

TERMS AND CONDITIONS GOVERNING THE ETB TOPUP REWARD CAMPAIGN (“Campaign”)

1. This Campaign is available from 1 Jan 2024 until 30 Jun 2024, both dates inclusive (“**Campaign Period**”) to Commercial Banking, Corporate Banking and Financial Institutions Group customers of CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**” or the “**Bank**”) (each a “**Customer**” and collectively, “**Customers**”)
2. The months in the Campaign shall be referred to as “1st Month”, “2nd Month” and “3rd Month”. Month 0 refers to the month preceding the 1st Month of the Campaign which is referred as Base Month (Eg. Month 0 is Dec 2023 since the Campaign starts in Jan 2024).
3. To qualify for this Campaign:
 - a. Customer must have an Eligible Account held with the Bank. “**Eligible Account**” refers to any one of the following current accounts held with the Bank that is of interest-bearing type: CIMB Business Interest Transaction Account, CIMB Business Interest Current Account, CIMB Business Interest Plus Current Account, CIMB Corporate Interest Plus Current Account, CIMB BusinessGo Account. The accounts that are excluded under this Campaign shall be determined by the Bank in its sole and absolute discretion and includes accounts that are part of the Credit Interest Aggregator setup and Islamic current accounts.
 - b. Customer must deposit and maintain fresh funds of at least S\$100,000 into their Eligible Account during the Campaign (the “Top-Up”). For the purpose of these terms and conditions, “fresh funds” excludes transfer(s) from existing CIMB Bank accounts, unless otherwise permitted by the Bank at its absolute sole discretion.
 - c. Customer must maintain a minimum Monthly Average Balance of S\$100,000 (“MAB”). For the avoidance of doubt, Customer will only be entitled to the Top-Up Reward on fresh funds deposited after meeting the MAB requirement.

4. Top-up Reward

- 4.1 Eligible Customers who meet the qualifying criteria set out in clause 3 above will be entitled to a promotional interest rate of 2.88% (on the Top-Up balances) for the first 6 months from the date of the Top-Up.

Illustration on how Top-Up Reward is awarded to a Customer

	Base Month (Dec2023)	Month 1 (Jan2024)	Month 2 (Feb2024)	Month 3 (Mar2024)	Month 4 (Apr2024)
Monthly Average balance	SGD10k	SGD150k	SGD160k	SGD20k	SGD100k	
Eligibility		Eligible for 2.88% for	Eligible for 2.88% for	Not eligible as topped up	Not eligible as topped up	

		SGD140k topped up funds from base month	SGD150k topped up funds from base month	funds from base month isonly SGD10k	funds from base month isonly SGD90k	
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- 4.2 Top-Up Reward will be credited to an eligible Customer's Eligible Account in each following month during the Campaign Period (e.g. Jun Eligible Account average balance meets criteria, the Top-Up Reward will be credited to Customer by end-Jul).
- 4.5 All benefits, products and services detailed hereunder are only applicable to a Customer who has been granted and possesses an Eligible Account maintained in good standing with the Bank. If the Eligible Account is closed prior to the crediting of any Top-Up Reward, such amounts shall be forfeited.
- 4.6 The Bank reserves the right to charge or recover from the Customer or claim the full value of the Top-Up Reward should (i) the fresh funds considered for qualifying for the Campaign be reversed, cancelled or void for any reason whatsoever or (ii) the Customer no longer qualifies or is eligible for the Top-Up Reward or (iii) the Customer breaches any of the terms and conditions contained herein.
- 4.7 The Bank reserves the right to determine the eligibility of a Customer to receive the Top-Up Reward detailed hereunder in its sole and absolute discretion, without the need to provide any reasons whatsoever. If the Bank in its sole and absolute discretion determines that a Customer does not qualify for the Top-Up Reward, and for the avoidance of doubt also in the case of any dispute, the Bank's decision on all matters relating to these terms and conditions is final and binding and no further correspondence will be entertained.
- 4.8 For avoidance of doubt, the Bank reserves the right to vary the Top-Up Reward under this Campaign, at its sole and absolute discretion from time to time without prior notice and without liability.
- 4.9 The Bank shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which the Customer may suffer or incur in connection with the Bank giving effect to and to carrying out the instructions in any way whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by the Bank or its officers, employees and agents.
- 4.10 The Customer hereby irrevocably and unconditionally undertakes to fully indemnify the Bank and all its employees, nominees, directors and agents and hold the Bank harmless against all losses, damages, liabilities, costs and expenses which the Bank may suffer or incur (including legal costs on a full indemnity basis) as a result of the Bank acting or carrying out, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these terms and conditions.

General Terms and Conditions

- 5 By participating in this Campaign, Customers agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in Personal Data Protection in the TERMS AND CONDITIONS GOVERNING THE CORPORATE DEPOSITS ACCOUNTS (available on www.cimb.com.sg) and for the purposes stated below and all Customers confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:
 - a. disclosing the personal data of the Customers to the merchants/suppliers of goods/services in connection with the Campaign; and/or
 - b. administering and conducting the Campaign.
- 6 This Campaign is not valid in conjunction with other offers unless otherwise stated.
- 7 CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the Customer being ineligible to participate in the Campaign.
- 8 The Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as the Bank shall think fit, provided always that the Bank shall as soon as practicable thereafter notify the Customer of any such deletion, variation, supplement, amendment or modification by sending such notification to the Customer's last known address in the records of the Bank. The Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any Customer as a result of the aforesaid matters.
- 9 The Customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
- 10 Any termination, suspension, amendment or variation of this Campaign by CIMB Bank or the terms and conditions herein shall not entitle any Customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.
- 11 In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of customers to the Campaign), CIMB Bank's decision on all matters relating to this Campaign is final and binding and no further correspondence or claims will be entertained.
- 12 The respective terms and conditions of the Eligible Accounts apply.
- 13 These terms and conditions shall be read in conjunction with the TERMS AND CONDITIONS GOVERNING THE CORPORATE DEPOSITS ACCOUNTS (available for viewing at www.cimb.com.sg) (collectively the "CIMB Terms and Conditions").
- 14 These terms and conditions shall be governed by the laws of Singapore and the participants in the Campaign irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 15 A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.