

TERMS AND CONDITIONS GOVERNING THE NTB ISLAMIC SGD/USD/AUD CURRENT ACCOUNT PROMOTIONAL S\$20 CASH CREDIT CAMPAIGN (“Campaign”)

1. This Campaign is available from 17 March 2025 until 31 Dec 2025, both dates inclusive (“**Campaign Period**”) to Customer(s) (as defined below) of CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**”, “**CIMB**” or the “**Bank**”).
2. To qualify for this Campaign:
 - a. “**Customer(s)**” refer to: (i) new customers with no prior relationship with the Bank within the last twelve (12) months; (ii) existing customers of the Bank but who do not hold an Islamic current account or Islamic Fixed Deposit account with the Bank within the last twelve (12) months.
 - b. Customer must open an Eligible Account with the Bank by 31 Dec 2025.
 - c. “**Eligible Account**” refers to any one of the following Islamic current accounts held with the Bank: CIMB SGD BusinessGo-i Account, SME-i Account, TransactPlus-i Account, SGD Business Current Account-i, USD BusinessGo-i, AUD Business Current Account-i. The accounts that are excluded under this Campaign shall be determined by the Bank in its sole and absolute discretion.

3. Promotional Benefit

- 3.1 Eligible Customers who open any of the abovementioned Eligible Accounts will be rewarded with SGD20/USD20/AUD20 cash credit, (depending on the currency of the Eligible Account opened) (“Cash Credit”), which will be credited into the Eligible Account within two (2) months from date that the Eligible Account is successfully opened.

Date	Eligible Account Opened	Cash Credit
20 Mar 2025	SGD BusinessGo-i	S\$20
30 Apr 2025	SME-i Account	S\$20
15 June 2025	TransactPlus-i Account	S\$20

- 3.2 Each Customer is entitled to one Cash Credit only. If a Customer opens more than one Eligible Account during the Campaign Period, the Cash Credit will be credited into only one of the Eligible Accounts opened by the Customer.
- 3.3 All benefits, products and services detailed hereunder are only applicable to a Customer who has been granted and possesses an Eligible Account maintained in good standing with the Bank. If the Eligible Account is closed prior to the crediting of any Cash Credit, such Cash Credit amounts shall be forfeited.
- 3.4 The Bank reserves the right to charge or recover from the Customer or claim the full value of the Cash Credit should (i) the Customer no longer qualifies or is eligible for the Cash Credit or (ii) the Customer breaches any of the terms and conditions contained herein.

Strictly Private and Confidential

- 3.4 The Bank reserves the right to determine the eligibility of a Customer to receive the Cash Credit detailed hereunder in its sole and absolute discretion, without the need to provide any reasons whatsoever. If the Bank in its sole and absolute discretion determines that a Customer does not qualify for the Cash Credit, and for the avoidance of doubt also in the case of any dispute, the Bank's decision on all matters relating to these terms and conditions is final and binding and no further correspondence will be entertained.
- 3.5 For avoidance of doubt, the Bank reserves the right to vary the Cash Credit under this Campaign, at its sole and absolute discretion from time to time without prior notice and without liability.
- 3.6 The Bank shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which the Customer may suffer or incur in connection with the Bank giving effect to and to carrying out the instructions in any way whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by the Bank or its officers, employees and agents.
- 3.7 The Customer hereby irrevocably and unconditionally undertakes to fully indemnify the Bank and all its employees, nominees, directors and agents and hold the Bank harmless against all losses, damages, liabilities, costs and expenses which the Bank may suffer or incur (including legal costs on a full indemnity basis) as a result of the Bank acting or carrying out any instructions pursuant to these terms and conditions.

General Terms and Conditions

4. By participating in this Campaign, 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 Personal Data Protection in Terms and Conditions Governing the Operations of Deposits Accounts (Corporate), found in Terms and Conditions Governing The Corporate Deposits Accounts and Services (available on 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 Campaign; and/or
 - b. administering and conducting the Campaign.
5. This Campaign is not valid in conjunction with other offers unless otherwise stated.
6. 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 Campaign.
7. The Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as the Bank shall think fit, provided always that the Bank shall as soon as practicable thereafter notified the Customer of any such deletion, variation, supplement, amendment or modification by sending such notification to the Customer's last known address in the records of the Bank. The Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any Customer as a result of the aforesaid matters.
8. 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.
9. Any termination, suspension, amendment or variation of this Campaign 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.
10. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of Customers to the Campaign), CIMB Bank's decision on all matters relating to this Campaign is final and binding and no further correspondence or claims will be entertained.
11. These terms and conditions shall be read in conjunction with the Terms and Conditions Governing The Corporate Deposits Accounts And Services (copies of which are available for viewing at www.cimb.com.sg).
12. These terms and conditions shall be governed by the laws of Singapore and the participants in the Campaign irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
13. 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.