中国银行 马来西亚
BANK OF CHINA (MALAYSIA) BERHAD 200001008645 (511251-V)

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

Terms and Conditions for "Exclusive Fixed Deposit Offer"

1. Offer Period

Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) ("BOCM")'s **"Exclusive Fixed Deposit Offer"** (***"Offer"***) commences on 7 October 2026 and ends on 31 December 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 ("***Offer Period***").

2. Eligibility

2.1 This Offer is open to new and existing individual customers of BOCM whose total deposit balance maintained with BOCM is less than MYR130,000 during the Offer Period ("Eligible Customer").

2.2 This Offer is applicable to the principal accountholder and on "per customer" basis.

2.3 The Offer is available at all BOCM branches in Malaysia.

2.4 The following shall not be eligible to participate in the Offer:

a. Individual below 18 years old;
b. Eligible Customer whose deposit account(s) are terminated, suspended or cancelled within the Offer 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.

3. Offer Mechanics and Conditions

3.1 This Offer 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 3.10 below) during the Offer Period.

3.2 The Eligible Product under the Offer is as follows:

Eligible Product
12-Month MYR Fixed Deposit – *"12-Mth MYR FD"*

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

Table 1

Eligible Product	Tenure (Month)	Offered FD Rate*	Minimum Placement Amount^	Maximum Placement Amount^	Fund Type
12-Mth MYR FD	12	3.80% p.a.	MYR10,000	MYR130,000	Fresh Fund

**The annual effective rate for the 12-Month MYR FD of this Offer is 3.80% per annum.*
^Please refer to Clause 3.14 for sample illustration.

3.4 To enjoy the Offered FD Rate, the Eligible Customer shall maintain a minimum total deposit balance of MYR130,000 with BOCM (which includes FD, Savings and Current accounts balances) from the date of FD placement until the FD maturity date. Accordingly, subject to the Minimum Placement Amount specified in Table 1 above, the FD placement amount shall be such amount as is required to ensure that the Eligible Customer's total deposit balance with BOCM is at least MYR130,000 upon such FD placement, failing which may cause the Eligible Customer's eligibility for the Offered FD Rate to be revised to the BOCM's prevailing FD interest rate.

3.5 This Offer is on first come, first served basis; subject to the availability of the allocated fund size of MYR250 million.

3.6 The Offered FD Rate is only applicable to one time FD placement (multiple receipt is acceptable) by each Eligible Customer during the Offer Period, and subject to the total placement amount is sufficient for maintaining the total deposit balance of at least MYR130,000 on the day of placement. Please refer to Clause 3.12 on the examples illustration.

3.7 The FD interest earned will be credited into the Eligible Customer's MYR Savings/ 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 Offer.

3.8 Upon maturity of the FD Tenure under this Offer, 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, at the prevailing board rate at the time FD is renewed.

3.9 Partial withdrawal of the FD placement during the Tenure is not allowed. No interest will be payable to the Eligible Customer in the event the Eligible Customer uplift the FD before maturity.

3.10 This Offer 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 seven (7) calendar 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.

3.11 The Offered FD Rate is subject to any change in the Overnight Policy Rate ("OPR"). In the event there is a change to the OPR, BOCM reserves the right to revise the Offered FD Rate and the revised Offered FD Rate shall only be applicable after the announcement on the effective date of such revision.

In addition to the aforesaid, in the event of an OPR change, BOCM also reserves the right to amend, extend, shorten or discontinue this Offer by giving prior notice of three (3) working days as provided in Clause 4.2 below.

