



TERMS AND CONDITIONS FOR GOLDEN HARVEST 4: HATCH CASH REWARDS

CAMPAIGN PERIOD ELIGIBILITY

1. The “Golden Harvest 4: Hatch Cash Rewards” (“Campaign”) is organized by Bank of China (Malaysia) Berhad (200001008645 (511251-V)) [“BOCM / Bank”].
2. This Campaign will commence from 1st November 2025 to 31st December 2025 (both dates are inclusive) (“Campaign Period”).
3. Subject to Clause 4 below, this Campaign is open to targeted Personal Mobile Banking users who receive an email and/or SMS notification from the Bank (“Eligible Participant”).

Note: Targeted Personal Mobile Banking users are defined as customers who have not log into the Mobile Banking App for more than 1 month, while the Current/Savings account(s) remain active.

4. The following individuals shall not be eligible to participate in the Campaign: -
 - a. Staff of BOCM
 - b. Customers whose Current/Savings account(s) with BOCM have been suspended, terminated or closed during the Campaign Period;
 - c. Customers who are in breach of any agreement with BOCM;
 - d. Customers who are or become insane, deceased, adjudicated bankrupt or have legal proceeding of any nature instituted against them.
5. No registration is required to participate in the Campaign. Eligible Participant(s) must perform Eligible Transactions (as defined in Clause 6 herein) via BOCM Mobile Banking App (“App”) and/or by using the Debit Card (Mastercard and/or UnionPay/MyDebit) issued by BOCM (“Debit Card”) in order to participate in the Campaign.



CAMPAIGN MECHANICS

6. “Eligible Transactions” of this Campaign refer to the transaction(s) as provided below and are made via App and/or Debit Card during the Campaign Period:

“Get RM10 Cash Reward when you perform any of the Eligible Transaction(s) for 2 consecutive months with an accumulative of minimum RM100 in a month.”

Eligible Transaction(s) are as below:
1. transaction(s) performed via BOCM Mobile Banking App
a. JomPAY
b. DuitNow QR (Local & Cross Border; Pay to Merchant)
2. transaction(s) performed via Debit Card (Mastercard, UnionPay/MyDebit)
a. eCommerce Transaction

For the avoidance of doubt, transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions are expressly excluded and shall not be treated as an Eligible Transaction(s).

CASH REWARD

7. The first 2,400 Eligible Participant(s) who have performed any of the Eligible Transaction(s) for 2 consecutive months with an accumulative of minimum RM100 in a month during the Campaign Period shall be entitled to RM10.00 cash reward (“Cash Reward”). The total Cash Reward pool is capped at RM24, 000 throughout the Campaign Period.
8. The Cash Reward will be awarded to the Eligible Participants on a first come, first served basis after Campaign Period. Each Eligible Participant shall be entitled to one (1) Cash Reward under this Campaign.



9. The Cash Reward will be credited to the Eligible Participant's BOCM account within forty five (45) working days after the end of the Campaign Period ("Reimbursement Period"). In the event the Eligible Participant(s) do not receive the Cash Reward during the Reimbursement Period, the Eligible Participant shall inform BOCM the same within fifteen (15) working days from the expiry of the Reimbursement Period, failing which the Eligible Participant(s) are deemed to have received the Cash Reward and any request for the reimbursement of the Cash Reward shall not be entertained by BOCM.

GENERAL TERMS AND CONDITIONS

11. All transactions made by the Eligible Participant will automatically be tracked by BOCM for the purpose of selecting Eligible Transactions, and BOCM reserves the right to determine if the transactions made by the Eligible Participant fulfil the Eligible Transaction criteria. The tracking is based on the transaction dates and/or time (Malaysia Time) as captured by BOCM's transaction records during the Campaign Period.
12. The Eligible Participant(s)' BOCM Current/Savings account(s) must be valid, active (not closed or dormant or terminated or stopped) and during the Campaign Period and Reimbursement Period in order to be eligible for the Cash Reward. If the Eligible Participant(s) close his/her BOCM account during the Campaign Period or Reimbursement Period (whichever is later) for any reason whatsoever, his/her participation in the Campaign shall become null and void with immediate effect and shall not be entitled for the Cash Reward.
13. To the fullest extent permitted by law, BOCM is excluded of any responsibilities or liabilities arising from any postponement, cancellation, delay or changes to the Cash Reward details or any other unforeseen circumstances beyond BOCM's reasonable control and for any act or default by any third-party suppliers or vendors (if any).



14. If this Campaign is unable to proceed as planned due to reasons (and not limited) such as computer virus, hacking, unauthorized intervention, fraud, technical failure, epidemic, pandemic, any acts of government not limited to movement control order or any other reason beyond BOCM's control, BOCM reserves the right to terminate, postpone, modify, or suspend this Campaign at any time with prior notice of seven (7) working days to the Eligible Participants via BOCM's Website or any other mode of communication as may be determined by BOCM from time to time.
15. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by the Term and Conditions Governing The Use of BOCM Debit Card and Terms and Conditions Governing Electronic Banking Services , as well as consented to BOCM processing and disclosing his/her personal data in accordance with the BOCM Privacy Notice which can be found at www.bankofchina.com.my ("BOCM's Website") and the Eligible Participants understand that BOCM may modify or update the Privacy Notice from time to time and the participant shall visit BOCM's Website for the updated version.
16. BOCM reserves the rights 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 Participants with prior notice of seven (7) working days via BOCM's Website or any other mode of communication as may be determined by BOCM from time to time.
17. The Eligible Participants shall not be entitled to make any claims against BOCM for any and all losses or damages suffered or incurred by the participant(s) as a result of arising from such cancellation, withdrawal, termination, extension or suspension of the Campaign by BOCM.



18. Save and except for wilful default or gross negligence on the part of BOCM, 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 participant(s) or whatsoever, resulting directly or indirectly from the Campaign, including but not limited to any postponement, cancellation, delay or changes to the Cash Reward details or any other unforeseen circumstances beyond BOCM's reasonable control and for any act or default by any third party suppliers or vendors (if any).
19. Any claims, complaints and/or disputes arising out of or in connection with any goods and/or services supplied or provided by the merchant shall be resolved between the merchant and such BOCM customer directly without recourse to BOCM.
20. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.
21. Unless stated otherwise, if applicable, all transportation cost, internal charges, personal costs and/or any other costs, fees and/or any kind of expenses incurred by the participants in connection with this Campaign (whether for the purpose of joining, participating in or receiving any benefits or Cash Reward from the contest) are at the sole responsibility of the Eligible Participant(s). BOCM, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs / charges / fees / expenses.
22. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.
23. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.



中國銀行 马来西亚

BANK OF CHINA (MALAYSIA) BERHAD 200001008645(511251-V)

PRIVACY NOTE

24. BOCM will take reasonable precautions to keep the Eligible Participants' personal data secure, and requires third party processors to do the same. However, BOCM may disclose the Eligible Participants' personal data if required by law, search warrant, subpoena or court order.
25. For feedback and/or complaint related to this Campaign, Eligible Participants may contact BOCM's Customer Service Centre by calling +603-20595566 or email to callcenter@bankofchina.com.my.