

TERMS AND CONDITIONS GOVERNING NEW TO CIMB JUNIOR SAVER ACCOUNT PROMOTION 2024

1. The CIMB Junior Saver Account Promotion 2024 is available from 1 October 2024 to 31 December 2024 (“Promotion Period”) both dates inclusive.
2. This Promotion is open to “Eligible Participant(s)” who:
 - a. Are New to Junior Saver Account Customer(s) of CIMB Bank Berhad, Singapore Branch (“CIMB”, “CIMB Bank” or “the Bank”) who successfully opened and activated a CIMB Junior Saver Account (“Qualifying Account”) within the Promotion Period, A “New to Junior Account Customer”, with reference to the main account holder, is defined as individual who has not closed any CIMB Junior Saver account with the Bank within the past twelve (12) months immediately prior to the Promotion Period;
3. For the purpose of these terms and conditions, “fresh funds” are funds (i.e. account must bear your name only) that do not originate from any existing account with CIMB Bank including without limitation the following:
 - (i) funds in the form of non-CIMB cheques;
 - (ii) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.
4. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
5. The Eligible Participants’ eligibility to participate in this Promotion is subject to the Bank’s sole and absolute discretion, without the need to provide any reasons whatsoever.

CIMB Junior Saver Account Promotion 2024 “Rewards”
Reward A: S\$20 cash credit into the Qualifying Account

6. The Eligible Participant(s) must fund in the minimum deposit of S\$1,000 fresh funds into their Qualifying Account(s) within 30 calendar days successfully (“Fund-in Period”) from the date of account application (“Account Application Date”).

For example, transfer a minimum deposit of S\$1,000 via FAST (Fast and Secure Transfers) from your account with another bank (i.e. the account must bear your name only) into your CIMB Junior Saver account. Eligible Participant(s) may be requested to provide additional supporting documents for account application, if required.

Illustration on Fund-in Periods:

Account Application Date	Fund-in Period (both dates inclusive)
20 October 2024	20 October 2024 to 18 November 2024
15 November 2024	15 November 2024 to 14 December 2024

7. Reward A will be credited into the Eligible Participant's Junior Saver account, based on the date of the fund in of the S\$1,000 fresh funds ("S\$1,000 Fund in Date"). The daily end-of-day balance of the Qualifying Account(s) must not fall below S\$1,000 for 60 calendar days, from the S\$1,000 Fund-in Date to the last day of the holding period, to be eligible for Reward A. Eligible Participant(s) who have met all the terms and conditions will be eligible to receive S\$20 cash credit ("Reward A") in accordance with the illustration timeline below:

S\$1,000 Fund-in Date	Holding Period (both dates inclusive)	Reward A to be credited
20 October 2024	20 October 2024 to 18 December 2024	31 January 2025
15 November 2024	15 November 2024 to 13 January 2025	28 February 2025

8. There is no limit to the number of Qualifying Accounts the Eligible Participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Reward A per Qualifying Account(s).

Reward B: One (1) KidZania Child Ticket

9. The Eligible Participant(s) must fund-in the minimum deposit of S\$3,000 fresh funds ("S\$3,000 Fund-in Date") into their Qualifying Account(s) within 30 calendar days (i.e. "Fund-in Period" as defined above) from the date of account application. This amount will include S\$1,000 to qualify under Reward A.

For example, if the Eligible Participant(s) were to fund in S\$3,000 within the Fund-in Period successfully, the customer will be eligible for both Reward A and Reward B (subject to the terms and conditions for Reward A).

Account Application Date(s)	Fund-in Period (both dates inclusive)
20 October 2024	20 October 2024 to 18 November 2024
15 November 2024	15 November 2024 to 14 December 2024

10. The daily end-of-day balance of the Qualifying Account(s) must not fall below S\$3,000 for 60 calendar days, from the S\$3,000 Fund-in Date to the last day of the holding period, to be eligible for Reward B.

S\$3,000 Fund-in Date	Holding Period (both dates inclusive)	Reward B to be sent by
20 October 2024	20 October 2024 to 18 December 2024	31 January 2025
15 November 2024	15 November 2024 to 13 January 2025	28 February 2025

11. There is no limit to the number of Qualifying Accounts the Eligible Participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Reward B per Qualifying Account(s).
12. Reward B is limited to the first 2,000 Qualifying Accounts during the Promotion Period.
13. The Eligible Participant(s) can receive only one (1) Reward A and one (1) Reward B per Qualifying Account(s).
14. The KidZania Child ticket will be sent to the Eligible Participant's registered mobile number (in CIMB's records) via SMS or CIMB Clicks via Push Notification/Inbox message.
15. KidZania Child ticket are valid for up to six (6) months from the date of issuance. Each KidZania ticket's unique link can only be used once and cannot be combined with other codes or promotions. By redeeming and using a KidZania tickets unique link, you agree to be bound by the KidZania Liability Waiver and KidZania ticket terms and conditions. CIMB is not liable for any losses, damages, claims,

liabilities or expenses incurred or suffered as a result of the Eligible Participant or any person's use of KidZania tickets.

