

Member of PIDM

Protected by PIDM up to RM250,000 for each depositor

Terms and Conditions for “Special Fixed Deposit Promotion”

1. Promotion Period

1.1 Bank of China (Malaysia) Berhad (Registration No. 200001008645 (511251-V)) (“BOCM”)’s **“Special Fixed Deposit Promotion”** (“**Promotion**”) commences on 18 April 2025 and ends on 30 June 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 (“**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 Nominated Account as provided in Clause 3.9 below 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 enrol for the e-Statement Facility. For the avoidance of doubt, Vulnerable Consumer who has a Nominated Account as provided above but has not enrolled or choose not to enrol 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 un 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 3.13 below).

3.2 The Eligible Products under the Promotion are as follows:

Eligible Product
Malaysia Ringgit (MYR) Fixed Deposit – “MYR FD”
US Dollar (USD) Fixed Deposit – “USD FD”
Renminbi (RMB) Fixed Deposit – “RMB FD”

MYR, USD, RMB Fixed Deposit are collectively referred to as “FD”.

3.3 During the Promotion Period, the Eligible Customers shall be entitled to the following Promotional Fixed Deposit Interest Rate (“Promotional FD Rate”) as set out in **Table 1**, subject to the minimum and maximum FD placements amount per account holder(s) made using Fresh Funds at any of BOCM branches in Malaysia.

Table 1

Eligible Product	Tenure (Month)	Promotional FD Rate	Minimum Placement Amount	Maximum Placement Amount	Fund Type
MYR FD	12	3.85% p.a.	MYR 5,000	MYR 500,000	Fresh Funds
MYR FD	12	4.00% p.a.	MYR 50,000	MYR 500,000	
USD FD	3	4.80% p.a.	USD 10,000	USD 2 Million	
RMB FD	3	1.90%p.a.	RMB 10,000	RMB 2 Million	

3.4 This Promotion is on first come, first served basis; subject to the availability of the allocated fund size for this Promotion.

3.5 To enjoy MYR FD promotion rate of 4.00%, the minimum MYR FD placement must be RM50,000 and above in lump sum but can be split to few FD advice/receipts with minimum RM50,000 per advise/receipts.

3.6 Maximum MYR FD placement to enjoy both promotion rate (3.85%p.a. and 4.00%p.a.) are cap to aggregate of RM500,000 per account.

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

3.8 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 after the announcement on the effective date of such revision.

3.9 The FD interest earned will be credited into the Eligible Customer’s MYR Savings Account, MYR Current Account, USD Current Account or 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.

3.10 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 3 months, at the prevailing board rate at the time FD is renewed.

3.11 Partial withdrawal of the FD placement during the Tenure is not allowed.

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

3.13 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.

3.14 Below are few examples for MYR FD Placement

FD a/c holder	Total FD placement	Fresh Fund	Entitle for Promotion Rate?	Remark
Mr A	3 Apr – RM20,000	Yes	Yes. 3.85%p.a.	Less than RM50,000 in lump sum
	7 Apr – RM50,000	Yes	Yes. 4.00%p.a.	Meet threshold of at least RM50,000 in lump sum
	8 Apr – RM30,000	Yes	Yes. 3.85%p.a.	Less than RM50,000 in lump sum
	9 Apr – RM100,000	No	No.	Not a fresh fund
Mdm B	4 Apr – RM70,000	Yes	Yes. 4.00%p.a.	Meet threshold of at least RM50,000 in lump sum
	8 Apr – RM30,000	Yes	Yes. 3.85%p.a.	Less than RM50,000 in lump sum
	9 Apr – RM400,000	Yes	Yes. 4.00%p.a.	Meet threshold of at least RM50,000 in lump sum and within aggregate of RM500,000 per account
	10 Apr – RM100,000	Yes	No.	Both MYR promotion rate (3.85%p.a. and 4.00%p.a.) are cap to aggregate of RM500,000 per account. This RM100,000 is exceed aggregate of RM500,000
Mr A + Mdm B	3 Apr – RM300,000	Yes	Yes. 4.00%p.a.	Meet threshold of at least RM50,000 in lump sum and within aggregate limit
	5 Apr – RM300,000	Yes	Only RM200,000 is entitle for 4%p.a.	Meet threshold of at least RM50,000 in lump sum.

				Both MYR promotion rate (3.85%p.a. and 4.00%p.a.) are cap to aggregate of RM500,000 per account. So, only RM200,000 can enjoy the promo rate. RM100,000 is normal rate or request for special rate as per current approval matrix
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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 at its absolute discretion 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.
- 4.3 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.
- 4.4 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 Promotion.
- 4.5 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.
- 4.6 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.
- 4.7 This Promotion cannot be used in conjunction with any other discounts, offers, promotions or any other privileges unless stated otherwise.
- 4.8 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.

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

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