

**TERMS AND CONDITIONS FOR BIND UNIONPAY CARD AND ENJOY 3%
INTERNATIONAL SERVICE FEE WAIVER**

CAMPAIGN PERIOD ELIGIBILITY

1. The “Bind UnionPay Card and Enjoy 3% International Service Fee Waiver” (“Campaign”) is organized by Bank of China (Malaysia) Berhad (200001008645 (511251-V)) [“BOCM / Bank”].
2. The Campaign Period shall vary based on the participating wallet and shall be as follows:
 - a. Alipay: From 1st January 2025 to 10th July 2026, both dates inclusive; and
 - b. WeChat Pay: From 1st January 2025 to 31st December 2026, both dates inclusive.
3. Subject to Clause 4 below, this Campaign is open to all new and existing BOCM Debit Card (UnionPay) cardholders (“Eligible Participant”).
4. The individuals whose Debit Card and Current/Savings Account(s) with BOCM are not in active status during the Campaign Period shall not be eligible to participate in the Campaign.
5. No registration is required to participate in the Campaign. Eligible Participant(s) must bind their BOCM Debit Card (UnionPay) to Alipay and/or WeChat Pay. Perform Eligible Transactions (as defined in Clause 6 herein) via Alipay and/or WeChat Pay (“App”) 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) during the Campaign Period:

“3% International service fee waiver for Card-Not-Present (CNP) transactions (QR Code/ Barcode/ In-App/ Mini Program) above CNY 200 and which conducted via Alipay and/or WeChat Pay in Mainland China.”

CASH REWARD AND FULFILMENT PROCESS

7. No capping on the 3% international service fee waiver. It will be applied automatically to all eligible transactions made during the Campaign Period.
8. For transactions below CNY 200, no international service fee will be applied.
9. For transactions above CNY 200, the 3% international service fee waiver will be applied automatically during the Campaign Period for BOCM Debit Card (UnionPay) bound with Alipay and/or WeChat Pay upon checkout.

GENERAL TERMS AND CONDITIONS

10. 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 including failure or delay in the processing of Eligible Transactions by UnionPay International Co. Ltd. (201402000047) 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).
11. 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.
12. 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.
13. BOCM reserves the rights to change, earned, 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.
14. 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.
15. 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).

16. 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.
17. All decisions made by BOCM in respect of the Campaign shall be final, conclusive and binding on the Eligible Participant(s) shall be entertained.
18. 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.
19. These Terms and Conditions are governed by Malaysian laws and under the jurisdiction of the courts of Malaysia.
20. Words denoting one gender shall include all other genders and words denoting the singular include the plural and vice versa.

PRIVACY NOTE

21. 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.
22. 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.