

FREQUENTLY ASKED QUESTIONS

1. What is the cashback mechanics under the CIMB World Mastercard™ Cashback Promotion 2023?

The CIMB World Mastercard™ Cashback Promotion 2023 (“Promotion”) is valid from 25 July 2023 to 31 October 2023 (“Promotion Period”).

This Promotion shall prevail and supersede the existing terms and conditions governing CIMB World Mastercard™ Cashback Programme during the Promotion Period.

Below is an overview on the CIMB World Mastercard cashback benefits:

World Mastercard	CIMB World Mastercard™ Cashback Programme (Current Programme)	CIMB World Mastercard™ Cashback Promotion 2023 (Effective 25 Jul 2023)
Cashback on Eligible Categories	<p>-2% unlimited cashback with minimum spend of S\$1,000 posted in the same statement month</p> <p>- For spend below S\$1,000 posted in the statement month, 1% unlimited cashback will be awarded instead</p>	<p>-2% unlimited cashback* with minimum spend of S\$500 posted in the same statement month</p> <p>- For spend below S\$500 posted in the statement month, 1% unlimited cashback* will be awarded instead</p>
	<p>Eligible categories</p> <ol style="list-style-type: none"> 1. Wine & Dine and Online Food Delivery 2. Movies and Digital Entertainment 3. Taxi and Automobile 4. Luxury Goods 	
Cashback on other spend	1% unlimited cashback* with minimum spend of S\$500 posted in the same statement month	
Bonus cashback for total spends	N/A	Bonus 1% unlimited cashback* with minimum spend of S\$2,500 posted in the same statement month

*Other terms and conditions apply. Please refer to the full terms and conditions for details.

2. When will the promotion take effect?

The promotion will be effective from 25 July 2023 onwards. **The minimum spend required under the respective cashback programme and promotion will continue to apply based on the statement month.** You may refer to the following table on the effective dates for respective billing cycles.

Statement Cycle	Transactions Posting Date	Statement Month	Cashback Programme/ Promotion	Transactions Posting Date
4	5 July - 4 August 2023	August 2023	Programme	5 – 24 July 2023
			Promotion	25 July – 4 August 2023
11	12 July - 11 August 2023	August 2023	Programme	12 – 24 July 2023
			Promotion	25 July – 11 August 2023
15	16 July -15 August 2023	August 2023	Programme	16 – 24 July 2023
			Promotion	25 July – 15 August 2023
16	17 July -16 August 2023	August 2023	Programme	17 – 24 July 2023
			Promotion	25 July – 16 August 2023
20	21 July - 20 August 2023	August 2023	Programme	21 – 24 July 2023
			Promotion	25 July – 20 August 2023
24	25 July - 24 August 2023	August 2023	Programme	N/A
			Promotion	25 July – 24 August 2023

For example, for a CIMB World Mastercard cardmember with 11th statement cycle:

- Under the cashback programme,
 - To qualify for 2% unlimited cashback on Eligible Categories, the minimum spend of S\$1,000 must be met within the statement month for transactions posted from 12 July - 11 August 2023.
 - 2% unlimited cashback on Eligible Categories will be awarded for transactions posted until 24 July 2023.
- Under the cashback promotion,
 - To qualify for 2% unlimited cashback on Eligible Categories, the minimum spend of S\$500 must be met within the statement month for transactions posted from 12 July - 11 August 2023.
 - 2% unlimited cashback on Eligible Categories will be awarded for transactions posted from 25 July – 11 August 2023.
 - To qualify for bonus 1% unlimited cashback, minimum spend of S\$2,500 must be met within the statement month for transactions posted from 12 July - 11 August 2023.
 - Bonus 1% unlimited cashback will be awarded for transactions posted from 25 July – 11 August 2023.

3. When will the promotion end?

Although the promotion is until 31 October 2023, the lower minimum spend of S\$500 and bonus cashback under the promotion will be eligible for the November 2023 statement month based on each respective billing cycles.

You may refer to the following table on the effective dates for respective billing cycles:

Statement Cycle	Transactions Posting Date	Statement Month	Cashback Promotion
4	5 Oct - 4 Nov 2023	Nov-23	Promotion
11	12 Oct - 11 Nov 2023	Nov-23	Promotion
15	16 Oct -15 Nov 2023	Nov-23	Promotion
16	17 Oct -16 Nov 2023	Nov-23	Promotion
20	21 Oct - 20 Nov 2023	Nov-23	Promotion
24	25 Oct - 24 Nov 2023	Nov-23	Promotion

4. How is the Bonus cashback awarded under the Promotion?

The bonus 1% unlimited cashback will be awarded with a minimum spend of S\$2,500 posted in the same statement month.

All cashback will be credited in the following statement month.

5. Are there transactions that do not qualify towards the calculation of the minimum spend and cashback?

Yes there are exclusion transactions which are the same exclusion list as the cashback programme. Please refer to the terms and conditions governing CIMB World Mastercard™ Cashback Promotion 2023 found under our website for details.