Terms & Conditions Governing the CIMB x FLAsia Promotion

1. **Definitions**

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

a. "Bank", "CIMB Bank" or "CIMB" means CIMB Bank Berhad, Singapore Branch.
b. "FLA 2026 Registrant" means an individual registered for the Franchise & Licensing Asia 2026 Business Show.
c. "Customer" means a FLA 2026 Registrant who is a new-to-Bank customer (as defined below).
d. "New-to-Bank customer" refers to customers who do not hold any relationship with the Bank within the last twelve (12) months prior to the start of the Promotion Period.
e. "New-to-Product customer" refers to customers who must not have cancelled a principal CIMB Founders Card within the last twelve (12) months prior to application date. Customers who have cancelled a CIMB Founders Card during this period are not eligible for Promotion 2 as stated below.
f. "Eligible Account" means any CIMB Business Account opened via CIMB Online Account Opening platform (OBCA) and remains valid, subsisting and in good standing at all times during this Promotion as determined by the Bank at its discretion.
g. "Eligible Product(s)" mean:
   i. CIMB Founders Card issued by CIMB within the Promotion Period;
   ii. an Eligible Account;
   iii. the following CIMB Business Loans: FlexiPay, BizGrow, BizProp, BizProp Plus; and
   iv. Such other products as determined by the Bank from time to time.
h. "Promotion" refer to the promotion(s) governed by these Terms and Conditions.
i. "Promotion Period" means the period from 16 July 2026 to 30 September 2026, both dates inclusive.
j. "Qualifying Spend Period" refers to the 90 days spending period following the Card approval date.
k. "Terms and Conditions" means these terms and conditions of this Promotion.

2. **Promotions**

Promotion 1: Open a CIMB SME Account

2.1. Customers shall be eligible to enjoy the following benefits from the date of Eligible Account opening, unless stated otherwise:
   2.1.1. Remittance fees at S$0 ("Fees") for twelve (12) months from date of Eligible Account opening if Eligible Account opening performed online via BizChannel@CIMB (agent charges may still apply); and
   2.1.2. Account fee waiver for one (1) additional year (i.e. no account fees for twenty-four (24) months in total).

2.2. For the avoidance of doubt, no gift (as set out in clause 3 below) shall be awarded under Promotion 1.

Promotion 2: Apply for a CIMB Founders Card

2.3. To qualify for this Promotion, Customer must:
(i) apply for the CIMB Founders Card issued by CIMB Bank as a Principal Cardmember during the Promotion Period through the QR code provided at the CIMB Roadshow booth held from 13 August 2026 to 15 August 2026 (both dates inclusive) ("CIMB Roadshow");
(ii) obtain approval for the Card from CIMB Bank by 30 September 2026; and
(iii) be a New-to-Product customer as per Clause 1(e) above.

("Eligible Cardmember(s)").

2.4. All applications submitted via the QR code at the CIMB Roadshow will be subject to two (2) hours cooling off period;

2.5. Eligible Cardmembers can enjoy the following welcome offer:
   2.5.1. First Year Annual Service Fee Waiver (U.P. S$338)

2.5.2. Add-on Fee Waiver of S$100 for metal Card application
2.5.3. Eligible Customers who incur a minimum qualifying spend of S$4,000 on Eligible Posted Transaction(s) (as defined below) within the first 90 days from the Card approval date shall be entitled to receive (i) S$380 Cashback and (ii) one (1) complimentary Nespresso Essenza Mini Pure White coffee machine (recommended retail price: S$219) (collectively, the "Founders Spend Offer").

2.6. "Eligible Posted Transaction(s)" refer to retail or online transactions that are posted within the first 90 days of Card approval date only and excludes the following:
2.6.1. Any Cash advances
2.6.2. Any Balance transfers
2.6.3. Any Funds transfers
2.6.4. Any transactions on CIMB i.Pay Plan
2.6.5. 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)
2.6.6. Any Founders Card Working Capital loan on card
2.6.7. Any amount brought forward from the customer's last statement
2.6.8. Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
2.6.9. Any payments to insurance companies
2.6.10. 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)
2.6.11. Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
2.6.12. Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
2.6.13. Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
2.6.14. Any other transactions that may be prescribed by the Bank from time to time
2.6.15. Any payments done via any AXS network, SAM or ATM transactions made using your credit card
2.6.16. Any transaction with transaction description "AMAZE*"
2.6.17. 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	TRANSIT LINK
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
YOUTRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY

SINGTEL DASH	REVOLUT	

2.6.18. Transactions classified under one or more of the following Merchant Category Codes shall also be excluded as Eligible Posted Transactions:

i. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
ii. 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)
iii. 6211 (Security Brokers/Dealers)
iv. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
v. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
vi. 8211 (Elementary and Secondary Schools)
vii. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
viii. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
ix. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified)
x. 9211 (Court Costs, Including Alimony and Child Support)
xi. 9222 (Fines), 9223 (Bail and Bond Payments)
xii. 9311 (Tax Payments)
xiii. 9399 (Government Services (Not Elsewhere Classified))
xiv. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
xv. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
xvi. 7523 (Parking Lots, Parking Meters and Garages)
xvii. 7349 (Cleaning, Maintenance and Janitorial Services)

2.7. We reserve the right to clawback any part of the welcome offer should the Eligible Cardmember reverse spend that leads to them being ineligible for the spend criteria under this Promotion.

