

INDUSTRIAL AND COMMERCIAL BANK OF CHINA (MALAYSIA) BERHAD

2026 ICBC Chinese New Year MYR Fixed Deposit Promotion Terms and Conditions

Industrial and Commercial Bank of China (Malaysia) Berhad [Registration No. 201001000001 / 839839-M)] (“**ICBC Malaysia**”) is running “2026 ICBC Chinese New Year MYR Fixed Deposit Promotion” (“**Promotion**”). The Promotion shall commence from 6th February 2026 to 31st March 2026, both dates inclusive or upon reaching the promotion target set by ICBC Malaysia or until such time as determined by ICBC Malaysia, whichever is earlier (“**Campaign Period**”).

Eligibility

1. Subject to the terms and conditions contained herein, the Promotion is open to all new and existing ICBC Malaysia individual customer who opened or maintained a Current/Savings Account (“**CASA**”) or fixed deposit account with ICBC Malaysia (“**Eligible Customers**”).

Promotion Mechanics and Conditions

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

Currency	FD Tenure	Promotional FD Rate	Placement Amount	Maximum Placement Amount
Malaysia Ringgit, MYR	3 month	3.45% p.a.	Minimum: MYR 5,000 Maximum: MYR 1,000,000	Over-the-counter placement /e-Banking placement
	6 month	3.55% p.a.		
	12 month	3.60% p.a.		

3. Upon maturity, the FD will be automatically rollover at respective tenure at the prevailing board rate.
4. The Promotional FD Rate shall only be applicable to FD placements made during the Campaign Period.
5. Early withdrawal of the FD placed under the Promotion during the Campaign Period before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions on Banking Accounts.
6. The Promotion is applicable for new funds only. New fund refer to fresh money newly placed or transferred into an account, including but not limited to funds from external sources.
7. The Promotion is only applicable by e-banking or placement over the counter at any branches ICBC Malaysia.
8. 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. The Eligible Customers shall not be entitled to claim any

losses incurred by the Eligible Customers, whether directly or indirectly, from the Bank due to or arising from such revision of the Promotional FD Rate.

9. Fixed Deposit is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
10. Each Eligible Customers must fulfill the criteria listed in the table above and is entitled to the Promotional FD Rate during the Campaign Period.
11. Each New Customers who place a minimum of RM 10,000 and is entitled to RM30 cash voucher during the Campaign Period. New Customers refer to any individual customer(s) who **DOES NOT** maintained any current account, savings account or fixed deposit account with ICBC Malaysia 3 months prior to the commencement of the Promotion or during the Campaign Period.
12. ICBC Malaysia reserve the rights to determine, substitute, or exchange the cash voucher with another item of similar nature and equivalent value.
13. ICBC Malaysia shall contact respective New Customers to collect the cash voucher which includes but not limited to phone calls, SMS, social media and any channel of communications deemed fit by ICBC Malaysia within 30 calendar days after the end of the Campaign Period.
14. Eligible Customers shall proceed to any ICBC Malaysia's branch to redeem their respective entitlement for cash voucher reward. Any rewards which is not redeemed within 60 calendar days after the end of the Campaign Period shall be deemed as voided.
15. The Promotional FD Rate shall not applicable to any pledge fixed deposits maintained for the purposes of the Malaysia My Second Home("MM2H") programme.

General Terms and Conditions

16. 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 for ICBC Internet Banking Services (collectively as "**Other Terms and Conditions**").
 - (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 cash voucher is 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 Promotion.
 - (e) to give consent to allow his/her personal data being collected, processed and used by ICBC Malaysia in accordance with ICBC Malaysia Privacy Notice, which may be viewed on www.icbcm.com.
17. 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 prior notice at ICBC Malaysia' website at www.icbcm.com or 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, Promotion or program including but not limited to the eligibility criteria from time to time.
- (c) to reserve the rights to disqualify any Eligible Customers who is found breaching the terms and conditions herein from participating in the Promotion.

18. The Terms and Conditions contained herein and the Other Terms and Conditions shall be read as an entire terms and conditions. In the event of any discrepancy between the Terms and Conditions herein and the Other Terms and Conditions, the specific Terms and Conditions herein shall prevail to the extent of such discrepancy.

19. 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.

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