16. KidZania Child ticket unique link which has expired will not be extended or replaced. KidZania ticket unique link which has been misplaced will not be re-issued. The Bank's and/or KidZania's decision on this matter is final.
17. If there are any disputes or if you encounter any technical issues with using the KidZania ticket unique link, please resolve the issue directly with KidZania and not with CIMB.
18. Respective merchant terms and conditions apply. Please refer to the Reward and contact the respective merchant for more details.
19. CIMB Bank is not a supplier of the Reward offered under this Promotion and will not accept any liability in relation thereto.
20. The Reward is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.
21. Usage of the Reward is subject to the terms and conditions accompanying it (e.g. tickets are to be utilized no later than the expiry date indicated on each voucher).
22. There will be no replacement of Reward(s) reported lost and/or stolen and/or not received.

Octo Plush Toy (redemption at KidZania Singapore CIMB Bank)

23. CIMB Bank reserves the right to determine the eligibility of a customer in its sole and absolute discretion, without the need to provide any reasons whatsoever.
24. One Qualifying Account will be eligible for 1 Reward/Gift.
25. Each Customer is entitled to a maximum of one (1) Junior Saver Account Promotion Octo ("Reward/Gift") per Qualifying Account during the Promotional Period.
26. To qualify for the Reward/Gift, Customers must be the first 500 customers to successfully open a new CIMB Junior Saver Account during the Promotional Period.
27. The Eligible Participant(s) must show the KidZania Staff stationed at **KidZania Singapore CIMB Bank counter** the 'Thank you' page with application ID which the Eligible Participant receives upon submitting their JuniorSaver Account application and acknowledgment email for the redemption of Octo Plush Toy (**Reward/Gift**). The Reward/Gift must be collected within 1 month from the date of application.



Thank you for your application.

CIMB Junior Saver Account

Application Reference No. **1000XXXXXX**

Your new account number: 1000128902

For Myinfo application, your new account will be automatically activated within 5 business days if no further review or follow up are required, subject to the Bank's approval.

For Non-Myinfo application, please FAST in the initial deposit from another Bank in Singapore using your single name personal bank account or transfer from your own CIMB Malaysia account. Do note that we do not accept funds from remittance agencies such as Wise, Western Union, etc.

An email has also been sent to the email address you have indicated in this application, with details of your account(s) and summary of next steps.

Thank you for your application. Share with us your account opening experience by clicking [here](#).

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.

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KidZania Singapore

31 Beach View Road
#01-01/02 Sentosa Island
Singapore 098008

Redemption Days and Hours

Open daily except Wednesdays
10am - 6pm

28. There will be no replacement for Reward/Gift(s) reported lost and/or stolen and/or not received.
29. CIMB Bank reserves the right to replace the Reward/Gift(s) with an item of similar value at its sole discretion without prior notice without liability.
30. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of fulfillment will be eligible for the Reward/Gift.
31. CIMB Bank reserves the right in its sole and absolute discretion to determine whether a customer qualifies under the Promotion. If CIMB Bank determines that the Customer does not qualify, CIMB Bank reserves the right not to award the Reward/Gift.
32. Reward/Gifts must be taken as provided and are not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.

General Terms and Conditions

33. In the event the Eligible Participant closes his/her Qualifying Account(s) within twelve (12) months from the application date of the Qualifying Account(s) or breaches any of the terms and conditions contained herein or if the Customer no longer qualifies or was never eligible for the Reward/Gift, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Reward/Gift from the Customer's account. Any expenses or costs resulting from such deduction will be borne by the Customer. The Customer is deemed to have authorized such deductions.
34. By participating in this Promotion, 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 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 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 Promotion; and/or
 - b. administering and conducting the Promotion.
35. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
36. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in the ineligibility of the Customer in participating in the Promotion.
37. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Reward/Gift(s) are awarded. In the event the relevant Qualifying Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Reward/Gift(s) are awarded, CIMB reserves the right not to award the Reward/Gift(s).
38. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this 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 Customers 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 Customer'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.
39. 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.
40. Any termination, suspension, amendment, or variation of this Promotion 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.
41. CIMB Bank reserves the right to replace and/or modify the Reward/Gift at its sole discretion at any time and without prior notice.
42. CIMB Bank gives no representation or warranty with respect to the quality of the Reward/Gift or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or the redemption or use of the Reward/Gifts. Any dispute about the same must be resolved directly with the relevant merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of merchants' goods and services.
43. All feedback on relations with merchant(s) should be directed to the relevant merchant.
44. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers to the Promotion and/or Reward/Gift), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
45. In the event of any inconsistency between these terms and conditions and 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.



46. These terms and conditions shall be governed by the laws of Singapore and all Customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
47. 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.

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.

CIMB Bank Berhad (197201001799 (13491-P))