2.8. A successful Eligible Cardmember will receive a notification via SMS, eDM, or Push Notification, or such mode as determined by the Bank. Such notification will inform the successful Eligible Cardmember to redeem the Founders Spend Offer within three (3) months after Qualifying Spend Period subject to fulfilment of all relevant terms and conditions herein.

2.9. For the avoidance of doubt, the Founders Spend Offer under this Promotion is separate from the Bundle Gift referred to in Clause 3, and Eligible Customers shall not be entitled to any additional Bundle Gift unless otherwise expressly stated.

Promotion 3: Open a CIMB Business Account + Apply for a CIMB Founders Card

2.10. Customers who:

2.10.1. successfully open an Eligible Account; and
2.10.2. obtain approval for a Card,

during the Promotion Period shall be eligible for an additional Bundle Gift set out in clause 3 below.

2.11. Customers can enjoy the same benefits as set out in the above clause 2.1 for opening an Eligible Account.

2.12. Customers can enjoy the same benefits as set out in the above clause 2.5 for applying for the Card

3. <u>Founders Spend Offer and Bundle Gift Terms and Conditions</u>

3.1. A Bundle Gift refers to:

3.1.1.[Airways Sora 24 Inch Luggage]; or
3.1.2.S$100 eCapitaVoucher

3.2. The first fifty (50) Customers who satisfy the qualifying criteria for Promotion 3 shall receive one (1) Bundle Gift set out in clause 3.1.1. Such eligible Customers may indicate their preferred luggage colour, which is subject to availability. The Bank does not guarantee the availability of any specific colour.

3.3. The subsequent remaining Customers who satisfy the qualifying criteria under Promotion 3 shall receive one (1) Bundle Gift set out in clause 3.1.2.

3.4. Each Unique Entity Number (UEN) shall be entitled to receive only one (1) Bundle Gift under this Promotion, regardless of:

3.4.1. the number of Eligible Accounts opened;

3.4.2. Card applications submitted and approved; or

3.4.3. the number of CIMB Business Loans subscribed for and disbursed.

3.5. CIMB Bank reserves the right to replace the Bundle Gift at its sole and absolute discretion at any time without prior notice.

3.6. Under clause 3.1.1, the following apply:

3.6.1. An eligible Customer will be notified within 3 months from the end of the Promotion Period on the redemption of the Bundle Gift.

3.6.2. Customers who qualify for the Bundle Gift will be notified by Short Messaging System (SMS) (or such other means as CIMB may decide in its sole discretion) at their known mobile number on record with CIMB Bank ("Notification").

3.6.3. The Bundle Gift must be collected within the stipulated timeframe stated in the Notification and no early or late collection will be entertained.

3.6.4. Any Gift(s) which remain unclaimed after the stipulated timeframe will be deemed as void and null.

3.6.5. The Bundle Gift is strictly not transferrable or exchangeable for cash, credits, or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Bundle Gift. The Bundle Gift cannot be return and/or replaced if lost, misplaced, defaced, stolen or damaged.

3.6.6. Redemption of Bundle Gift pursuant to the Notification is subject to the terms and conditions of [Collective Brands Singapore Pte Ltd 202029861R]. CIMB Bank shall not have any responsibility or liability in relation to the provision of products or services by the relevant merchant of the Bundle Gift.

3.6.7. Eligible Customers are not allowed to exchange the Gift for other colours or variations. No requests for replacement shall be entertained.

3.6.8. CIMB Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any Customers without liability. Customers will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

3.6.9. CIMB Bank will not accept any liability in relation to the Founders Spend Offer or Bundle Gift or any gifts offered under the Promotion.

3.6.10. For the purpose of this Promotion, eligible Customers are expected to collect their Bundle Gift at the following address and present the NRIC/passport for verification at:

i. [10 Changi South Street 2, #03-03, Singapore 486596] from [9.00am] to [7.00pm], Monday to Friday.

ii. Alternatively, eligible Customers who wish to collect their Bundle Gift at the Universal Traveller store located at Suntec (Address: 3 Temasek Blvd, #02-356, Singapore 038983) must contact liping.ang@universaltraveller.com at least seven (7) working days prior to the intended collection date to make the necessary arrangements. All requests relating to such collection arrangement must be submitted to the aforementioned email address.

3.6.11. For the purpose of this Promotion, eligible Customers are expected to collect their Founders Spend Offer Nespresso Essenza Mini Pure White at the following address and present their Card for verification at:

i. Nespresso ION Orchard Boutique (2 Orchard Turn, B1-34/35, Singapore 238801) from 11am to 9pm, Monday to Sunday.

3.6.12. Eligible Customers must show the original redemption message when redeeming the various gifts as stipulated in 3.7.10 and 3.7.11, photocopy/ photo image will not be accepted.

