

Terms and Conditions for “Fixed Deposit Bundle With Current or Savings Account Promotion”

1. Promotion Period

- 1.1 Bank of China (Malaysia) Berhad (Company Registration No. 200001008645 (511251-V)) (“BOCM”)’s “Fixed Deposit Bundle With Current or Savings Account Promotion” (“Promotion”) commences on 1 August 2023 and ends on 31 December 2023 (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 New and Existing BOCM individual customers aged 18 years and above (including Malaysian and non-Malaysian and BOCM’s permanent and contractual employees) (“Eligible Customer”).
- 2.2 The following **shall not** be eligible to participate the Promotion:-
 - (i) Individual below 18 years old;
 - (ii) Eligible Customer whose account(s) are dormant, terminated, suspended or cancelled within the Promotion Period;
 - (iii) Non-Individual customers;
 - (iv) Any accounts held with BOCM that are delinquent or unsatisfactorily conducted as determined by BOCM at its sole and absolute discretion;
 - (v) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- 2.3 The participating Fixed Deposit (“FD”) account for this Promotion is MYR FD (“Participating FD”).
- 2.4 The participating Current Account and Savings Account (“Participating CASA”) for this Promotion are as follows:
 - (i) Normal/Basic Savings Account
 - (ii) e-Savings Account
 - (iii) Wealth Management Savings Account
 - (iv) Normal/Basic Current Account

3. Promotion Mechanics

3.1 In order to enjoy the Promotional FD Rate as set out in Table 1 below, the Eligible Customer must fulfil the requirements below:-

- (i) deposit an amount as specified in Table 1 below into Participating FD (“FD Placement Amount”) with a tenure of three (1) month or three (3) months; and
- (ii) deposit an amount as specified in Table 1 below into any Participating CASA (“CASA Placement Amount”) with a minimum earmark period of one (1) month where the FD Tenure is one (1) month, or three (3) consecutive months where the FD Tenure is three (3) months (“Earmark Period”). Such deposit shall be referred to as “CASA Placement”.

Table 1

FD Tenure	Promotional FD Rate	FD : CASA Ratio	Minimum FD Placement Amount	Minimum CASA Placement Amount	Promotional Effective Rate*			
					Normal/ Basic Saving Account	e-Savings Account	Wealth Management Savings Account	Normal/ Basic Current Account
1-month	4.48%p.a.	80%:20%	RM8,000	RM2,000	3.63%p.a.	3.63%p.a. – 3.70%p.a.	3.63%p.a. – 3.75%p.a.	3.58%p.a.
3-month	4.68%p.a.	80%:20%	RM8,000	RM2,000	3.79%p.a.	3.79%p.a. – 3.86%p.a.	3.79%p.a. – 3.91%p.a.	3.74%p.a.

* The Promotional Effective Rate varies according to the FD Placement Amount, CASA Placement Amount and type of Participating CASA. Should there be an OPR change, the effective rates may be revised.

3.2 Placement of Fresh Funds into the Participating FD and Participating CASA has to be at the ratio of 80%:20% (FD: CASA) at a minimum total amount of RM10,000.

3.3 The CASA Placement and earmarking shall be made concurrently with the FD Placement during the Promotion Period. In the event the CASA Placement is cancelled, withdrawn or released within the Earmark Period for whatever reasons, the prevailing Conventional FD board rate shall apply to the entire FD Placement.

3.4 The Promotional 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 Promotional FD Rate and the revised Promotional FD Rate shall only be applicable to FD placed on or after the effective date of the revision of the Promotional FD Rate.

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

3.5 The FD interest earned will be credited into the Eligible Customer’s Participating CASA maintained with BOCM upon maturity of the FD. The Eligible Customer is required to nominate his/her Participating CASA for the purpose of crediting the FD interest earned under this Promotion. If the Eligible Customer does not have a Participating CASA with BOCM, he/she is required to open a Participating CASA in order to participate in this Promotion.

3.6 Upon maturity of the FD Tenure under this Promotion, the principal FD amount will be automatically renewed for a further identical period based on the tenure selected during the placement of the FD, which is 1-month or 3-month, at the prevailing board rate at the time the FD is renewed.

3.7 Partial withdrawal of the FD placement is not allowed.

3.8 No interest will be payable to the Eligible Customer in the event the Eligible Customers uplift the FD before maturity.

3.9 This Promotion applies to Fresh Funds only. "Fresh Funds" means monies or funds howsoever transferred, credited, or paid into the Participating FD or Participating CASA 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). 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 BOCM reserves the right 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 Customer with prior notice of three (3) working days 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.
- 4.3 BOCM reserves the right at its absolute discretion to cancel, withdraw, terminate, extend or suspend this Promotion, 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 cancellation, withdrawal, termination, extension or suspension of the Promotion by BOCM.
- 4.4 BOCM reserves the right to disqualify any Eligible Customer as BOCM may in its absolute discretion deem fit to participate in the Promotion.
- 4.5 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 absolute discretion.
- 4.6 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.
- 4.7 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.
- 4.8 In the event of any inconsistencies between the Terms and Conditions and the Other Terms and Conditions or any advertising, promotional, publicity and other materials relating to or in connection with the Promotion, the Terms and Conditions herein shall prevail.
- 4.9 This Promotion cannot be used in conjunction with any other discounts, offers, promotions or any other privileges unless stated otherwise.
- 4.10 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.
- 4.11 Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa