

**Terms and Conditions Governing CIMB Credit Cards UltraLuxe 2024 Promotion (9 September to 13 October 2024)**
**Promotion Period**

- The CIMB Credit Cards UltraLuxe 2024 Promotion ("Promotion") is valid from **9 September to 13 October 2024** ("Promotion Period"), both dates inclusive, unless otherwise stated.

**Eligibility Criteria**

- To qualify for this Promotion and to receive the UltraLuxe VIP Pass worth more than S\$500 ("VIP Pass") and/or S\$188 cashback ("Cashback"), as set out in Clause 11 and Clause 3 respectively, (each a "Gift"), as the case may be,
  - the "Eligible Participant(s)" must apply for the CIMB World Mastercard ("Eligible Card") issued by CIMB Bank Berhad, Singapore Branch ("CIMB" or the "Bank") as the principal cardmember ("Cardmember") within the Promotion Period;
  - the Eligible Participant must be a new CIMB principal cardmember (that is, must not have any existing or previously cancelled CIMB credit cards in the last 12 months). Existing principal CIMB credit cardmembers, new CIMB CashLite and Balance Transfer applications, new supplementary cardmembers, new Secured Credit Card applications and upgrading principal CIMB credit cardmembers are not eligible for this Promotion;
  - the Eligible Participant must apply for a new Eligible Card through the UltraLuxe 2024 promotion page on the CIMB Singapore website; and
  - CIMB must receive the Eligible Card Application within the Promotion Period, and the application must be approved by CIMB within 30 calendar days after the Promotion Period.
- Subject to these terms, if the Eligible Customer satisfies the eligibility criteria set out in Clause 2, the Eligible Customer will receive the Cashback, subject to fulfilment of the corresponding Qualifying Spend within the specified Qualifying Period as set out below ("Qualified Eligible Customer"):

<b>Eligible Card</b>	<b>Gift</b>	<b>Qualifying Period(s)</b>	<b>Qualifying Spend</b>	<b>Example of Qualifying Period</b>
CIMB World Mastercard	S\$188 cashback	First thirty (30) days from Eligible Card approval date and sixty (60) days from Eligible Card approval date	<p>Activate your card and spend a minimum of S\$108 on Eligible Transaction(s) within the first 30 days from Eligible Card approval date to earn S\$88 cashback.</p> <p>And if you increase your spending to a total of S\$988 within 60 days from Eligible Card approval date, you will earn an additional S\$100 cashback, on Eligible Transaction(s) on your new Eligible Card.</p>	<p>Eligible Card approval date: 13 September 2024</p> <p>First thirty (30) days: 13 September 2024 – 12 October 2024</p> <p>Subsequent thirty (30) days: 13 October 2024 – 11 November 2024</p>

**Eligible Transactions**

- Eligible transactions refer to retail or online transactions. The following transactions shall be excluded from the calculation of Eligible Transactions:
  - Any cash advances
  - Any balance transfers

- Any funds transfers
- Any transactions on CIMB 0% i.Pay Plan
- Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
- Any amount brought forward from the customer's last statement
- Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
- 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 payment to non-profit organisations (this includes but is not limited to religious and charitable organisations 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 credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
- Any other transactions that may be prescribed by the Bank from time to time
- Any payments done via AXS network, SAM or ATM transactions made using your credit card
- Any transaction with transaction description "AMAZE"
- Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:

EZ LINK PTE LTD	EZLINK	TRANSITLINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOU TRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	REVOLUT	

- Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:
  - a. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
  - b. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
  - c. 6211 (Security Brokers/Dealers)
  - d. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
  - e. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
  - f. 8211 (Elementary and Secondary Schools)
  - g. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
  - h. 8241 (Correspondence Schools) and 8244 (Business and Secretarial Schools)

- i. 8249 (Vocational and Trade Schools and 8299 (Schools and Educational Services (Not Elsewhere Classified))
  - j. 9211 (Court Costs, Including Alimony and Child Support)
  - k. 9222 (Fines) and 9223 (Bail and Bond Payments)
  - l. 9311 (Tax Payments)
  - m. 9399 (Government Services (Not Elsewhere Classified))
  - n. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
  - o. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
  - p. 7523 (Parking Lots, Parking Meters and Garages)
  - q. 7349 (Cleaning, Maintenance and Janitorial Services)
5. “CIMB Bank Online Channels” refer to the online application form on CIMB Bank’s website and excludes the Let Us Call You Form.
  6. All spend on Eligible Transactions made on the Eligible Customer’s Eligible Card during the Qualifying Periods will be aggregated for the purposes of tabulating for the Qualifying Spend for the Promotion.
  7. We reserve the right to claw back the Cashback should customer reverse spend that leads to customer being ineligible for the spend criteria.
  8. For the avoidance of doubt, the Qualified Eligible Customer will only receive a maximum of one (1) of each Gift and where applicable.
  9. The Cashback will be credited into the account of the Qualified Eligible Customer’s Eligible Card.

