

TERMS AND CONDITIONS GOVERNING CIMB SG-MY TRANSFER CASH CREDIT PROMOTION 2024 (“Promotion”)

1. Definition

- 1.1. “Participating Account” means any of the following account with CIMB Singapore: CIMB StarSaver (Savings) Account, CIMB FastSaver Account, Retail Current Account (i.e. CIMB StarSaver Account or CIMB StarSaver-i Account only), CIMB StarSaver (Savings)-i Account or CIMB FastSaver-i Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2. “Bank”, “CIMB” or “CIMB Singapore” means CIMB Bank Berhad, Singapore Branch and includes its successors or assigns.
- 1.3. “Promotion” means this CIMB SG-MY Transfer Cash Credit Promotion (18 September 2024 to 31 December 2024).
- 1.4. “Promotion Period” means the period from 18 September 2024 to 31 December 2024, both dates inclusive.

2. Promotion

- 2.1. To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must, within the Promotion Period, log in to CIMB Clicks Online Banking or Mobile App and successfully make your first transfer transaction (of minimum S\$500 each) from your CIMB Singapore Participating Account to 1st or 3rd Party CIMB Malaysia account;
 - (b) be among the first 100 customers for each calendar month in Promotion Periods 1 and 2, or among the first 5,000 customers in Promotion Period 3;
 - (c) you must satisfy all of the conditions set out in Clauses 2.1 (a) and (b) above and these terms and conditions in each calendar month during the Promotion Period; and
 - (d) You must not be a CIMB staff member or CIMB employee.

3. Cash Reward

If you satisfy all of the conditions in Clause 2.1 above and these terms and conditions, you shall be eligible to receive one (1) S\$30 cash credit (the “Cash Credit”) which will be credited directly into your Participating Account in accordance with the table below.

Promotion Period	Transfer Transaction Date	Cash Credit to be credited by
1	Between 18 September to 31 October 2024 (both dates inclusive)	30 November 2024
2	Between 1 November to 30 November 2024 (both dates inclusive)	31 December 2024
3	Between 1 December to 31 December 2024 (both dates inclusive)	31 January 2025

- 3.1. Your Participating Account must be in good standing at all times as determine by CIMB at its absolute discretion. In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Credit is credited to your Participating Account, the Cash Credit shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.

- 3.2. For the avoidance of doubt, each Participating Account can only receive one (1) Cash Credit under this Promotion, regardless of the number of joint account holders in respect of that Participating Account. Each customer can only receive one (1) Cash Credit under this Promotion regardless of the number of transfers made during the Promotion Period through any of his/her Participating Accounts, including those where he/she is a joint account holder.
- 3.3. The Cash Credit is strictly non-transferable, non-assignable and non-exchangeable. CIMB may substitute the Cash Credit with any item of equivalent or similar value, without prior notice of reason or being liable to any person.

4. General

- 4.1. By participating in this Promotion, you agree to be bound by these terms and conditions.
- 4.2. Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
 - (a) individuals whose CIMB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - (b) individuals whose CIMB account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by CIMB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by CIMB at its sole discretion; and/or
 - (c) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them
- 4.3. CIMB reserves the right to amend, revoke, vary or add to these terms and conditions 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 places notice of such changes on its Singapore website;
 - (b) the day after CIMB 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 sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
 - (d) the date CIMB places such notice at its branch in Singapore.
- 4.4. CIMB's decision on all matters relation to this Promotion is final and binding and no further correspondence will be entertained.
- 4.5. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- 4.6. These terms and conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing the Operations of Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available at www.cimb.com.sg).

- 4.7. By participating in this Promotion and in addition to any other consent you have already provided to CIMB and any right of CIMB by the laws of Singapore, you consent to CIMB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message. A person who is not a party to these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce these terms and conditions.
- 4.8. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 4.9. All information relating to the Promotion is correct at the time of publishing or posting online.

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))