



PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the BOCM Physical Precious Metal products. Seek further clarification if you do not understand any part of this document or the general terms)

Bank of China (M) Berhad

Name of Product: **BOCM Physical Precious Metal**

1. What is this product about?

The Bank is offering a range of unique series physical precious metal products i.e. gold or silver to our valuable customers. Physical precious metal is offering to BOCM personal and corporate customers. The customer may choose the types of physical precious metal products that wish to purchase at the bank's prevailing selling rate. The selling price quoted and minimum order shall be determined by the Bank at the Bank's sole and absolute discretion.

2. What do I get from this product?

High quality and well-crafted physical precious metals with special features design from Bank of China and it is produced by certified and well-established precious metal producers.

You may reap the following benefits from collecting the Physical Precious Metals:

- (a) Accumulate physical precious metals allow the collector to create and reserve wealth from time to time.
- (b) Asset diversification, expand investment horizon and to hedge inflation
- (c) Long term investment and store of values
- (d) Fast and easy processing
- (e) No fees and charges upon purchase of the physical precious metal

3. What are my obligations?

You are required to open and/or maintain a saving/current account ("Account") with BOCM. The Physical Precious Metal shall be purchased through debiting your Account maintained with BOCM. You are required to safe keeping all the Physical Precious Metals at your own risk and to make sure the following matters are in place:-

- No obvious scratches on the physical gold;
- Acrylic, Security seal and box are intact, not broken;
- Product Certificate is in good condition, and the serial number is in line with the physical product.

4. What other charges do I have to pay?

Currently, there are no fees and charges for purchasing the Physical Precious Metal products from BOCM.

5. What if I fail to fulfil my obligations?

If you fail to open and/or maintain a saving/current account with BOCM, your request to purchase for the Physical Precious Metal will not be processed.

6. What are the major risks?

The value of Physical Precious Metal is subject to price fluctuation in the international market. This is a non-principal protected product. The returns on this gold product are subject to the gold price fluctuation. The gold price are uncertain and customer risk earning no returns or even a possibility of incurring losses from the original placement amount. This

product is not insured by Perbadanan Insurans Deposit Malaysia (PIDM).

7. What do I need to do if there are changes to my contact details?

It is important that you inform BOCM of any change in your contact details to ensure that all correspondences reach you in a timely manner. Changes in contact details should be formally submitted in writing and duly authorized by signatories. Please visit the nearest branches of Bank of China (Malaysia) Berhad to update your contact details.

8. Where can I get assistance or lodge redress?

If you wish to complain on the product or services provided by us, you may contact:

Chairman of Complaints Unit

Bank of China (Malaysia) Berhad,

2nd Floor Plaza OSK

25 Jalan Ampang

50450 Kuala Lumpur

Tel: 03 2059 5566

Fax: 03 2161 5150

Email: service.my@bankofchina.com

Web site: www.bankofchina.com/my

If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia through BNMLINK or BNMTELELINK at:

Block D, Bank Negara Malaysia,

Jalan Dato' Onn,

50480 Kuala Lumpur.

Tel: 1-300-88-5465

Fax: 03-2174 1515

Email: bnmtelelink@bnm.gov.my

9. Where can I get further information?

Please contact us at: 03 2059 5566 (Call Centre) or log on to www.bankofchina.com/my/ to locate our nearest branch.

10. Other Physical Precious Metal products available?

Please refer to our website www.bankofchina.com/my/ for the full list of products offered.

IMPORTANT NOTE:

This is a non-principal protected product. The returns on this gold product are subject to the gold price fluctuation. The gold price are uncertain and customer risk earning no returns or even a possibility of incurring losses from the original placement amount. This product is no insured by Perbadanan Insurans Deposit Malaysia (PIDM).

The information provided in this disclosure sheet is accurate and valid as at 15th March 2016.