

TERMS AND CONDITIONS GOVERNING THE SGD ISLAMIC FIXED DEPOSIT CASH CREDIT CAMPAIGN ("Campaign")

1. This Campaign is available from 01 August 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. "**Customer(s)**" refer to: (a) new customers with no prior relationship with the Bank within the last twelve (12) months ("**NTB Customer(s)**"); or (b) existing customers of the Bank who (i) hold a conventional fixed deposit account or current account with the Bank but who do not hold an Eligible Account or a Fixed Deposit-i ("**FD-i**") with the Bank within the last twelve (12) months ("**ETB FD/CASA Customer(s)**"); or (ii) existing customers of the Bank with an existing FD-i ("**ETB FD-i Customer(s)**").
3. This Campaign only applies to SGD FD-i with the Bank and for a 6-month tenure only.
4. To qualify for this Campaign:
 - a. An NTB Customer must (i) place a minimum of S\$250,000 of Fresh Funds (as defined below) ("**Placement**") into an FD-i with the Bank; and (ii) open an Eligible Account with the Bank, by the end of the Campaign Period; or
 - b. An ETB FD/CASA Customer must (i) make a Placement into a FD-i with the Bank; and (ii) if it does not have an existing current account held with the Bank, open an Eligible Account with the Bank, by the end of the Campaign Period; or
 - c. An ETB FD-i Customer must (i) make a Placement (Fresh Funds) into its existing FD-i with the Bank; and (ii) if it does not have an existing current account with the Bank, open an Eligible Account with the Bank, by end of the Campaign Period.
5. "**Eligible Account**" refers to any one of the following Shariah-compliant current accounts held with the Bank: CIMB SGD BusinessGo-i Account, SME-i Account, TransactPlus-i Account, SGD Business Current Account-i. The accounts that are excluded under this Campaign shall be determined by the Bank in its sole and absolute discretion.
6. "**Fresh Funds**" refers to funds not from any existing current account with the Bank and must come from another bank.
7. **Promotional Benefit**
 - 7.1 Eligible Customers who fulfil the criteria set out under clause 4 above shall be rewarded with S\$188 cash credit ("Cash Credit"), which will be credited into the Eligible Account or their existing CIMB current account within two (2) months from the date that the Placement is successfully placed.
 - 7.2 A Customer may place Fresh Funds in FD-i in multiples of S\$250,000, capped at S\$5,000,000 per Customer. If the placement is not in multiples of SGD250,000, CIMB will calculate the eligibility of the Customer to receive the Cash Credit to the nearest S\$250,000.

Illustration:

AMOUNT PLACED	CASH CREDIT [^]
S\$250,000	S\$188
S\$450,000	S\$188
S\$950,000	S\$564
S\$1,500,000	S\$1,128
S\$5,000,000	S\$3,760

[^]Calculation of cash credit amount will be to the nearest S\$250,000 if the placement is not in multiples of S\$250,000.

- 7.3 All benefits, products and services detailed hereunder are only applicable to a Customer who has made the Placement and possesses a current account with the Bank for crediting of the Cash Credit. The account must be maintained in good standing with the Bank. If the current account is closed prior to the crediting of any Cash Credit, such Cash Credit amounts shall be forfeited.
- 7.4 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 performs an early withdrawal of the Placement, i.e. before the maturity of the 6-month Placement (ii) the funds considered for qualifying for the Campaign be reversed, cancelled or void for any reason whatsoever or (iii) the Customer no longer qualifies or is eligible for the Cash Credit or (iv) the Customer breaches any of the terms and conditions contained herein.
- 7.5 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.
- 7.6 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.
- 7.7 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.
- 7.8 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

1. 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.
2. This Campaign is not valid in conjunction with other offers unless otherwise stated.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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).
9. 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.
10. 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.