the Promotion by BOCM.
- 4.4 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 discretion.
- 4.5 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, unless caused directly by BOCM's gross negligence, fraud or willful default.

- 4.6 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.
- 4.7 In the event of any inconsistencies between the Terms and Conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the Terms and Conditions herein shall prevail.
- 4.8 This Promotion cannot be used in conjunction with any other discounts, offers, promotions or any other privileges unless stated otherwise.
- 4.9 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.
- 4.10 Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

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