4. **General**

4.1. Participation in the Promotion(s) are subject to these Terms and Conditions. By participating in these Promotion(s), the Customers agree to be bound by these Terms and Conditions, as may be amended, supplemented and/or substituted by CIMB from time to time.

4.2. These Terms and Conditions shall be read in conjunction with the Terms And Conditions Governing The Corporate Deposits Accounts And Services, CIMB Credit Cards ("Product Terms"), Standard Terms and Conditions (Conventional Product), Islamic Standard Terms and Conditions (Islamic Product) and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available for viewing at www.cimb.com.sg) (collectively the "CIMB Terms and Conditions") and the relevant terms and conditions governing the Eligible Account and/or Card.

4.3. 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, these Terms and Conditions shall prevail only to the extent of matters relating to these Promotion(s). In the event of any inconsistency between these Terms and Conditions and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion(s), these Terms and Conditions shall prevail.

4.4. The Bank reserves the right to determine the eligibility of a Customer to be eligible for the Promotion(s) 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 Promotion(s), 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. The Bank shall not be obliged to give any reason or enter into any correspondence with the Customers or any persons on any matter concerning this Promotion(s) and no appeal, correspondence or claims will be entertained.

4.5. CIMB Bank reserves the absolute right and discretion to disqualify and/or reject any Customer that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion(s), or to be acting in breach of the Terms and Conditions herein.

4.6. With respect to Promotions 1, 2 and 3, all benefits detailed hereunder are only applicable to a Customer who has been granted and possesses an Eligible Account maintained in good standing with the Bank. The Bank reserves the right to charge or recover from the Customer or claim the full value of the remittance fees that should have been applied if the Customer was not eligible under this Promotion(s) (i) If the Eligible Account is closed within 12 months from the date of Eligible Account opening; (ii) the Customer no longer qualifies or is eligible for the Fees; or (iii) the Customer breaches any of the Terms and Conditions contained herein.

4.7. With respect to Promotions 2 and 3, Card accounts must be in good standing during the Promotion Period and up till the time the relevant gift is redeemed. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is redeemed, CIMB reserves the right to disqualify the Eligible Cardmember from the Promotion and/or to not award the relevant gift to the Eligible Cardmember.

4.8. With respect to Promotions 2 and 3, CIMB Bank accepts no liability for any late approval of any Card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.

4.9. CIMB Bank 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 Customer to participate in this Promotion or to receive any gifts.

4.10. CIMB Bank gives no representation or warranty with respect to the quality of the gifts or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or the redemption or use of the gifts. Any dispute or feedback concerning participating merchant(s) and/or their goods and services shall be settled directly between the Customer and the participating merchant(s). CIMB Bank bears no responsibility for resolving such disputes or for the dispute itself and shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.

4.11. CIMB Bank shall not at any time be responsible or held liability for the quality, merchantability, fitness and/or any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, claim or damage suffered or incurred whether directly or indirectly caused, as a result of the Promotion(s) and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion(s) and/or the Terms and Conditions.

4.12. The Bank may, at any time and at its sole and absolute discretion, vary, amend, delete or add on to any of these Terms and Conditions, including but not limited to varying the Promotion Period, the eligibility criteria, or terminating the Promotion(s) at any time without giving any reason or prior notice or assuming any liability to any Customers, and all Customers shall be bound by these amendments with effect from the earliest of the following:

4.12.1. the date the Bank places notice of such changes on its Singapore website;

4.12.2. the day after the Bank sends notice of such changes to the Customer's last known address in the records of the Bank by ordinary post;

4.12.3. the day after the Bank sends notice of such changes to the Customer's Authorised Contact by short messaging system (SMS) or electronic mail; and/or

4.12.4. the date the Bank places such notice at all of its branch(es) in Singapore.

The bank shall not be liable for any claims, costs, expenses, losses or damages suffered by any person as a result of the aforementioned matters.

4.13. The Bank shall not be responsible for any loss to or expenses of any Customer or any other person in connection with the Promotion(s), howsoever arising.

4.14. 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.

4.15. 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, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these Terms and Conditions.

4.16. Any termination, suspension, amendment or variation of this Promotion(s) by CIMB or the Terms and Conditions herein shall not entitle any Customer to any claim or compensation from CIMB for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.

4.17. The Promotion(s) are not valid with any other privileges or promotions unless otherwise stated.

4.18. By participating in the Promotion(s), 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 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) and for the purposes stated below and all Principal Cardmembers 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:

4.18.1. disclosing the personal data of the Customers of the Promotion(s) for the purposes of verifying their identify, confirming eligibility, and identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion(s); and

4.18.2. administering and conducting the Promotion(s), including announcing the results of the Promotion(s) and identifying and contacting the Customers.

4.19. While the information provided herein is believed to be reliable as at the date of printing, the Bank makes no representation or warranty whether expressed or implied, and accepts no responsibility or reliability for its completeness or accuracy.

4.20. 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.

4.21. The 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.

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.

CIMB Bank Berhad, Singapore Branch (Company No. 197201001799 (13491-P))

Information is correct as at [16 July 2026]