



## TERMS AND CONDITIONS GOVERNING CIMB BUNDLE PROMOTION AUGUST - DECEMBER 2024

### Eligibility

1. The CIMB Bundle Promotion August - December 2024 ("Promotion") is open to new and existing CIMB customers ("Customers") who hold both of the following products:
  - (i) CIMB Visa Signature Principal Credit Card; and
  - (ii) CIMB FastSaver/FastSaver-i Account

with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank" or "CIMB"). The respective terms and conditions of the FastSaver/FastSaver-i Account and CIMB Visa Signature Credit Card apply.
2. The Promotion is available from 1 August 2024 to 31 December 2024 ("Promotion Period"), both dates inclusive.
3. The Customer's eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion.
4. To qualify for this Promotion, Customer has to:
  - a) hold both a CIMB Visa Signature Principal Credit Card (as principal cardmember, the "Principal Cardmember") and a FastSaver/FastSaver-i Account ("Qualifying Account") during the Promotion Period; and
  - b) meet a minimum spend of S\$300 posted within the same statement month on their CIMB Visa Signature Credit Card. Exclusions apply to minimum spend under Clause 30, 31 and 32.
5. For the avoidance of doubt on this Promotion effective from 1 August 2024, the minimum spend requirement of S\$300 per statement month will be from August 2024 statement onwards. As an example, for Customers with credit card statement 24th cycle, the first statement month minimum spend requirement will be August 2024 Statement, where the Credit Card Statement Accumulation Period transactions are posted from 25 July to 24 August 2024. Please refer to Clause 35 for the illustration.

### Section A: Additional Interest/Profit

6. Interest/Profit Rate (A) refers to the Base Interest/Profit Rate. Additional Interest/Profit rate (B) is/are payable on the Qualifying Account, depending if the Customer has met all of the requirements. If any of the requirements are not met, the Customer will not receive any Additional Interest/Profit for that calendar month.
7. To qualify for Additional Interest/Profit rate (B), Customer has to meet a minimum spend on the CIMB Visa Signature Card. If Customer satisfies the criteria and all terms and conditions under this Promotion (including holding both a Qualifying Account and a CIMB Visa Signature Credit Card as at the last day of the month), Additional Interest/Profit rate (B) shall be applied for the first S\$25K balance of the Qualifying Account.

#### **Illustration on how Additional Interest/Profit rate shall be applied:**

Illustration	
Qualifying Account Prevailing Base Interest/Profit Rate (A)	1.50% p.a.*
Additional Interest/Profit rate (B) – <i>Capped at first S\$25,000 balance with minimum S\$300 eligible monthly spend on CIMB Visa Signature Credit Card</i>	1.00% p.a.
<b>OR</b>	
Additional Interest/Profit rate (C) – <i>Capped at first S\$25,000 balance with minimum S\$800 eligible monthly spend on CIMB Visa Signature Credit Card</i>	1.50% p.a.
Total Interest/Profit rate (A) + (B)	2.50% p.a.
<b>OR</b>	
Total Interest/Profit rate (A) + (C)	3.00% p.a.
	<i>1.00% p.a. will be credited on the last day of the month.</i>
	<i>1.50% p.a. will be credited on the last day of the month.</i>

*\*1.50% p.a. is effective from 1 November 2022 onwards.*

8. Additional Interest/Profit rate (B) is only applicable for first S\$25,000 balances in the Customer's Qualifying Account.
9. Additional Interest/Profit rate (B) (if any) will be accrued daily and credited into the Qualifying Account by the last day of the following calendar month of the statement month. For the avoidance of doubt, please refer to the illustration under Clause 35.
10. For the avoidance of doubt, a Customer will be entitled to a maximum of one Qualifying Account for Additional Interest/Profit.
11. Additional Interest/Profit (if any) will be credited to the Customer's Qualifying Account by default following this particular order CIMB FastSaver Single Account, CIMB FastSaver-i Single Account, CIMB FastSaver Joint Account, CIMB FastSaver-i Joint Account.
12. In the event the Customer closes his/her Qualifying Account or CIMB Visa Signature Credit Card account ("Card Account"), Additional Interest/Profit shall not be applied for the month the Qualifying Account or Card Account is closed.
13. Additional Interest/Profit shall be referred to Additional Profit for all Islamic Products included in this Promotion. In compliance with Shariah requirement, for all Islamic Products, the Additional Profit under this Promotion is given subject to the Bank's sole discretion.
14. To receive any interest/profit, your Qualifying Account must be activated, in good standing at all times and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Additional Interest/Profit. The Card Account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Additional Interest/Profit. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit/reverse the Additional Interest/Profit credited to the Customer's Qualifying Account and the Customer shall not be entitled to any compensation or payment whatsoever.

