

Terms and conditions governing the CIMB World Mastercard Overseas Promotion 2025 (“Promotion”)

Promotion Period

1. The Promotion is valid from 14 March to 11 April 2025, both dates inclusive (“Promotion Period”).

Eligibility Period

2. The Promotion is open to all principal cardmembers of CIMB World Mastercard issued by CIMB Bank Berhad, Singapore Branch. For the purpose of the Promotion, each principal cardmember shall be referred to as the “Principal Cardmember”, and collectively such cardmembers shall be referred to as the “Principal Cardmembers”. By participating in the Promotion, Principal Cardmembers agree to be bound by these Promotion Terms and Conditions.
3. For a Principal Cardmember to be eligible for the Promotion, his/her CIMB World Mastercard account must be valid (ie must not be suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason) during the Promotion Period.

Registration Criteria

4. **To participate in the Promotion, the Principal Cardmember(s) must first register his/her participation** via SMS during the Promotion Period. Only a one-time registration is required.
5. SMS registrations received by CIMB Bank before and after the Promotion Period will be considered as invalid entries.
6. An automated SMS acknowledgment reply will be sent to the Principal Cardmember who has sent an SMS to register for the Promotion and the automated SMS acknowledgement reply will constitute the confirmation of registration of a Principal Cardmember for the Promotion, subject to these terms and conditions. However, the automated SMS acknowledgment reply does not constitute a confirmation of the award of the Gift.
7. The sending and receiving of an SMS is service provider dependent. CIMB Bank will not be responsible in any manner whatsoever for any delay or failure caused in the sending or receiving of any SMS, or any ineligibility to participate in the Promotion resulting from the same. Principal Cardmember shall be solely responsible for all fees and charges imposed by their service providers in relation to the registration for the Promotion, including any roaming charges charged by his/her service provider if he/she sends an SMS registration from overseas.
8. By registering for the Promotion, the Principal Cardmember consents to the Bank contacting them (including via Email, SMS, WhatsApp, Clicks Push Notification) for the purposes of the Promotion, notwithstanding any registration made by the Principal Cardmember on the Do Not Call Registry as well as any opt out of Marketing Messages via Voice Call, Phone Call, SMS/WhatsApp, eDM and MMS (Text Messages with the Bank and/or unsubscribing from receiving messages (including via SMS and WhatsApp)) from CIMB Bank.

SMS Registration Format

9. Principal Cardmember(s) can register his/her participation by sending an SMS to “75558”, in the following prescribed format for the Promotion:

Overseas<space>Last 4 digits of Principal Cardmember’s NRIC

Example if your NRIC is S1234567Z: Overseas 4567

10. SMS(es) must be sent in the prescribed format using the Principal Cardmember’s Singapore-registered mobile number held in CIMB Bank’s records in order to be eligible for the Promotion. An SMS sent from any other mobile number (including the Supplementary Cardmember’s mobile number) will not qualify and will be considered as an invalid entry, at the Bank’s discretion, notwithstanding any automated SMS acknowledgment reply received by the Principal Cardmember. An SMS sent from an overseas number will not qualify.

11. For the avoidance of doubt, SMS(es) which are not in the prescribed format or are incorrect will not qualify for the Promotion and will be considered as an invalid entry.
12. Promotion is applicable to Principal Cardmember(s) whose mobile numbers are maintained and updated in CIMB Bank's records.
13. Upon successful registration, all Overseas Transaction(s) made during the Promotion Period with the Principal Cardmember's CIMB World Mastercard will be aggregated for the purposes of tabulating the Eligible Spend Amount for the Promotion.
14. Upon successful registration, Principal Cardmember's validly existing CIMB World Mastercard (i.e. not suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) will be registered for the Promotion immediately.

Promotion Criteria

15. There is a total of 249 gift(s) to be given during the Promotion Period. The gifts comprise of S\$80 & S\$200 worth of Grab Vouchers ("Gift").
16. To qualify for the Gift, the Principal Cardmember must meet a minimum eligible spend amount of S\$500 or S\$1,200 (i.e. "Eligible Spend Amount") on eligible Overseas Transactions in foreign currencies with CIMB World Mastercard during the Promotion Period.
17. Each Principal Cardmember is limited to one (1) Gift during the Promotion Period.
18. The Promotion and Gift will be awarded as follows:

