

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

ICBC Malaysia Account Opening Gift Giving Campaign Terms and Conditions

Industrial and Commercial Bank of China (Malaysia) Berhad (Company No. 839839-M) ("ICBC Malaysia/ the Bank") is running a "ICBC Malaysia Account Opening Gift Giving Campaign" ("Promotion") from 1th March 2019 to 31th December 2019, both dates inclusive ("Promotion Period") or until such time as determined by Industrial and Commercial Bank Of China (Malaysia) Berhad.

Eligibility

1. Subject to Clause 2 below, the Promotion is open to all New ICBC Malaysia individual accountholders, including Malaysian and non-Malaysian Residents ("Eligible Customers"), unless notified otherwise.
2. The Promotion shall not be applicable to non-individual customers including:
 - 2.1. Sole-Proprietorship, Partnership, Charitable/ None profit Organization/Societies, Companies and Corporate Body.
3. For the avoidance of doubt:
 - 3.1 New ICBC Malaysia individual accountholders refer to customers who do not have any accounts with the Bank prior to the Promotion Period.
 - 3.2 The participating account for this Promotion shall include Saving Account, Current Account, and Fixed Deposit Account.

Promotion Mechanism

1. Eligible Customer are entitled to Sign Up Gift upon account opening subject to the placement of a minimum deposit amount of RM 50,000 into a newly opened ICBC account within (5) working days from the time the account is opened, subject to the account opened only during the Promotion Period.
2. The Sign-up Gift will be given to Eligible Customer at any ICBC branch only upon the account opening and relevant deposit placement is placed with ICBC Malaysia.
3. The types of gift will vary depending on the amount deposited with the Bank as stated in the table below subject to stock availability:

Category	Deposit Amount	Gift Type
1	RM 50,000 and till RM 100,000	ICBC Umbrella
2	RM 100,001 and till RM 200,000	ICBC Gold Bar Thumb Drive
3	RM 200,001 and till RM 500,000	ICBC Tea Pot Set
4	RM 500,000 and above	ICBC Wine Glass Set

General Terms and Conditions

1. By participating in this Promotion, the Customers agree:
 - a. to have read, understood and to be bound by the Terms and Conditions herein, the Bank's General Terms and Conditions of Accounts and Terms & Conditions of the participating accounts;
 - b. that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Customers and no further correspondence and / or appeal to dispute the Bank's decision shall be entertained;
 - c. that the Bank gives no representation or warranty with respect to the quality or suitability of the Gifts.
 - d. that the Gift is non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - e. to be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Promotion.

2. The Bank reserves the right:
 - a. To add, delete, suspend or vary the Terms and Conditions contained herein, either wholly or in part, including but not limited to substituting the reward with other offer or product of similar value at its absolute discretion with twenty one (21) days prior notice, or in any other manner which the Bank deems fit;
 - b. To alter, add, cancel or substitute any or all of the Gifts with alternative products of similar value;
 - c. To disqualify any Customers for any reason whatsoever as the Bank may in its absolute discretion deem fit to participate in the Promotion and/or be entitled to the Gifts; and
 - d. Forfeit the Gifts in the event of non-compliance by the Customers of the Terms and Conditions herein and/or ICBC Malaysia General Terms and Conditions of Accounts and all other laws / rules applicable.

3. The Terms and Conditions herein and the General Terms and Conditions of Accounts shall be read as an entire agreement. In the event of any discrepancy between the T&Cs herein and the General Terms and Conditions of Accounts, the specific Terms and Conditions herein shall prevail to the extent of such discrepancy.

4. The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
5. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.