

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

ICBC Malaysia 6-Month RMB Fixed Deposit Campaign Terms and Conditions

Industrial and Commercial Bank of China (Malaysia) Berhad [Registration No. 201001000001 (839839-M)] (“ICBC Malaysia”) is running a “2021 ICBC RMB Fixed Deposit Campaign” (“Campaign”). The Campaign shall run from 15th September 2021 to 31st December 2021, both dates inclusive or upon reaching the campaign target set by ICBC Malaysia or until such time as determined by ICBC Malaysia, whichever is earlier (“Campaign Period”).

Eligibility

1. Subject to Clause 2 below, the Campaign is opened to all ICBC Malaysia individual customers who have at least an ICBC Malaysia current account, savings account or fixed deposit account maintained with any branches of the Bank in Malaysia (“Eligible Customers”), unless notified otherwise.

Campaign Mechanics and Conditions

2. The Eligible Customers shall be eligible for the following Fixed Deposit (“FD”) Promotional Rate (“Promotional FD Rate”) subject to the following criteria and placement amount requirements:

Currency	FD Tenure	Promotional FD Rate	Promotional FX Rate	Placement Amount	Placement Channel
Chinese Yuan, RMB	6 months	2.60% p.a	50 pips or 0.0050 off	Minimum: RMB 10,000 Maximum: No Limit	Over-the - counter placement only

3. The Promotional Foreign Currency Exchange (“FX”) Rate is only applicable for conversion of MYR to RMB for the intended fund placement in participating the Campaign.
4. There shall be no Promotional FX Rate given to additional funds held by Eligible Customers that are not participated in the Campaign.
5. Any placement under this Campaign must be from Fresh Funds only.
6. For avoidance of doubt, Fresh Funds refer to funds that do not originate from the existing funds, either in other currencies or same currency, within 30 days in the Eligible Customers’ deposit accounts maintained with ICBC Malaysia.
7. Upon maturity, the FD will be automatically rollover at the same tenure at the prevailing board rate.

8. The Promotional FD Rate shall only be applicable to FD placements made during the Campaign Period.
9. Early withdrawal from the Campaign before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions on Banking Accounts.
10. ICBC Malaysia reserves the right to revise the Promotional FD Rate accordingly to reflect the changes of the policy rates set by relevant authority, if any, which occur during the Campaign Period.
11. The deposit placed under this Campaign is protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to RM 250,000 for each depositor.

General Terms and Conditions

12. By participating in this Campaign, 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 Campaign shall be final, conclusive and binding on all Eligible Customers.
 - c. that the Promotional FD Rate are non-exchangeable for up-front credit, 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 Campaign.
13. 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.icbcm.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 Campaign, Eligible Customers are deemed to have agreed to be bound by the amendment, addition or deletion of such Terms and Conditions as foreshaid.

- b. to cancel, terminate, withdraw, or suspend this Campaign and/or replace this Campaign with another similar campaign, promotion or program including but not limited to the eligibility criteria from time to time.
- c. to disqualify any Eligible Customers from participating in the Campaign as ICBC Malaysia may deem fit.

14. 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.

15. 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.

16. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.