3.12 <u>Below are few examples for new MYR FD Placement to illustrate whether the customer would be entitled to the Offered FD Rate</u>

FD Account Holder	Total Deposit Balance as at FD Placement Date (MYR)	New FD Placement		New Total Deposit Balance (MYR)	Whether New FD Placement would be Entitled to the Offered FD Rate?	Remark
		Amount (MYR)	Fresh Fund			
Ms. A	New To Bank	<u>7 Oct</u> 130,000	Yes	130,000	Yes	• Customer is New-to-bank with total deposit balance less than MYR130,000. • FD placement amount meets eligibility criteria.
Mr B	70,000	<u>9 Oct</u> 70,000	Yes	140,000	Yes	• Existing total deposit balance was below MYR130,000. • Total deposit balance after FD placement is MYR140,000 meets

						eligibility criteria (existing total deposit balance MYR70,000 + new FD placement MYR70,000).
	140,000	<u>13 Oct</u> 10,000	Yes	150,000	No	Existing total deposit balance exceeded MYR130,000, hence not eligible for the Offered FD Rate of 3.80%pa.
Mdm C	80,000	<u>8 Oct</u> 10,000	Yes	90,000	No	Not eligible for the Offer due to the existing total deposit balance + New FD Placement amount does not meet MYR130,000.
	90,000	<u>12 Oct</u> 50,000	Yes	140,000	Yes	• Existing total deposit balance was below MYR130,000. • Total deposit balance after FD placement is MYR140,000 and meets eligibility criteria (existing total deposit balance MYR90,000 + new FD placement MYR50,000).
Mr D	70,000	<u>10 Oct</u> 150,000	Yes	220,000	Yes, **BUT** only MYR130,000 is entitled for 3.80%pa	• Existing total deposit balance was below MYR130,000. • Total deposit balance after FD placement is MYR220,000 and meets eligibility criteria (existing total deposit balance MYR70,000 + new FD placement MYR150,000). • Only MYR130,000 out of the MYR150,000 new FD placement is entitled for the Offered FD Rate of 3.80%pa. Board rate will be applied to the balance of MYR20,000.

Mdm E	20,000	20 Oct 110,000	Yes	130,000	Yes	• Existing total deposit balance was below MYR130,000. • Total deposit balance after FD placement is MYR130,000 and meets eligibility criteria (existing total deposit balance MYR20,000 + new FD placement MYR110,000)

Joint accounts

Scenario 1						
FD Account Holder	**Total Deposit Balance as at FD Placement Date (MYR)**	**New FD Placement**		**New Total Deposit Balance (MYR)**	**Whether New FD Placement would be Entitled to the Offered FD Rate?**	**Remark**
		Amount (MYR)	**Fresh Fund**			
A	30,000	-	-	30,000	-	• Total deposit balance of customer A (being the principal accountholder) is MYR60,000 (sole name account MYR30,000 and joint account MYR30,000). • Total deposit balance after FD placement is MYR180,000 meets eligibility criteria (existing total deposit balance MYR60,000 + new FD placement MYR130,000).
A + B	30,000	1 Nov 130,000	Yes	190,000	Yes	
Total Deposit Balance for **A**	60,000					
Scenario 2						
C	50,000	15 Nov 100,000	Yes	230,000	No	Total deposit balance of customer C is MYR130,000 (sole name account MYR50,000 and joint account MYR80,000) before the placement of the FD. Hence, C (being the principal accountholder) is not eligible for Campaign.
C + D + E	80,000	-	-		No	
Total Deposit Balance for **C**	130,000					

4. General Terms and Conditions

4.1 By participating in this Offer, 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, modify, terminate, extend or suspend this Offer including Offer 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 or 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 Offer by BOCM.

4.3 If any matters arising from the Offer are not covered under the Terms and Conditions hereunder or otherwise, they shall be determined solely by BOCM at its discretion.

4.4 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 Offer, unless caused directly by BOCM's gross negligence, fraud or willful default.

4.5 All decisions made by BOCM in respect of the Offer shall be final, conclusive and binding on the Eligible Customer. No appeals and/or correspondences from the Eligible Customer shall be entertained.

4.6 In the event of any inconsistencies between the Terms and Conditions and any advertising, promotion, publicity and other materials relating to or in connection with the Offer, the Terms and Conditions herein shall prevail.

4.7 This Offer cannot be used in conjunction with any other discounts, offers or any other privileges unless stated otherwise.

4.8 This Offer 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.

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

– END –