#### **5% Cashback on CIMB Visa Signature**

10. 5% cashback on CIMB Visa Signature is awarded on five Eligible Categories of spending as processed by the respective merchants/acquirers through the Visa worldwide networks:
  - Beauty and Wellness
  - Online Shopping
  - Grocery
  - Pet Shops and Veterinary Services
  - Cruise
11. The 5% cashback consists of the base cashback of 0.2% which will be credited in the same statement month and additional 4.8% cashback which will be credited by the last day of the following calendar month of the statement month. For the avoidance of doubt, please refer to the illustration under Clause 31.
12. The additional 4.8% cashback is subject to a minimum spend of S\$300 posted within the same statement month. Exclusions apply to minimum spend under Clause 30, 31 and 32.
13. Base cashback of 0.2% will be credited to the Principal Cardmember's Card Account on a monthly basis within the same statement month. There is no cap on the 0.2% base cashback earnings.
14. Transactions below S\$1 will not be awarded the 0.2% base cashback.
15. For the avoidance of doubt, subject to fulfilment of all applicable terms and conditions, for minimum spend of S\$800 and above posted in the same statement month, Customers will qualify under the 10% cashback of the CIMB Visa Signature Cashback Programme instead, and will not qualify under the 5% cashback under this Promotion. Exclusions apply to minimum spend under Clause 30, 31 and 32. Please refer to <https://www.cimb.com.sg/en/personal/banking-with-us/cards/credit-cards/cimb-visa-signature.html> for the full product details and terms and conditions. As an example:
  - a. for minimum spend below S\$300 posted in the same statement month, Customers will not fall under this 5% cashback;

- b. for minimum spend of S\$300 and above (but below S\$800) posted in the same statement month, Customers will fall under this 5% cashback and will have to fulfil the required terms and conditions to get the cashback;
  - c. for minimum spend of S\$800 and above posted in the same statement month, Customers will fall under the 10% cashback of the CIMB Visa Signature Cashback Programme instead and will have to fulfil the required terms and conditions to get the cashback.
16. The 5% cashback is capped at S\$40 per statement month per Principal Cardmember and up to S\$8 per category. Transactions made and converted to CIMB i.Pay Plan will be awarded the additional 4.8% cashback upfront in the following statement month and 0.2% base cashback awarded with each CIMB i.Pay Plan instalment payment. Resulting CIMB i.Pay Plan instalments payment will not be counted towards the minimum spend of S\$300.

#### **Definitions of Eligible Categories**

17. **Beauty and Wellness** spending shall include all local and overseas transactions made at all Personal Care Facilities, Pharmacies, Cosmetic Stores (excluding department stores), Hairdressers, Massage Parlours, Health and Beauty Spas only.
18. **Online Shopping** shall include all local and overseas online retail transactions made via shopping websites that sell clothes, accessories, shoes, bags and electronics as its main business activity, including card-not-present transactions like e-commerce/mail/phone order/mobile application transactions. For the avoidance of doubt, transactions must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC) with POS Entry Mode '01' and '10':
- o MCC 5611: Men's and Boys' Clothing and Accessories Stores
  - o MCC 5621: Women's Ready to Wear Stores
  - o MCC 5631: Women's Accessories and Speciality Stores
  - o MCC 5641: Children's and Infants' Wear Stores
  - o MCC 5651: Family Clothing Stores
  - o MCC 5655: Sports Apparel Stores
  - o MCC 5661: Shoe Stores
  - o MCC 5691: Men's and Women's Clothing Stores
  - o MCC 5699: Miscellaneous Apparel and Accessories Stores
  - o MCC 5732: Electronic Stores
  - o MCC 5311: Department Stores

This excludes all other online websites, not limited to movies, food & beverage, travel, airline, government, brokerages/securities, insurance, tuition and online gambling websites. On top of the above MCCs, transactions made online for the following merchants will also be eligible under the Online Shopping category:

- o Alibaba
  - o Amazon
  - o Apple
  - o Daigou
  - o Ezbuy
  - o Razor
  - o Shopee
19. **Grocery** spending shall include all local and overseas transactions made in supermarkets. All grocery transactions made online will be eligible under this category.
20. **Pet Shops and Veterinary Services** spending shall include all local and overseas transactions made at all Pet Shops and for Veterinary Services.
21. **Cruise** spending shall include all local and overseas transactions made for Cruise Lines.
22. The assignment of Merchant Category for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category. CIMB shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the cashback for retail transactions at the eligible merchants.
23. The Principal Cardmember shall not be entitled to claim any compensation against CIMB Bank for such non-posting of the cashback due to incorrect assignment of the Merchant Category by the respective merchant's acquiring bank.