#### **UltraLuxe VIP Pass Promotion**

10. Subject to these terms, and the eligibility criteria set out in Clause 2, the first 10 Cardmembers whose applications are submitted between 9 to 29 September 2024 and approved will be eligible to receive **a UltraLuxe VIP Pass worth more than S\$500** (such eligible Cardmember shall be referred to as “Eligible VIP Pass Cardmember”).
11. The VIP Pass will be sent to the Eligible VIP Pass Cardmembers via SMS or CIMB Clicks via Push Notification/Inbox message before 4 October 2024.
12. The **UltraLuxe VIP Pass entitles the holder to:**
  - S\$500 Shopping Voucher valid for use at **UltraLuxe 2024**
  - Five (5) Wine Vouchers
  - One (1) Flight of Whiskey
  - Join one (1) Networking Panel Discussion
  - Access to one (1) Red Carpet Runway Show
  - Attend one (1) Exclusive Masterclass
  - Access one (1) Ultimate LuxeScape Experience
  - Attend one (1) “Meet the Designers” event
13. Each VIP Pass’ unique promo code to be used at the sign-up link to be sent to Eligible VIP Pass Cardmembers can only be used once and cannot be combined with other codes or promotions. By redeeming and using a VIP Pass unique promo code, you agree to be bound by the UltraLuxe VIP Pass terms and conditions. CIMB is not liable for any losses, damages, claims, liabilities or expenses incurred or suffered as a result of the Eligible VIP Pass Cardmember or any person’s use of the VIP Pass.
14. VIP Pass unique promo codes which have expired will not be extended or replaced. VIP Pass unique promo codes which have been misplaced will not be re-issued. The Bank’s decision on this matter is final.
15. If there are any disputes or if you encounter any technical issues with the sign-up link and /or using the VIP Pass unique promo code, and all other matters relating to the VIP Pass, please resolve the issue directly with UltraLuxe and not with CIMB.

**General Terms and Conditions**

16. In order to be eligible for the Promotion, all credit cards applied for under this Promotion i.e. the Eligible Card(s) must be successfully approved no later than 31 October 2024. The Bank reserves the right in its sole and absolute discretion to decide whether to approve the credit card application.
17. By participating in the Promotion, all participants agree and consent that the 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. disclosing the personal data of the participants of the Promotion for the purposes of identifying the said participants, including disclosing such data to the vendors involved in relation to the Promotion; and/or
  - b. administering and conducting the Promotion.
18. Transactions made by supplementary cardmember(s) will be taken into consideration as whole or part of the Qualifying Spend.
19. Local and overseas transactions will be aggregated in determining if the minimum Qualifying Spend has been met.
20. Overseas spend which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the respective card associations' prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend.
21. CIMB reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction. This includes, without limitation, whether the transaction is considered a retail or online transaction. If CIMB, in its sole and absolute discretion, determines that the transaction is not a retail or online transaction, or that the transaction does not otherwise qualify as an Eligible Transaction, CIMB reserves the right not to award the Gift.
22. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organized by CIMB and vice versa, unless otherwise stated.
23. The Gift must be taken as provided and is non-exchangeable for other goods and services and non-transferable.
24. CIMB reserves the right to invalidate the Gift issued to Eligible Participants or recover the Gift value from the Eligible Participant's card account if (i) the credit card transaction(s) used for the Promotion is cancelled or withdrawn for any reason whatsoever; or (ii) the same credit card transaction(s) is used for the Promotion and other CIMB Bank promotions; or (iii) the Cardmember no longer qualifies or is eligible for the Gift; or (iv) the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period; or (v) the Eligible Participant breaches any of the terms and conditions contained herein.
25. The CIMB Credit 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 Gift. 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 the Gift and the Eligible Participant shall not be entitled to any compensation or payment whatsoever.
26. CIMB reserves the right to replace the Gift (with an item of similar value) at its sole and absolute discretion at any time without prior notice.
27. CIMB accepts no liability for any late approval of any credit card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
28. CIMB assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Cardmember to participate in this Promotion or to receive any Gift.

29. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
30. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
31. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend 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 all participants with effect from the earliest of the following:
  - a) the date the Bank places notice of such changes on its Singapore website;
  - b) the day after the Bank sends notice of such changes to the participant's last known address in the records of the Bank by ordinary post;
  - c) the day after the Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
  - d) the date the Bank places such notice at all of its branch(es) in Singapore.
32. CIMB shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Promotion and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
33. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") and 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).
34. 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.
35. In the event of any inconsistency between these terms and conditions and the Product Terms 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.
36. 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.

**Information is correct as at 6 September 2024  
CIMB Bank Berhad (197201001799 (13491-P))**