



Savings Account is protected by PIDM up to RM250,000 for each depositor

Terms and Conditions for “Savings Account Incremental Campaign” for Wealth Management Customer

1. Campaign

- 1.1 Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) (“BOCM”)’s **“Savings Account Incremental Campaign”** (“Campaign”) commences on 15 May 2023 and ends on 31 October 2025 (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”).
- 1.2 The Campaign is available at all BOCM branches in Malaysia.

2. Eligibility

- 2.1 This Campaign is open to new and existing BOCM individual Wealth Management customers aged 18 years and above (including Malaysian and non-Malaysian and BOCM’s permanent and contractual employees) (“Eligible Customer”). Wealth Management Customer refer to individual customer who subscribe Wealth Management Services with BOCM.
- 2.2 The following **shall not** be eligible to participate the Campaign:-
- (i) Individual below 18 years old;
 - (ii) Individual who does not subscribe the Wealth Management Services.
 - (iii) Eligible Customer whose account(s) are dormant, terminated, suspended or cancelled within the Campaign Period;
 - (iv) Non-Individual customers;
 - (v) Any accounts held with BOCM that are delinquent or unsatisfactorily conducted as determined by BOCM at its sole and absolute discretion;
 - (vi) Persons who are or become insane, deceased, adjudicated bankrupt or have legal proceedings of any nature instituted against them.
- 2.3 For the purpose of these Terms and Conditions:-
- (i) “Participating Account” means MYR Normal/Basic Savings Account, MYR Wealth Management Savings Account and MYR e-Savings Account, Staff Savings Account with BOCM;
 - (ii) “Participating Account” can be individual account or joint accounts

3. Campaign Mechanics and Conditions

- 3.1 On top of Participating Account’s prevailing Base Interest Rate, Eligible Customers who fulfil the below Requirement during the Campaign Period will be entitled for Bonus Interest Rate as stipulated in Table 1 below.

Table 1

Bonus Interest Rate	Requirement
2.75% p.a. Bonus Interest Rate on Participating Account’s Incremental Balance (IB); for Accountholder who fulfils the 2 requirements listed on the right hand box	Minimum Monthly Incremental Balance of RM10,000 from the Baseline. Monthly Incremental Balance refers to Average Daily Balance for a Campaign Month minus the Baseline

3.2 Bonus Interest for Participating Account will be calculated according to the formula below:

$$\frac{\text{Incremental Balance (IB)} \times \text{Bonus Interest Rate} \times \text{Number of days in the Campaign Month}}{365 \text{ days}}$$

Note

1) "Incremental balance" refers to an increase in Average Daily Balance (defined below) in relation to the Participating Account for a given month compared against the Baseline.

"Incremental balance" formula as below:

Average Daily Balance for a Campaign month – Baseline (Savings A/c Balance as at 30/4/25 or RM10,000 whichever is higher)

2) "Average Daily Balance" refers to the sum of the daily-end balances for a given month during the Campaign Period, divided by the number of days in the month.

"Average Daily Balance" formula as below:

✓ **Existing Account : Sum of daily end day balances in a month**
Number of days in a month

✓ **New Account : Sum of daily end day balances from the date of account opening**
Number of days from the date of account opening

3) "**Baseline**" refers to balance of Participating Account's as at 30 April 2025. In the event where the Participating Account is opened during Campaign Period or the account balance is less than RM10,000, the Baseline will be defaulted as RM10,000.

4) "**Campaign Month**" refers to a calendar month within the Campaign Period, which is May, June, July, August, September and October of 2025.

3.3 Bonus Interest will be calculated at the end of each Campaign Month, subject to minimum Participating Account's Incremental Balance of RM10,000 in Campaign Period, and the Bonus Interest will be credited into the active Participating Account within sixty (60) calendar days from the end of each Campaign Month or on such other date as determined by BOCM.

3.4 No Bonus Interest will be paid to Participating Account if the Monthly Incremental Balance of Participating Account is less than RM10,000.

3.5 In the event that the Participating Account is dormant, closed or suspended before the crediting of Bonus Interest, no Bonus Interest shall be paid to the Eligible Customer and any request or demand for the same shall not be entertained by BOCM.