Eligible Spend Amount	Gift	Total Gifts in Promotion Period
Minimum spend of S\$500 or S\$1,200 on eligible Overseas Transactions in foreign currencies with CIMB World Mastercard during the Promotion Period	S\$80 worth of Grab Vouchers for minimum spend of S\$500; or	Capped at 169 gifts for S\$80 Grab Vouchers
	S\$200 worth of Grab Vouchers for minimum spend of S\$1,200	Capped at 80 gifts for S\$200 Grab Vouchers

19. Subject to the fulfilment of these terms and conditions, the Gift will be awarded to the Principal Cardmembers who register and fulfil the Eligible Spend Amount and whose transaction amounts are posted to the CIMB World Mastercard account(s).
20. In the event where the number Gift to be given exceeds 249, Gift(s) will be awarded to Principal Cardmembers in the order of the Bank's receipt of their SMS registrations as per the Bank's records.
21. Eligible Spend Amount are overseas retail transactions that:
 - (a) have a transaction date falling within the Promotion Period;
 - (b) have been successfully posted to the CIMB World Mastercard account by 17 April 2025 ("Posting Date"); and
 - (c) are considered as eligible transactions and not excluded transactions as set out in Clause 30 below.
22. Any full and/or partial reversals on transaction(s) made during the Promotion Period and posted by the Posting Date will be taken into account for the Eligible Spend Amount.
23. Any spend by a Principal Cardmember who is found to be, or becomes ineligible to participate in or disqualified from the Promotion, will be deemed null and void.
24. Eligible Overseas Transactions made by a Supplementary Cardmember will be aggregated with the Overseas Transactions of its respective Principal Cardmember in determining the accumulation for the Eligible Spend Amount. However, the Gift will be awarded to the Principal Cardmember only.
25. CIMB Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments, postal or telecommunication authorities or any other party which may result in a charge incurred or the eligible Principal Cardmember's transactions being omitted from the allocation by CIMB Bank of opportunities to redeem the Gift during the Promotion Period.

26. For the avoidance of doubt, if the Principal Cardmember spent on CIMB World Mastercard during the Promotion Period but any of the card is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever during the Promotion Period (or such a time up till the Gift is issued), the Gift for that particular card will not be issued.

Eligible Transactions

27. Overseas retail transactions (“Overseas Transactions”) which are processed outside of Singapore and successfully charged to the Principal Cardmember’s CIMB World Mastercard in a foreign currency.
28. Overseas Transaction(s) do not include these ineligible transactions:
- Transactions that are processed in Singapore and charged in foreign currency;
 - Transactions that are processed out of Singapore but charged or effected in Singapore Dollars currency;
 - All online transactions that are processed in and/or outside of Singapore, and charged in foreign currency and/or Singapore Dollars currency; and/or
 - Exclusions from Overseas Transactions under Clause 30.
29. All Overseas Transactions effected in foreign currencies will be converted into Singapore dollars based on the Bank’s prevailing exchange rate and the Singapore Dollars amount posted on CIMB Bank’s system will be used for the purposes of calculating the Overseas Transactions.
30. The following transactions shall be excluded from the calculation of Eligible Transactions:
- Any Cash advances
 - Any Balance transfers
 - Any Funds transfers
 - Any transactions on CIMB 0% i.Pay Plan
 - Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
 - Any amount brought forward from the customer’s last statement
 - Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
 - Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
 - Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
 - Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
 - Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
 - Any other transactions that may be prescribed by the Bank from time to time
 - Any payments done via any AXS network, SAM or ATM transactions made using your credit card
 - Any transaction with transaction description “AMAZE*”
 - Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOU TRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	LAZADA WALLET	

- Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:
 - 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)

- ii. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
- iii. 6211 (Security Brokers/Dealers)
- iv. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
- v. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
- vi. 8211 (Elementary and Secondary Schools)
- vii. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
- viii. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
- ix. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
- x. 9211 (Court Costs, Including Alimony and Child Support)
- xi. 9222 (Fines), 9223 (Bail and Bond Payments)
- xii. 9311 (Tax Payments)
- xiii. 9399 (Government Services (Not Elsewhere Classified))
- xiv. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
- xv. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
- xvi. 7523 (Parking Lots, Parking Meters and Garages)
- xvii. 7349 (Cleaning, Maintenance and Janitorial Services)

