

## **Terms and Conditions for InsureXpo 2025**

1. **Registration and Ticket Purchase:**  
By registering for InsureXpo 2025 (“Event”), you agree to abide by these Terms and Conditions.
2. **Payment:**
  - 2.1. The cost of a ticket for Day 1 Pre-event dinner is S\$50 and Day 2 Event is S\$20, and must be paid at the time of registration.
  - 2.2. Ticket paid via CIMB Credit Card will be entitled to additional 20% discount off.
  - 2.3. Payments are accepted via the designated payment gateway, and only valid transactions will be considered.
3. **Non-refundable:**  
The ticket prices (for both Day 1 Pre-event dinner which is S\$50 and Day 2 Event which is S\$20) are non-refundable under any circumstances.
4. **Registration:**
  - 4.1. Registration is considered complete only when the payment for the ticket has been successfully processed.
  - 4.2. Registered attendees will receive a confirmation email with event details.
5. **Transfers:**  
Tickets are non-transferable. The ticket holder's name must match the registered attendee's name.
6. **Event Cancellation:**  
CIMB Bank Berhad, Singapore Branch (“CIMB Bank”) reserves the right to cancel, reschedule, or modify the Event at its discretion.
7. **Lucky Draws:**  
During the Event, CIMB Bank will conduct Lucky Draw(s). Each Lucky Draw winner will have to personally collect his/her prize at CIMB Bank Singapore Branch, located at 30 Raffles Place, #03-03 Singapore 048622, by 31 May 2025. Any unclaimed prizes after the stipulated date will be decided at CIMB Bank’s sole and absolute discretion. For Lucky Draw winner not present during the Event, such winner agrees that CIMB Bank may contact him/her for purpose relating to prize collection. CIMB Bank reserves the right to replace the prizes at its sole and absolute discretion at any time without prior notice and liability.
8. **Privacy:**  
By participating in the Event, all participants 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](http://www.cimb.com.sg)) and for the purposes stated below and all participants 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. processing your registration;
  - b. conducting the Event, including contacting you if you are a prize winner of a Lucky Draw(s);
  - c. record keeping, visitor log monitoring, audit and data storage or backup (including for disaster recovery);
  - d. security and public safety;
  - e. contacting you in the event of emergency and/or investigation (including contact tracing for medical reasons or otherwise); and/or
  - f. publishing and/or displaying the names and/or the pictures/photographs/recordings of the participants of the Event for print advertisements or other publicity materials, advertising, publicity, commercial or other business purposes including website entries without prior notice to you and without liability, payment or any consideration.
9. **Liability:**

- 9.1. Attendees participate in the Event at their own risk.
  - 9.2. CIMB Bank is not liable for any loss, damage, injury, or inconvenience incurred during the Event.
10. Intellectual Property:
- 10.1. All materials, content, and intellectual property presented during the Event belong to CIMB Bank or the respective owners.
  - 10.2. Attendees may not reproduce, distribute, or use any event materials for commercial purposes without written consent.
11. Termination of Registration:
- 11.1. CIMB Bank reserves the right to terminate the registration of any attendee found to be in violation of these Terms and Conditions, without refund.
  - 11.2. CIMB Bank retains the right to refuse registration to any individual or organization, without providing a reason.
12. Code of Ethics:
- Attendees are expected to adhere to a high standard of professional ethics during the Event, including respecting the intellectual property of others, refraining from disruptive behaviour, and maintaining confidentiality where applicable.
13. Event Materials, Presentation etc.:
- 13.1. Event materials, including any presentations and handouts, are provided for informational purposes only. CIMB Bank does not guarantee the accuracy or completeness of such materials.
  - 13.2. The presentations during the Event are intended for general information only and do not take into account the specific investment objectives, financial situation or particular needs of any person. External speakers conduct their presentation in their own capacity and not on behalf of CIMB Bank. External speakers' views and opinions are purely their own and do not reflect nor represent those of CIMB Bank. CIMB Bank shall not be liable for any loss or damage arising out of any person's reliance on the information shared during the presentation. You may wish to seek advice from a financial adviser before making a commitment to purchase any product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.
14. Media and Publicity:
- By attending the Event, attendees grant CIMB Bank the right to use photographs and videos taken at the event for promotional and marketing purposes.
15. Substitution of Speakers and Agenda:
- CIMB Bank reserves the right to make changes to the Event's agenda and speakers, as necessary.
16. Compliance with Local Laws:
- Attendees are responsible for ensuring their participation in the Event complies with all relevant local laws and regulations.
17. Changes to Terms and Conditions:
- CIMB Bank reserves the right to amend, revoke, vary or add to these Terms and Conditions or suspend or terminate the Event 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 attendees with effect from the earliest of the following:
- a. the date CIMB Bank places notice of such changes on its website;
  - b. the date after CIMB Bank sends notice of such change to the attendee by short messaging system (SMS) or electronic mail.
18. Governing Law & Jurisdiction
- These Terms and Conditions shall be governed by the laws of Singapore and the participants in the Event irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.



19. Third Party Rights

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.

20. By registering for the Event, you acknowledge and agree to these Terms and Conditions.