

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

2020 ICBC Malaysia 'Dah DuitNow Ke?' Campaign Additional Terms and Conditions

This Terms and Conditions has been amended and superseded the existing 2020 ICBC Malaysia 'Dah DuitNow Ke?' Campaign Additional Terms and Conditions with effect from 7th December 2020.

Amendment:

10 Daily Prizes to be changed to 70 Weekly Prizes under clause 3 of this terms and conditions.

Industrial and Commercial Bank of China (Malaysia) Berhad [Registration No. 201001000001 (839839-M)] ("ICBC Malaysia") is running a "2020 ICBC Malaysia 'Dah DuitNow Ke?' Campaign ("Promotion") from 9th November 2020 to 31st January 2021, both dates inclusive or until such time as determined by ICBC Malaysia, whichever is earlier ("Promotion Period").

Eligibility

1. Subject to Clause 2 below, the Promotion is open to all ICBC Malaysia individual customers whom have an ICBC Malaysia current account, savings account ("CASA") which has been registered with DuitNow ID on ICBC Malaysia internet banking or mobile banking prior to or during the Promotion Period, unless notified otherwise ("Eligible Customers").
2. Permanent, contract and/or temporary staff or employees of ICBC Malaysia shall NOT be eligible to participate in this Promotion.

Promotion Mechanics and Conditions

3. Eligible Customers whom has performed at least one (1) DuitNow Transactions via ICBC Malaysia internet banking or mobile banking channel shall stand a chance to win the Weekly Prizes as set out below.

Weekly Prizes

Duration	Prize	Number of Winners
9 th November 2020 – 31 st January 2021	RM 20 Cash	70 winners weekly

4. For avoidance of doubt, DuitNow Transactions shall means the successful transfer of funds of a minimum of RM 10 to a recipient's account number or DuitNow ID which does not belongs to the customer. The DuitNow Transaction is to be carried out during the Promotion Period through ICBC Malaysia internet banking or mobile banking channel.

5. Successful winners will be selected based on ICBC Malaysia's algorithm system on weekly basis.
6. Each Eligible Customers' winning entitlement shall be capped at maximum RM 100 per month.
7. ICBC Malaysia shall notify the winners via either SMS/telephone/electronic mailer/mail based on their contact details maintained in ICBC Malaysia's system.
8. The Weekly Prizes will be credited into the winners' CASA within T+ one (1) day after announcement of the winners.
9. The deposit in CASA is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to RM 250,000 for each depositor.

General Terms and Conditions

10. 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, and the ICBC Malaysia's General Terms and Conditions on Banking Accounts and Terms and Conditions on ICBC Internet Banking Services.
 - b. that ICBC Malaysia's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Eligible Customers.
 - c. that the Weekly Prizes are non-exchangeable for cheque or benefit-in kind.
 - d. 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.
11. ICBC Malaysia 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 www.icbcmv.com 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 Customers are 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 disqualify any Eligible Customers from participating in the Promotion as ICBC Malaysia may deem fit.
12. The Terms and Conditions contained herein and the ICBC Malaysia's General Terms and Conditions on Banking Accounts and Terms and Conditions for ICBC Internet Banking Services shall be read as an entire terms and conditions. In the event of any discrepancy between the Terms and Conditions herein and the ICBC Malaysia's General Terms and Conditions on Banking Accounts and Terms and Conditions for ICBC Internet Banking Services, the specific Terms and Conditions herein shall prevail to the extent of such discrepancy.
13. 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.
14. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.