

**Terms and Conditions Governing the CIMB My PawPal Pet Insurance 5 February to 30 April 2025 (“Promotion”)****Eligibility**

1. The Promotion is organised by CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**” or the “**Bank**”) and supported by Sompo Insurance Singapore Pte. Ltd. (“**Sompo**”).
2. The Promotion period is from 5 February to 30 April 2025 (the “**Promotion Period**”), both dates inclusive.
3. The Promotion is applicable to participants who submit an application via a CIMB Bank Dedicated Channel (as defined in clause 4 below), successfully purchase CIMB My PawPal Pet insurance plan (“**My PawPal**”) and have My PawPal issued during the Promotion Period.
4. A “**CIMB Bank Dedicated Channel**” means:
  - a. Online application on CIMB Bank website via <https://www.cimb.com.sg/en/personal/banking-with-us/insurance/general-insurance/cimb-my-paw-pal.html>

**S\$20 CapitaLand vouchers**

5. Each participant who purchases My PawPal in accordance with clause 3 above shall be entitled to S\$20 worth of eCapitaLand vouchers (“**Gift**”). Gift will be emailed to successful participant’s email address maintained with Sompo during the application within 6 weeks after the end of the Promotion Period.
6. This Promotion is limited to one (1) Gift per successful participant. Participant is no longer entitled to the Promotion if any existing My PawPal purchased prior to 5 February 2025 under which he/she is named as a policy owner for the same pet microchip ID is cancelled. In the event that (i) the participant breaches any of the terms and conditions contained herein or the Bank’s or Sompo’s terms and conditions; or (ii) the participant no longer qualifies or is eligible for the Gift, the Bank may in its discretion forfeit the Gift and where the Gift have already been awarded, the Bank reserves the right to deduct a sum equivalent to the value of the Gift from the participant 's account or charge such sum to the participant’s CIMB Credit Card. Any expenses or costs resulting from such a deduction will be borne by the participant. The participant is deemed to have authorised such deductions or charges.
7. The Gift is not exchangeable for cash or any benefit in kind.

**S\$30 Cash Credit**

8. In addition, successful participant will also be eligible to receive S\$30 Cash Credit (“**Cash Credit**”) when they sign up for a new CIMB FastSaver / FastSaver-i account with CIMB Bank in Singapore within the Qualifying Period stated in Clause 14. To qualify for this Promotion, successful participant must be a New Customer (as defined under clause 11 below) and needs to open a new CIMB FastSaver/FastSaver-i account within the Qualifying Period and deposit a minimum of S\$1,000 fresh funds into their Qualifying Account(s) (as defined below) within the Qualifying Period, and meet the account balance requirements under Clause 13 as stated below.

9. Successful participant will need to key in Promo Code “MPP” when applying for CIMB FastSaver/FastSaver-i account.

**Before you submit**

Are you referred by a friend or family member?

Yes  No

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes  No

Promo Code\*

10. Qualifying Account(s) refer to a CIMB FastSaver/ FastSaver-i account.
11. A “New Customer”, with reference to the main and/or joint account holder(s), is defined as individual(s) who does not have any existing single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period.
12. For the purpose of these terms and conditions, “fresh funds” are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
- funds in the form of non-CIMB cheques;
  - other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
  - 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 Qualifying Account within the relevant period.
13. The end-of-day balance of the Qualifying Account(s) must not fall below S\$1,000 in SGD for three (3) calendar months, from the first Fund-in Date (i.e. the date on which the participant first funded S\$1,000 in the Qualifying Account) to the last day of the third calendar month (“Holding Period”), to be eligible for the Rewards.
14. During the Promotion Period, successful participant(s) who have met all the terms and conditions will be eligible to receive the Cash Credit. Cash Credit will be credited into the Qualifying Account(s) in accordance with the date of Cash Credit as stated below.