**No FX Fee for Malaysian Ringgit (MYR) transactions**

24. No FX fee for all Malaysian Ringgit transactions will be awarded with 3% cashback on Malaysia Ringgit transactions, which is meant to offset:
  - a. the fee of 1% levied by Mastercard or Visa for all transactions made in foreign currencies, and
  - b. the administrative fee of 2% levied by CIMB Bank for transactions in foreign currencies.
25. To qualify for 3% cashback on Malaysian Ringgit transactions, a minimum spend of S\$300 must be posted within the same statement month on CIMB Visa Signature. Exclusions apply to minimum spend under Clause 26, 27 and 28.
26. For the avoidance of doubt, spend below S\$300 posted in the same statement month will not qualify for the 3% cashback on all Malaysian Ringgit transactions.
27. The 3% cashback is only applicable for transactions posted in Malaysian Ringgit (MYR) foreign currency.
28. There is no cap on the 3% cashback earnings.
29. The 3% cashback will be credited to the Principal Cardmember's Card Account by the last day of the following calendar month of the statement month. For the avoidance of doubt, please refer to the illustration under Clause 31.

**Minimum spend eligible transactions & exclusions**

30. The following transactions shall be excluded from the calculation of the minimum spend requirement of S\$300:
  - a) Transactions listed under Clause 34
  - b) Any payments done via any SAM network
  - c) Any payments made to CardUp, iPaymy, Mileslife, SmooovPay and YouTrip
  - d) Any top-ups or payment of funds to payment service providers (this includes but is not limited to GrabPay, Singtel Dash, beePay, Lazada top-ups)
  - e) Any payments to online trading platforms and brokerages
  - f) Any crypto currencies transactions.
31. Cash advance fees, gambling related transactions, quasi-cash transactions, late payment or interest charges, fees payable to the bank for transfer of any debit balance or any other credit card to a Card, any other interest, fees and charges imposed by the Bank from time to time, balance and/or funds transfer to and from Card Account, and any credit card transactions that was subsequently cancelled, voided or reversed for any reason will not be counted towards fulfilling the minimum monthly spend.
32. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and awarding of cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.
33. Card transactions which are made within the statement month but are only posted on the Principal Cardmember's Card Account after that statement month will be considered for the following month's minimum spend amount.
34. The following transactions shall be excluded from all cashback:
  - Any cash advances
  - Any gambling-related transactions
  - Any quasi-cash transactions
  - Any payments to insurance companies
  - Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
  - Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
  - Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
  - Any payments done via any AXS network
  - Any late payment charges or interest charges on any Card
  - Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card
  - Any other interest, fees and charges (this includes but is not limited to cash advance, annual or monthly fees or charges) imposed by the Bank from time to time
  - Balance and/or funds transfers to or from the Card Account
  - Any credit card transaction that was subsequently cancelled, voided or reversed for any reason and
  - Any other transactions that may be prescribed by the Bank.

**Illustration on the minimum spend qualifying period and crediting period**

35. For the avoidance of doubt, below is an illustration on the minimum spend qualifying period and crediting of cashback periods under this Promotion.

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	Interest / profit (A) to be credited by	If all terms and conditions fulfilled under this Promotion	
					Interest/Profit (B) OR (C) will be credited by	Cashback credit into Visa Signature by
4	5 July - 4 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024
11	12 July – 11 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024
15	16 July -15 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024
16	17 July -16 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024
20	21 July - 20 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024
24	25 July - 24 August 2024	August 2024	1 – 31 August 2024	31 August 2024	30 September 2024	30 September 2024

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					Interest/Profit (B) OR (C) will be credited by	Cashback credit into Visa Signature by
4	5 August - 4 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024
11	12 August – 11 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024
15	16 August -15 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024
16	17 August -16 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	Interest / profit (A) to be credited by	If all terms and conditions fulfilled under this Promotion	
					Interest/Profit (B) OR (C) will be credited by	Cashback credit into Visa Signature by
20	21 August - 20 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024
24	25 August - 24 September 2024	September 2024	1 – 30 September 2024	30 September 2024	31 October 2024	31 October 2024

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					Profit/Interest (B) OR (C) will be credited by	Cashback credit into Visa Signature by
4	5 September - 4 October 2024	October 2024	1 – 31 October 2024	31 October 2024	30 November 2024	30 November 2024
11	12 September – 11 October 2024	October 2024	1 – 31 October 2024	31 October 2024	30 November 2024	30 November 2024
15	16 September -15 October 2024	October 2024	1 – 31 October 2024	31 October 2024	30 November 2024	30 November 2024
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20	21 September - 20 October 2024	October 2024	1 – 31 October 2024	31 October 2024	30 November 2024	30 November 2024
24	25 September - 24 October 2024	October 2024	1 – 31 October 2024	31 October 2024	30 November 2024	30 November 2024