3.6 No campaign entry form or registration of participation is required to participate in the Campaign.

3.7 If Eligible Customer does not meet the requirements as stipulated in Table 1 during the Campaign Period, the Eligible Customer will not be entitled for the Bonus Interest.

3.8 Below are some illustrations on the Bonus Interest computation:

Illustration 1: Existing Wealth Management Customer Mr A with transactions as below in May 2025

Date	Transaction	Savings A/c Balance (RM)	Average Daily Balance for May	Incremental Balance	Bonus Interest for May 2025
30/4/25	Normal S/A balance	300,000	= [1(300,000) + 9(250,000) + 19(450,000) + 2(350,000)] / 31 = RM380,645.16	Baseline = 300,000	Actual amount entitled for Bonus Interest = RM81,666.67 Bonus Interest = RM80,645.16 * 2.75% * 31/365 = RM188.36
2/5/25	Transfer out RM50,000	250,000		Incremental Balance = Average Daily Balance - Baseline =	
11/5/25	Deposit RM200,000	450,000		380,645.16 – 300,000 = 80,645.16	

30/5/25	Transfer out RM100,000	350,000			
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Illustration 2: Existing Wealth Management Customer Mr B with transactions as below in June 2025

Date	Transaction	Savings A/c Balance (RM)	Average Daily Balance for June	Incremental Balance	Bonus Interest for Jun 2025
30/4/25	e-Savings Account balance	600,000	$= [1(600,000) + 9(100,000) + 19(5,100,000) + 1(100,000)] / 30$ $= \text{RM}3,283,333.33$	Baseline = 600,000	<p>Actual amount entitled for Bonus Interest = RM2,683,333.33</p> <p>Bonus Interest = RM2,683,333.33 * 2.75% * 30/365 = RM6,065.07</p>
2/6/25	Transfer out RM500,000	100,000		Incremental Balance = Average Daily Balance - Baseline = 3,283,333.33 – 600,000	
11/6/25	Deposit RM5,000,000	5,100,000		= 2,683,333.33	
30/6/25	Transfer out RM5,000,000	100,000			

Illustration 3: New Wealth Management Customer Mdm C opens new Savings Account during Campaign period

Date	Transaction	Savings A/c Balance (RM)	Average Daily Balance for Aug	Incremental Balance	Bonus Interest for Aug 2025
30/4/25	-	-	$= [19(200,000) + 2(100,000)] / 21$ $= \text{RM}190,476.19$	Baseline = 10,000 (New A/c Baseline defaulted as RM10,000)	<p>Actual amount entitled for Bonus Interest = RM180,476.19</p> <p>Bonus Interest = RM180,476.19 * 2.75% * 21/365 = RM285.55</p>
10/8/25	Open WM Savings Account with deposit RM50,000	50,000		Incremental Balance = Average Daily Balance - Baseline = 190,476.19 – 10,000	
10/8/25	Transfer out RM50,000	0		= 180,476.19	
11/8/25	Deposit RM200,000	200,000			
30/8/25	Transfer out RM100,000	100,000			

Illustration 4: Existing Wealth Management Customer Ms Z with withdrawal only in Sep 2025

Date	Transaction	Savings A/c Balance (RM)	Average Daily Balance for Sep	Incremental Balance	Bonus Interest for Sep 2025
30/4/25	Normal S/A balance	300,000	0	Baseline = 300,000	<p>Actual amount entitled for Bonus Interest = 0</p> <p>Bonus Interest = 0</p>
1/9/25	Transfer out RM300,000	0		Incremental Balance = Average Daily Balance - Baseline = 0 – 300,000	
30/9/25	Deposit RM200,000	200,000		= - 300,000 (No incremental)	
30/9/25	Transfer out RM200,000	0			

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 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 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 to cancel, withdraw, terminate, extend or suspend this Campaign, wholly or in part, at any time with prior notice of three (3) working days to the Eligible Customer 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 Campaign by BOCM.
- 4.4 BOCM reserves the right to disqualify any Eligible Customer for reason as BOCM may deem fit to participate in the Campaign.
- 4.5 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 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 Campaign.
- 4.7 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.
- 4.8 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 Campaign, the Terms and Conditions herein shall prevail.
- 4.9 This Campaign cannot be used in conjunction with any other discounts, offers, promotions or any other privileges unless stated otherwise.
- 4.10 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.
- 4.11 Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.