

TERMS AND CONDITIONS GOVERNING THE SG-ID BEST RATE & EXTENDED CUT-OFF TIME PROMOTION

1. The SG-ID Promotion ("Promotion") is open to existing CIMB Bank Business customers ("Customers") of CIMB Bank Berhad, Singapore Branch ("CIMB Bank") who perform funds transfer(s) ("Telegraphic Transfer(s)") via BizChannel@CIMB Internet Banking or on the BizChannel@CIMB Mobile App (collectively, "CIMB E-Channels") with one of the following deposit accounts held with CIMB Bank:
 - a) CIMB BusinessGo Lite,
 - b) CIMB BusinessGo-i Lite,
 - c) CIMB BusinessGo,
 - d) CIMB BusinessGo-I,
 - e) CIMB SGD Current Account,
 - f) CIMB Business Plus Current Account-I,
 - g) CIMB SGD Business Interest Transaction Account,
 - h) SGD Corporate Current Account-i

(each an "Eligible Account" and collectively, "Eligible Accounts")
2. Telegraphic Transfer cut-off time has been extended to 1:00pm for transactions performed via CIMB E-Channels.
3. The Promotion shall be for a period commencing from 01 January 2025 to 31 December 2025, both dates inclusive ("Promotion Period"). The SG-ID Best rate (as defined below) is only available from 10:00am to 1:00pm on CIMB Bank's business days (excluding public holidays in Singapore and Indonesia) during the Promotion Period.
4. Customers who log into either of the CIMB E-Channels to perform Telegraphic Transfer(s) using the live "CIMB Bank's Buys SGD, Sells IDR Exchange Rate" foreign exchange rate ("Live Rate") shall be entitled to the Best Live Rate offered by CIMB Bank ("SG-ID Best Exchange Rate").

GENERAL TERMS AND CONDITIONS

1. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on participants in this Promotion with effect from the earliest of the following:
 - a) the date CIMB Bank places notice of such changes on its Singapore website;
 - b) the day after CIMB Bank sends notice of such changes to the participant's last known address in the records of CIMB Bank by ordinary post;
 - c) the day after CIMB Bank sends notice of such changes to the Customer by short messaging system (SMS) or electronic mail; and/or
 - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
2. CIMB Bank's decision on all matters related to this Promotion is final and binding and no further correspondence will be entertained.
3. In addition to, and without prejudice to, these terms and conditions, each Customer will be subject to the Terms and Conditions Governing the Operations of Deposits Accounts, Terms and Conditions for the Use of Electronic Banking Service, Terms and Conditions Governing Corporate E-Alerts, Terms and Conditions Governing E-Statements, and Personal Data Protection Terms and Conditions (Corporate) (copies of which are available for viewing at www.cimb.com.sg) (collectively the "CIMB Terms and Conditions").
4. The CIMB Terms and Conditions continue to apply and be binding on the Customers. In the event of any conflict or inconsistency between these terms and conditions and the CIMB Terms and Conditions, in respect of this Promotion, these terms and conditions shall prevail only to the extent of matters relating to this Promotion. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with this promotion, these terms and conditions shall prevail.

5. These terms and conditions shall be governed by the laws of Singapore and all participants irrevocably submit to the exclusive jurisdiction of the courts of Singapore.
6. A person who is not a party to these terms and conditions and/or any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or any of these terms and conditions.
7. All information is correct at the time of publishing or posting online.