

TERMS AND CONDITIONS FOR SPLENDORPLUS PRIVILEGES 3

CAMPAIGN PERIOD AND ELIGIBILITY

1. The “SPLENDORPLUS PRIVILEGES 3” [“Campaign”] is organized by Bank of China (Malaysia) Berhad (200001008645 (511251-V)) [“BOCM/Bank”].
2. This Campaign will commence from 26th January 2026 to 31st December 2026 (both dates are inclusive) [“Campaign Period”].
3. Subject to Clause 4 below, this Campaign is open to all new and existing BOCM Debit Card (UnionPay/MyDebit) Cardholder including primary and/or joint accountholder [“Eligible Participant(s)”].
4. The following individuals shall not be eligible to participate in the Campaign:-
 - a. Cardholders whose accounts with BOCM have been suspended, terminated, or closed during the Campaign Period;
 - b. Cardholders who are in breach of any agreement with BOCM;
 - c. Cardholders 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) by using the Debit Card (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 BOCM Debit Card (UnionPay/MyDebit) during the Campaign Period:-

a. Purchase transaction made through (in China’s Mainland):

- Point-of-Sale (POS) Terminal;
- UnionPay QR
 - Display-to-Pay only
- E-Commerce
 - Merchants’ website must be registered in China’s Mainland (have a valid domain ending with “.cn”) and going through UnionPay Network (with UnionPay acceptance).

For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as an Eligible Transaction(s):-

- a. Transaction(s) made via BOCM Debit Card (Mastercard);
- b. Transaction(s) that are made through third-party e-wallets such as Alipay and Weixin Pay (WeChat Pay).
- c. Transaction(s) for payment made towards mail order and/or telephone order (MOTO);
- d. Transaction(s) which are not posted, subsequently cancelled or refunded, disputed, unauthorized or fraudulent transactions;
- e. Transaction(s) that are performed outside China’s Mainland, or non-China registered merchant platform, or through non-UnionPay acceptance;

7. Eligible Participants who have performed the Eligible Transactions during the Campaign Period shall be entitled for 1% Cashback (“Cashback”).

8. Total Cashback pool is capped at RM 104,000 throughout the Campaign Period. Eligible Participant who meets the Eligible Transaction will be entitled for the Cashback on a first-come first-serve basis. Eligible Participant will not be entitled for Cashback once the Cashback pool has reached the maximum cap or taken up.
9. Total Cashback is capped at RM 300 per Debit Card for each Campaign Month, which is as below:
 - a. 26th January 2026 to 28th February 2026;
 - b. 1st March 2026 to 31st March 2026;
 - c. 1st April 2026 to 30th April 2026;
 - d. 1st May 2026 to 31st May 2026;
 - e. 1st June 2026 to 30th June 2026;
 - f. 1st July 2026 to 31st July 2026;
 - g. 1st August 2026 to 31st August 2026;
 - h. 1st September 2026 to 30th September 2026;
 - i. 1st October 2026 to 31st October 2026;
 - j. 1st November 2026 to 30th November 2026;
 - k. 1st December 2026 to 31st December 2026.
11. For the avoidance of doubt, cross border transactions in foreign currency shall be converted to Ringgit Malaysia based on the Bank's prevailing foreign exchange rate for the purpose of calculation.
12. The Cashback will be credited to the Eligible Participant(s)' BOCM account within the Reimbursement Period as provided in the table below. In the event the Eligible Participant(s) do not receive the Cashback during the Reimbursement Period, the Eligible Participants 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 Cashback and any request for the reimbursement of the Cashback shall not be entertained by BOCM.

Campaign Month	Reimbursement Period
26 th January 2026 to 28 th February 2026	Within 45 working days after 30 th June 2026
1 st March 2026 to 31 st March 2026	
1 st April 2026 to 30 th April 2026	
1 st May 2026 to 31 st May 2026	
1 st June 2026 to 30 th June 2026	
1 st July 2026 to 31 st July 2026	Within 45 working days after 31 st December 2026
1 st August 2026 to 31 st August 2026	
1 st September 2026 to 30 th September 2026	
1 st October 2026 to 31 st October 2026	
1 st November 2026 to 30 th November 2026	
1 st December 2026 to 31 st December 2026	

GENERAL TERMS AND CONDITIONS

13. 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.
14. The Eligible Participant(s)' BOCM account must be valid, active (not closed or dormant or terminated or stop) and deposited with initial fund during the Campaign Period and Reimbursement Period in order to be eligible for the Cashback. 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 Cashback.

15. 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 Cashback 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).
16. 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.
17. 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.

18. 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.
19. 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.
20. Save and except for willful 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 Cashback 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).
21. 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.

22. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.
23. 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 Cashback from the contest) are at the sole responsibility of the participant(s). BOCM, its affiliates or authorized agents shall accept no responsibility whatsoever for those costs / charges / fees / expenses.
24. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.
25. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

PRIVACY NOTE

26. 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.
27. 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@my.bank-of-china.com.