

**TERMS AND CONDITIONS GOVERNING THE CIMB WEBSITE PERSONAL LOAN FLASH DEAL PROMOTION NOVEMBER 2024**

1. The CIMB Website Personal Loan Flash Deal Promotion November 2024 (“Promotion”) is held from 11 November 2024 to 21 November 2024, both dates inclusive (“Promotion Period”).
2. To be eligible for this Promotion (“Eligible Customer”), applicant must:
  - a. apply for CIMB Personal Loan (“Facility”) within the Promotion Period using the “Apply Now” button on CIMB Website www.cimb.com.sg/ploan (“Website”). For avoidance of doubt, application via CIMB’s partners’ websites, other platforms displaying CIMB Personal loan offer or CIMB Personal Loan offered through any other channels other than the Website will not be eligible for this Promotion;
  - b. submit the application for the Facility within the Promotion Period and the application must be approved by CIMB Bank Berhad, Singapore Branch (“CIMB” or “CIMB Bank”), in its absolute discretion, by 21 December 2024 (“Approved Application”); and
  - c. not have an approved loan with CIMB in the last 12 months and performed an early redemption for the purpose of obtaining the promotional rates.
3. Subject to fulfilment of these terms and conditions, Eligible Customers will be eligible for the following interest rates (“Promotional Interest Rate”) with respect to their Facility:

	Loan Amount less than S\$30,000		Loan Amount S\$30K – S\$49,999		Loan Amount S\$50K or more	
<b>Processing Fee</b>	1%					
<b>Tenure (Years)</b>	<b>Interest Rate (p.a.)</b>	<b>EIR (p.a.)</b>	<b>Interest Rate (p.a.)</b>	<b>EIR (p.a.)</b>	<b>Interest Rate (p.a.)</b>	<b>EIR (p.a.)</b>
<b>1</b>	5.00%	11.00%	4.00%	9.20%	3.00%	7.38%
<b>2</b>	5.00%	10.33%	4.00%	8.50%	3.00%	6.65%
<b>3</b>	4.50%	9.10%	2.68%	5.76%	2.50%	5.43%
<b>4</b>	4.50%	8.89%	2.68%	5.59%	2.50%	5.26%
<b>5</b>	4.50%	8.72%	2.68%	5.48%	2.50%	5.15%

4. The Promotional Interest Rate offered by CIMB (at its absolute discretion) on the Website during the Promotion Period is exclusive to each Eligible Customer which may differ between customers and from other published interest rates on CIMB’s partners’ websites, other platforms displaying CIMB Personal loan offer or CIMB Personal Loan offered through any other channels other than the Website). For the avoidance of doubt, such Promotional Interest Rate offered is still subject to the approval/confirmation of CIMB in its absolute discretion at loan approval.
5. A processing fee will be charged by CIMB for each Approved Application based on the table above. The amount of the processing fee will be indicated in the approval letter for the Facility and shall be payable together with the first monthly instalment. The processing fee is strictly not waivable.
6. Upon approval of your Facility (whether in whole or in part), CIMB will credit the approved loan amount (“Disbursed Amount”) into a Singapore dollar denominated bank account held by you as specified in your application.
7. Each Facility application is subject to the approval of CIMB in its absolute discretion. CIMB reserves the right to reject any application in its entirety and/or approve only part of the requested loan amount at its absolute discretion without providing any reason without liability.

8. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
9. CIMB is entitled in its sole and absolute discretion 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 you 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 your last known address in the records of CIMB by ordinary post;
  - c. the day after CIMB sends notice of such change to you by short messaging system (SMS) or electronic marketing or advertising mailers; and/or
  - d. the date CIMB places such notice at all of its branch(es) in Singapore.
10. Any termination, suspension, amendment or variation of this Promotion by CIMB or the terms and conditions herein shall not entitle you to any claims or compensation from CIMB for any and all losses and damages suffered or incurred, whether directly or indirectly caused.
11. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the courts of Singapore.
12. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
13. By participating in this Promotion, you agree and consent that CIMB may use, disclose and process personal data provided by you for one or more of the purposes stated in CIMB'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 below, and you confirm that you have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB from time to time:
  - a. Disclosing the personal data of the participants to the merchants/suppliers of goods in connection with the Promotion; and/or
  - b. Administering and conducting the Promotion.
14. All other terms and conditions applicable to and governing the use of CIMB Personal Loan, General Terms and Conditions Governing Personal Loans (including applicable Product Terms) and the 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](http://www.cimb.com.sg).
15. The Promotion is not valid with other offers or promotions unless otherwise stated.
16. Information is correct at time of print.