

Terms & Conditions Governing CIMB FX Campaign ("Campaign")

1. This Campaign is open to new to bank customers ("Customers" and each a "Customer") of CIMB Bank Berhad, Singapore Branch ("CIMB") who satisfy the terms and conditions herein. The Campaign is held from 1 August to 31 December 2025, both dates inclusive ("Campaign Period").
2. Customers who satisfy the terms and conditions herein will be entitled to 1g of gold bar (the "Gold") for each month after fulfilling the terms and conditions herein, i.e. up to 4g worth of gold bar:
 - a) Performs telegraphic transaction(s) with foreign exchange via CIMB BizChannel in the next 5 months of successful account opening (the "FX Online Transaction"):
 - 1g of gold bar with minimum S\$500,000 cumulative of FX Online Transaction within the Campaign Period; or
 - 2g of gold bar with minimum S\$1,000,000 cumulative of FX Online Transaction within the Campaign Period; or
 - 4g of gold bar with minimum S\$2,000,000 cumulative of FX Online Transaction within the Campaign Period.
3. For the avoidance of doubt, the Gold will be awarded on a per Customer basis. The Gold will be finalized at the end of the Campaign Period and will be awarded to the Customer in the following month after expiry of the Campaign Period, subject to the Customer's satisfaction of the criteria stated in Clause 2.
4. Notwithstanding anything herein, CIMB has the sole and absolute discretion to determine the eligibility of Customers for the Campaign. Such determination shall be final and conclusive. The decision of CIMB on all matters relating to the Campaign are final, conclusive and binding. CIMB shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Campaign.
5. CIMB reserves the right to vary or substitute the Gold with other items of similar or equal value at any time without having to give any notice or provide any explanation.
6. The Gold must be taken as provided and is non-transferable, non-refundable and non-exchangeable for other goods and services.
7. CIMB reserves the right to charge the Customer the value of the Gold, should (i) the FX Online Transaction(s) used for the Campaign be cancelled or withdrawn for any reason whatsoever; or (ii) the Customer no longer qualifies for the Campaign; or (iii) these terms and conditions are not satisfied or are breached.
8. CIMB reserves the right in its absolute discretion at any time to book the revenue of the FX Online Transaction(s) under any business unit which CIMB deems fit regardless of the business unit managing the Customer's relationship with CIMB.

9. The Customer's CIMB Corporate account(s) must be in good standing and conducted in a proper and satisfactory manner as determined by CIMB in its sole discretion to be eligible for the Gold. In the event that the relevant CIMB Corporate account(s) is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, CIMB may determine at its absolute discretion to forfeit the Gold and the Customer shall not be entitled to any compensation or payment whatsoever.
10. CIMB reserves the right to replace the Gold with an item of similar value at its sole discretion at any time without prior notice without liability.
11. CIMB reserves the right at any time in its absolute discretion and without notice, to withdraw or terminate the Campaign, amend or vary any of the terms and conditions herein or any part of the Campaign, including but not limited to the eligibility, terms and criteria, the timing of any act to be done and/or the period of the Campaign without any liability, and such changes shall be binding on all relevant Customers 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 the Customer's last known address in the records of CIMB by ordinary post;
 - c) the day after CIMB sends notice of such changes to the Customer by short messaging system (SMS) or electronic mail; and/or
 - d) the date CIMB places such notice at all of its branch(es) in Singapore.
12. CIMB shall not be liable to any person for any loss or damage arising in connection with the Campaign, whether directly or indirectly caused, as a result of the Campaign, and/or any change, amendment, cancellation, termination, suspension or otherwise of the Campaign and/or these terms and conditions.
13. By participating in the Campaign, each Customer is deemed to have consented to the collection, use and disclosure of the personal data of the Customer or its representative(s) by CIMB, CIMB's vendors, CIMB's partners, suppliers, the organisers, sponsors, promoters and/or their respective contractors for verifying the eligibility of the Customer, contacting the Customer (including by voice call or text message) regarding the Campaign, and all purposes related to the Campaign.
14. In addition to, and without prejudice to, these terms and conditions, each Customer will be subject to applicable terms in the TERMS AND CONDITIONS GOVERNING THE CORPORATE DEPOSITS ACCOUNTS AND SERVICES available for viewing at www.cimb.com.sg (collectively the "CIMB Terms and Conditions").
15. The CIMB Terms and Conditions continue to apply and be binding on the Customers. In the event of any conflict or inconsistency between these terms and conditions and the CIMB Terms and Conditions, in respect of the Campaign, these terms and conditions shall prevail only to the extent of matters relating to this Campaign. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other

materials relating to or in connection with the Campaign, these terms and conditions shall prevail.

16. These terms and conditions are governed by the laws of Singapore and all Customers shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of Singapore.
17. A person who is not a party to these terms and conditions and/or any agreement governed by these terms and conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of such agreement or any of these terms and conditions.