INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

ICBC Malaysia Happy Hour Friday 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 Happy Hour Friday Campaign" ("Promotion") from 1st March 2019 to 31st December 2019, both dates inclusive ("Promotion Period") or until such time as determined by ICBC Malaysia.

<u>Eligibility</u>

- 1. The Promotion is open to any new and existing customers, including Malaysian and non-Malaysian Residents who walks into any ICBC Malaysia branch for non-enquiry related matter ("Eligible Customers").
- 2. For the avoidance of doubt:
 - 3.1 Non-enquiry related matter refers to any banking matters including but not limited to opening account, purchase of the Bank's product, perform remittances and banking transactions.
 - 3.2 Customer who visits the Bank for Banking/non-banking enquiries only shall not be entitled to participate in this campaign.

Promotion Mechanism

- 3. The campaign shall be on any TWO (2) hours from banking business day falls on Friday during the Promotion Period ("Happy Hour").
- 4. The Eligible Customer will be entitled for Complimentary Beverage Vouchers during the Happy Hour period upon performing any non-enquiry related matter aforementioned. Complimentary Beverage Vouchers herein shall include selective food and Beverage Vouchers and are subject to branch availability.
- 5. The Complimentary Beverage Vouchers giving shall be on first come first serve, while stock last basis.

General Terms and Conditions

- 6. By participating in this Promotion, the Eligible Customers agree:
 - a. to have read, understood and agreed to be bound by the Terms and Conditions contained herein, the Bank's general terms and conditions;
 - b. that the Bank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible 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 Complimentary Beverage Vouchers.
 - d. that the Complimentary Beverage Vouchers 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.
- 7. The Bank reserves the right:
 - a. to amend/delete and/or add to any of the Terms and Conditions contained herein from time to time with at least twenty one (21) days calendar days prior notice at ICBC Malaysia' website at <u>www.icbcmy.com</u> or by other medium of communication as ICBC Malaysia deemed fit and such amendment, deletion or addition shall become effective on such date as ICBC Malaysia may determine. By continuing to participate in the Promotion, Eligible Customer is deemed to have agreed to be bound by the amendment, addition or deletion of such Terms and Conditions as foresaid.
 - b. to cancel, terminate, withdraw, or suspend this Promotion and/or replace this Promotion with another similar promotion, campaign or program including but not limited to the eligibility criteria from time to time.
 - c. to alter, add, cancel or substitute any or all of the Complimentary Beverage Vouchers with alternative products of similar value;
 - d. to forfeit the Complimentary Beverage Vouchers in the event of noncompliance by the Eligible Customers of the Terms and Conditions contained herein and/or ICBC Malaysia general terms and conditions and all other laws / rules applicable.
- 8. The Terms and Conditions contained herein and the general terms and conditions shall be read as an entire agreement. In the event of any discrepancy between the Terms and Conditions herein and the general terms and conditions, the specific Terms and Conditions herein shall prevail to the extent of such discrepancy.

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