CIMB My PawPal Purchase Date	Account Opening Date (within one month from purchase date)	Account Fund-in Date (within one month from opening date)	End of Holding Period (3 months from fund-in date)	Date of Cash Credit
5 to 28 February 2025	5 to 28 February 2025	1 to 31 March 2025	31 May 2025	31 July 2025
	1 to 31 March 2025	1 to 30 April 2025	30 June 2025	
1 to 31 March 2025	1 to 31 March 2025	1 to 30 April 2025	30 June 2025	1 September 2025
	1 to 30 April 2025	1 to 31 May 2025	31 July 2025	
1 to 30 April 2025	1 to 30 April 2025	1 to 31 May 2025	31 July 2025	30 September 2025
	1 to 31 May 2025	1 to 30 June 2025	31 August 2025	

For illustration only

CIMB My PawPal Purchase Date	Account Opening Date (within one month from purchase date)	Account Fund-in Date (within one month from opening date)	End of Holding Period (3 months from fund-in date)	Date of Cash Credit
5 February 2025	25 February 2025	20 March 2025	31 May 2025	31 July 2025
28 February 2025	25 March 2025	20 April 2025	30 June 2025	31 July 2025
15 March 2025	10 April 2025	5 May 2025	31 July 2025	1 September 2025
30 April 2025	25 May 2025	20 June 2025	31 August 2025	30 September 2025

15. There is no limit to the number of Qualifying Accounts the successful participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Cash Credit per successful Participant.
16. In the event the successful participant closes his/her Qualifying Account(s) within twelve (12) months from the opening 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 Cash Credit, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Cash Credit 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.

#### General

1. Each of CIMB Bank and Sompo reserves the right in its sole and absolute discretion to determine whether a participant qualifies for the Promotion. If CIMB Bank and/or Sompo determines that a participant is not eligible, CIMB Bank and/or Sompo reserves the right not to allow the participant to participate in the Promotion.
2. By participating in the Promotion, all participants agree and consent that CIMB Bank and/or Sompo may collect, use, disclose and/or process their personal data (in the case of a corporate policy, personal data of individuals in relation to the policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described 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 Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures) (available on [www.sompo.com.sg](http://www.sompo.com.sg)). For the purposes stated below, 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. disclosing the personal data of the participants to Sompo in connection with the Promotion;
  - b. administering and conducting the Promotion;
  - c. processing of the application for My PawPal and administrating My PawPal ; and/or
  - d. providing marketing material and information sent by Sompo on their products and services via ordinary post, electronic mail, text message and/or phone call.
3. Each of CIMB Bank and Sompo reserves the right to terminate or suspend the Promotion or amend, revoke, vary, delete or add to any of these terms and conditions at their absolute discretion at any time without any liability and such changes shall be binding on participants 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 date after CIMB Bank sends notice of such change to the participant 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.
4. Any termination, suspension, amendment or variation of the Promotion or the terms and conditions herein by CIMB Bank or Sompo shall not entitle any participant to any claims or compensation from CIMB Bank or Sompo for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
5. Each of CIMB Bank and Sompo shall not be liable in any manner for any consequences, claims, losses, damages, injury, liabilities or expenses suffered or incurred arising out of or relating to, the Promotion, whether directly or indirectly caused, including but not limited to any hardware or software breakdown, malfunction or defects in any computer system or equipment and/or any incomplete, lost, late, damaged, illegible or misdirected notices, letters, application forms and/or correspondences.
6. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
7. Each of CIMB Bank's and Sompo's decision on all matters relating to the Promotion will be at their absolute discretion and shall be final, conclusive and binding on all parties. No further correspondence or claims will be entertained.
8. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift and/or Cash Credit), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
9. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred in relation thereto and shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.
10. CIMB Bank is not a supplier of My PawPal and will not accept any liability in relation thereto.
11. Respective merchant terms and conditions apply. Please contact the respective merchant for more details.
12. In the event of any inconsistency between these terms and conditions and any other terms and conditions, application form, brochure, promotional or marketing material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to the Promotion.
13. 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.
14. 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.
15. All information is correct at the time of printing.
16. My PawPal is underwritten by Sompo and distributed by CIMB Bank.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme 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.