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 "Year End Fixed Deposit Campaign"

1. Campaign Period

Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) ("BOCM")'s **"Year End Fixed Deposit Campaign"** (*"**Campaign**"*) commences on 6 November 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 ("***Campaign Period***").

2. Eligibility

2.1 This Campaign is open to new and existing individual customers of BOCM whose Total Deposit Balance ("TDB" which includes FD, Savings and Current accounts balances) maintained with BOCM is less than RM130,000 during the Campaign Period ("Eligible Customer").

2.2 This Campaign is applicable to the primary accountholder and on "per customer" basis.

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

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

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

3.1 The Eligible Product for this Campaign is 6-month and 12-month MYR Fixed Deposits.

3.2 The Campaign Offer details are as set out below. Fixed deposit placements **MUST** be made with Fresh Funds (as defined in Clause 3.8 below) at any of BOCM branches in Malaysia during the Campaign Period.

Tenure	Promotional Rate*	Minimum Placement Amount^	Maximum Placement Amount^	Fund Type
6 month	4.10% p.a.	RM130,000	RM200,000	Fresh Fund
12 month	4.00%p.a.			

**Annual effective rate for 12-Month MYR FD is 4.00%p.a. and annual effective rate for 6-Month MYR FD is 3.175%p.a. assuming 6-Month MYR FD is renewed with the same tenure at the prevailing board rate as per published in BOCM website. Current 6-Month MYR FD Board rate is 2.25%p.a.*

^Please refer to Clause 3.11 for sample illustration.

3.3 Each Eligible Customer is entitled to make a fixed deposit placement of a minimum sum of Ringgit Malaysia One Hundred Thirty Thousand (RM130,000) and a maximum sum of Ringgit Malaysia Two Hundred Thousand (RM200,000) per placement ("placement"), in a 6-month or 12-month Fixed Deposits ("FD") during the Campaign Period, and shall be entitled to enjoy the Promotional Rate as stated in Clause 3.2 above.

3.4 The Promotional Rate shall be applicable for one (1) placement cycle only. Upon maturity, the FD shall be automatically renewed for the same tenure of 6 months or 12 months, as applicable, at BOCM's prevailing interest board rates, provided that where the maturity date falls on a non-business day, the FD shall be renewed on the next business day. The FD interest earned under the Promotional Rate shall be credited into the Eligible Customer's designated current account or savings account ("CASA") or added to the principal amount upon maturity, in accordance with the option selected by the Eligible Customer at the time of placement of the FD.

3.5 This Campaign is offered on a first come, first served basis; and is subject to the availability of the allocated fund size of RM100 million.

3.6 The Promotional Rate is only applicable to one-time FD placement (multiple receipt is acceptable) by each Eligible Customer during the Campaign Period.

3.7 Partial withdrawal of the FD 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.

3.8 All monies or funds placed under this Campaign must be from Fresh Funds. “Fresh funds” refers to any monies or funds which do not originate from the existing funds held in the Eligible Customer’s deposit accounts, whether held solely or jointly with another person and maintained with BOCM. The Eligible Customer must make the deposit placement within seven (7) calendar days from the date the monies or funds are transferred or credited into the Eligible Customer’s account, if not the monies or funds will no longer be deemed as “fresh funds”.

3.9 This Campaign is not valid with other product promotions that are running concurrently offered by BOCM.

3.10 The Promotional 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 Rate and the revised Promotional 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 Campaign by giving prior notice of three (3) working days as provided in Clause 4.2 below.

3.11 The table below illustrates various customer scenarios to clarify how Total Deposit Balances (TDB) and fresh fund requirements determine eligibility for the Promotional Rate.

Customer	**Total Deposit Balance (TDB) as at FD Placement Date (RM)**	**New FD Placement**		**Eligible for Promotional Rate (Y/N)**	**Reason for Ineligibility**
		Amount (RM)	**Fresh funds (Y/N)**		
Scenarios for Sole name account					
A	New-to-bank	100,000	Y	N	Did not meet the minimum placement amount requirement.
B	New-to-bank	130,000	Y	Y	
C	100,000	150,000	Y	Y	
D	150,000	130,000	Y	N	Customer’s total deposit balance exceeded RM130,000 as at the FD placement date.
E	50,000	80,000	Y	N	Did not meet the minimum placement amount requirement.

Scenarios for Joint account					
A	60,000	-	-	-	
A+B	30,000	140,000	Y	Y	
TDB for A	90,000				
C	20,000	200,000	Y	N	Customer's total deposit balance exceeded RM130,000 as at the FD placement date.
C+D	130,000	-	-	-	
TDB for C	150,000				
E+F	50,000	130,000	Y	Y	

4. General Terms and Conditions

4.1 By participating in this Campaign, 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 Campaign including Campaign 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 Campaign by BOCM.

4.3 If any matters arising from the Campaign 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 Campaign, unless caused directly by BOCM's gross negligence, fraud or willful default.

4.5 All decisions made by BOCM in respect of the Campaign 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 Campaign, the Terms and Conditions herein shall prevail.

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

4.8 This Campaign 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.

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