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	Interest / profit (A) to be credited by	If all terms and conditions fulfilled under this Promotion	
					Profit/Interest (B) OR (C) will be credited by	Cashback credit into Visa Signature by
4	5 October - 4 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024
11	12 October – 11 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024
15	16 October -15 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024
16	17 October -16 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024
20	21 October - 20 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024
24	25 October - 24 November 2024	November 2024	1 – 30 November 2024	30 November 2024	31 December 2024	31 December 2024

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	Interest / profit (A) to be credited by	If all terms and conditions fulfilled under this Promotion	
					Profit/Interest (B) OR (C) will be credited by	Cashback credit into Visa Signature by
4	5 November - 4 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025
11	12 November – 11 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025
15	16 November -15 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025
16	17 November -16 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	Interest / profit (A) to be credited by	If all terms and conditions fulfilled under this Promotion	
					Profit/Interest (B) OR (C) will be credited by	Cashback credit into Visa Signature by
20	21 November - 20 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025
24	25 November - 24 December 2024	December 2024	1 – 31 December 2024	31 December 2024	31 January 2025	31 January 2025

### **General Terms and Conditions**

36. Upon termination of the card, cashback not credited to the Card Account as of the date of termination will be forfeited and non-transferable to any other card account of the Principal Cardmember.
37. Your Card Account and/or Qualifying Account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cashback.
38. In the event that your Card Account and/or Qualifying Account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cashback without prior notice without liability.
39. In the event that the Principal Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Principal Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Principal Cardmember's Card Account. Any expenses or costs resulting from such deduction(s) shall be borne by the Principal Cardmember. The Principal Cardmember is deemed to have authorised such deduction(s).
40. In the event that the Customer (i) is credited an excess of cashback/interest/profit that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback/interest/profit and/or (iv) CIMB Bank in its sole discretion determines that the Customer is not eligible to receive the cashback/interest/profit, CIMB Bank reserves the right to deduct an amount equivalent to the cashback/interest/profit awarded from the relevant Customer's bank (including deposit and card) account. Any expenses or costs resulting from such deduction(s) shall be borne by the Customer. The Customer is deemed to have authorised such deduction(s).
41. In case of dispute, the decision of CIMB Bank shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
42. All feedback on relations with the merchants should be directed to the relevant merchant.
43. Any termination, suspension, amendment or variation of this Programme by CIMB Bank or the terms and conditions contained herein shall not entitle any Customer to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Customer, whether directly or indirectly caused.
44. In respect of any credit balance in a terminated Card Account, CIMB Bank reserves the rights at its sole discretion (i) to transfer all or any part of such credit balance on the Card Account by funds transfer to any of the Principal Cardmember's other account(s) with CIMB Bank, including banking account(s) or Card Account(s), and if such account has any outstanding balance, such funds will be applied to set-off such outstanding balance first; or (ii) pay such credit balance by way of cheque/cashier's order to the Principal Cardmember's last registered address with us.
45. By participating in this Promotion, Customers 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 Customers 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 Customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
  - b. administering and conducting the Promotion.
46. This Promotion is not valid in conjunction with CIMB Visa Signature Cashback Programme, CIMB Bundle Promotion June & July 2024 and/or any other promotional offers unless otherwise stated. For the avoidance of doubt, :
- a. if Customer is eligible for this Promotion, and receives cashback under this Promotion, the Customer will not be eligible to participate in the CIMB Visa Signature Cashback Programme.
  - b. If Customer is eligible and receives cashback under the CIMB Bundle Promotion June & July 2024, the Customer will not be eligible to receive the cashback under this Promotion.
47. This promotion is valid in conjunction with CIMB CASA Bonus Interest/Bonus Promotion August 2024).
48. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the Customer being ineligible to participate in the Promotion.
49. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this 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 Customers 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 Customer's last known address in the records of CIMB Bank by ordinary post;
  - c. the day after CIMB Bank sends notice of such changes to the Customer 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.
50. The Customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
51. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.
52. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of Customers to the Promotion), CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence or claims will be entertained.
53. All product related terms and conditions apply. For product related terms and conditions, details can be found on the CIMB website ([www.cimb.com.sg](http://www.cimb.com.sg)). In the event of any inconsistency between the terms and conditions of this Promotion and the terms and conditions stated above or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
54. 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.
55. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

#### **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.