Eligible Principal Cardmembers for the Gift

31. Eligible Principal Cardmembers who qualify for the Gift will be notified by SMS (or such other means as CIMB may decide in its sole discretion) by 15 May 2025, at their known mobile number on record with CIMB Bank.
32. Details for the Gift(s) will be provided to the eligible Principal Cardmember in the redemption SMS sent to him/her. Other terms and conditions may apply in the redemption SMS.
33. In the event that the Grab Vouchers are not available for any reason, CIMB Bank reserves the right to change the Gift to such other similar vouchers of corresponding value as CIMB Bank may decide in its absolute discretion.
34. The Gift allocated to the Principal Cardmember is non-assignable and non-transferable.
35. CIMB Bank will not entertain any request on change of Gift.
36. CIMB Bank is not obliged to replace, and assumes no liability for, any redemption SMS deleted, expired, lost, misdirected, stolen, damaged or not received. In the event of such incident, for whatever reason(s), CIMB Bank will not be liable or responsible for any loss suffered or incurred in connection with the failure to redeem the Gift. The Gift which remains unredeemed will be forfeited, without any liability on the part of CIMB Bank. Any Gift that is forfeited is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for the forfeited Gift.
37. Any Gift(s), which are not, remain unclaimed after the stipulated redemption date will be deemed as void and null.
38. If CIMB Bank subsequently determines or discovers that the eligible Principal Cardmember is not eligible or is disqualified for any Gift, for any reason whatsoever, CIMB Bank may at its absolute discretion reclaim or recover the value of the Gift (if it has already redeemed) and award it to such other person(s) or deal with it in any manner as it deems fit.
39. CIMB Bank reserves the right to disqualify any person from the Promotion or the Gift whom in the opinion of CIMB Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions.
40. No person shall be entitled to any payment or compensation from CIMB Bank should any Gift be forfeited or reclaimed for any reason whatsoever.
41. Terms and conditions of the Grab vouchers apply. Please refer to the voucher for details.
 - a. Grab voucher is applicable for use on a single booking based on the redeemed voucher type in Singapore only. Once a Grab voucher has been redeemed, it can only work on specific service it's assigned to.

- b. Any outstanding balance after deducting the face value of the Grab voucher must be paid in full using cashless payment modes.
- c. Grab voucher does not apply to surcharges and platform fees.
- d. Grab voucher may be used in conjunction with other promotions, discounts or vouchers unless otherwise indicated.
- e. Grab voucher must be fully utilised and any unutilised amount will be forfeited.
- f. This reward is non-refundable, non-transferable and only valid until the date of expiry.
- g. Valid on the latest Grab app version only.
- h. Other terms and conditions to Grab voucher may apply.

General Terms and Conditions

- 42. By participating in the Promotion, the Principal Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of CIMB Bank. Decision of CIMB Bank and/or CIMB Bank's judges in relation to the Promotion shall be final, binding and conclusive. CIMB Bank reserves its absolute rights and discretion to disqualify and/or reject any Principal Cardmember that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
- 43. CIMB Credit Card account(s) must be in good standing during the Promotion Period and up till the time the Gift is redeemed. In the event that the relevant Credit Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is redeemed, CIMB reserves the right to disqualify the Principal Cardmember from the Promotion and/or to not award the Gift to the Principal Cardmember.
- 44. Credit card transactions used for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa unless otherwise stated.
- 45. The Gift must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
- 46. The Bank reserves the right to charge or recover from the Principal Cardmember or revoke the full value of the Gift, should (i) the card transaction(s) used for qualifying for the Promotion be cancelled or void for any reason whatsoever or (ii) the Principal Cardmember no longer qualifies or is eligible for the Gift or (iii) the Principal Cardmember breaches any of the terms and conditions contained herein.
- 47. CIMB Bank will not accept any liability in relation to the Gift offered under the Promotion.
- 48. In case of dispute arising from or relating to the Promotion (including any dispute as to CIMB Bank's determination of the eligibility of any Principal Cardmember to the Gift), the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
- 49. CIMB Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Principal Cardmember to participate in the Promotion or to qualify for any Gift.
- 50. By participating in the Promotion, all Principal Cardmembers 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 CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below and all Principal Cardmembers 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 Principal Cardmembers of the Promotion for the purposes of identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion;
 - b. administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the Principal Cardmembers; and
 - c. publishing and/or displaying the names and/or the pictures/photographs of the Principal Cardmembers of the Promotion for print advertisements or other publicity materials.
- 51. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg

52. In the event of any inconsistency between these terms and conditions and/or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
53. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate the Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all Principal Cardmembers 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 Principal Cardmember's last known address in the records of CIMB Bank by ordinary post;
 - c. the date after CIMB Bank sends notice of such change to the Principal Cardmember 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.
54. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Principal Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Principal Cardmember, whether directly or indirectly caused.
55. These terms and conditions shall be governed by the laws of Singapore and the Principal Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
56. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Information is correct as at 14 March 2025

CIMB Bank Berhad (197201001799) (13491-P)