

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

ICBC Malaysia Precious Campaign Terms and Conditions

Industrial and Commercial Bank of China (Malaysia) Berhad (Company No. 839839-M) ("ICBC Malaysia") is running a "ICBC Malaysia Precious Campaign" ("Promotion") from 5th August 2019 to 4th September 2019, both dates inclusive ("Promotion Period") or until such time as determined by ICBC Malaysia.

Eligibility

1. Subject to Clause 2 below, the Promotion is open to all new and existing ICBC Malaysia individual customers including Malaysian and non-Malaysian Residents ("Eligible Customers"), unless notified otherwise.
2. Sole-Proprietorship, Partnership, Charitable/ None profit Organization/Societies, Corporate and Commercial Customers shall not be eligible to participate in the Promotion.

Promotion Mechanism and Conditions

3. The participating products on the Promotion comprise as follows:
 - 3.1. ICBC Malaysia Precious Metals
 - 3.2. Manulife Unit Trust distributed by ICBC Malaysia
 - 3.3. MYR Fixed Deposit via Mobile Banking
 - 3.4. AXA Affin Bancassurance

ICBC Malaysia Precious Metals

4. The promotional rate for ICBC Malaysia Precious Metals are as follows:-

4.1. ICBC Malaysia Precious Metals (except for RUYI Gold Bar)

- a) Purchase one item of ICBC Malaysia Precious Metals (except for Ruyi Gold Bar) to get 3.88% discount and get 5.88% discount on the second item. Both must perform in a single transaction.
- b) 5.88% discount is applicable to the lower weight item.
- c) In the event that the ICBC Malaysia Precious Metals having the same weight, the 5.88% discount is applicable to the lower price item.

4.2. RUYI Gold Bar

- a) The flat promotional rate applicable for RUYI Gold Bar shall be 3.88% discount only regardless of first or second product.

Manulife Unit Trust

5. Eligible Customers who purchase Manulife Unit Trust product with ICBC Malaysia are able to enjoy lower upfront sales charge at promotional rate of 1.5% during the Promotion Period.
6. The Promotion is not applicable for transaction made under Regular Investment/Regular Saving Plan (also referred to Standing Instruction Investment).

Special Conditions

7. Eligible Customers who purchase on any (1) of the following items during the Promotion Period shall enjoy 5.88% discount on (1) piece of ICBC Precious Metal (except for Ruyi Gold Bar):
 - a) Manulife Unit Trust
 - b) AXA Affin Bancassurance
 - c) Malaysia Ringgit Fixed Deposit with placement of RM 10,001 and above through ICBC Mobile Banking

General Terms and Conditions

8. By participating in this Promotion, the Eligible Customers agree:
 - 8.1. to have read, understood and agreed to be bound by the Terms and Conditions contained herein, and the Bank's Physical Precious Metal Terms and Conditions, Terms and Conditions Governing Investment Services, AXA Affin Level Term Assurance Policy Wording and Terms and Conditions of ICBC Mobile Banking .
 - 8.2. 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;
 - 8.3. that the promotional rate as stated in the Promotion is non-exchangeable for up-front credit, cheque or benefit-in-kind; and
 - 8.4. 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.
9. The Bank reserves the right:

- 8.1 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 www.icbcm.my 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.
 - 8.2 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.
 - 8.3 to forfeit the promotional rate in the event of non-compliance by the Eligible Customers of the Terms and Conditions contained herein and/or ICBC Malaysia terms and conditions and all other laws / rules applicable.
10. The Terms and Conditions contained herein and the Physical Precious Metal Terms and Conditions, Terms and Conditions Governing Investment Services, AXA Affin Level Term Assurance Policy Wording and Terms and Conditions of Mobile Banking 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.
11. 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.
12. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.