

- | Scenario | Type of Product / Referral  | Minimum Amount (if applicable)   | Referral Reward       |
|----------|---|--|-----------------------|
| A        | <p>NEW FX ONLINE CLIENT REFERRAL</p> <p>NTB Clients successfully transact with FX Online</p>  | -  | S\$100 eCapitaVoucher |
| B        | <p>NEW TO BANK NON-BORROWING CLIENT REFERRAL</p> <p>NTB Clients successfully open a CIMB Business Account <b>and</b> fund with initial deposit in the first 30 days from account opening date (refer below for minimum amounts for respective accounts):</p> <ul style="list-style-type: none"> <li>- BusinessGo/BusinessGo-i – Funded with SGD30,000 or equivalent, or</li> <li>- SGD Current Account/Business Plus Current Account-i/SGD Business Interest Transaction Account – Funded with SGD8,000 or equivalent, or</li> <li>- USD BusinessGo-i Account – Funded with USD30,000 or equivalent, or</li> <li>- USD Interest Plus Current Account – Funded with USD8,000 or equivalent, or</li> <li>- SME Account/SME-i Account – Funded with SGD 1,000 or equivalent, or</li> <li>- Foreign Currency Current Account – as per below <ul style="list-style-type: none"> <li>o AUD: AUD 1,000</li> <li>o CAD: CAD 1,000</li> <li>o CNH: CNH 15,000</li> <li>o GBP: GBP 1,000</li> <li>o HKD: HKD 5,000</li> <li>o NZD: NZD 1,000</li> </ul> </li> </ul> | <p>SGD30,000</p> <p>SGD8,000</p> <p>USD30,000</p> <p>USD8,000</p> <p>SGD 1,000</p> <p>AUD 1,000</p> <p>CAD 1,000</p> <p>CNH 15,000</p> <p>GBP 1,000</p> <p>HKD 5,000</p> <p>NZD 1,000</p> <p>USD 1,000</p> | S\$200 eCapitaVoucher |

	☎ USD: USD 1,000		
C	NEW TO BANK BORROWING CLIENT REFERRAL  NTB Clients accept a CIMB Business Loan or Credit Facility ("Loan")	S\$100,000	S\$500 eCapitaVoucher

- a) Referrers who successfully refer Products during the Qualifying Period shall be entitled to the Referral Reward based on the number of successful referrals;
- b) An NTB Client who accepts a Loan must do so on or before 15 July 2026;
- c) The applicable Referral Reward will be awarded to a qualifying Referrer through email within two (2) calendar months after the Referred Person(s) has successfully taken up the Product or Loan with CIMB Bank ("Referral Reward Fulfilment Period").
  - o Incentive computation process for New FX Online referral will be completed 1 month after successful FX Online transaction. For example, if FX Online transaction is performed in November, incentive computation process will be completed in December and successful Referrer will receive the eCapitaVoucher in December.
  - o Incentive computation process for NTB non borrowing and borrowing referrals will be completed 2 months after account opened/loan disbursed/activation of credit facility. For example, if account is opened in November, incentive computation process will be completed in January and successful Referrer will receive the eCapitaVoucher in January.
- d) NTB Clients referrals in Scenarios A can also qualify for Scenarios B or C, but not both (ie. A+B or A+C, but not A+B+C). Referrals in Scenarios B and C can also only qualify for one but not both categories (ie. B or C, but not B+C).
  - o If NTB Client opens a business account after performing a successful FX Online transaction, the Referrer will be awarded a total of S\$300 shopping Voucher. S\$100 will be paid upon successful FX Online transaction and another S\$200 upon account opening and initial deposit within 1 month from date of account opening.
  - o If NTB Client takes up a loan/credit facility after performing a successful FX Online transaction, the Referrer will be awarded a total of S\$600 shopping Voucher. S\$100 will be paid upon successful FX Online transaction and another S\$500 upon loan disbursement/activation of credit facility.
  - o If the Referrer had been rewarded with S\$200 for successful account opening referral of the same NTB Client previously, the Referrer will only be rewarded the balance of S\$300 upon loan disbursement or credit facility activation.

3. By participating in the Promotion, the Referrer represents, undertakes and warrants that:

- a) he/she shall comply with the provisions of the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "Act") and shall assist CIMB Bank to comply with the Act;
- b) he/she has obtained the appropriate consent under the Act from the NTB Clients for the collection, use, disclosure and/or processing by CIMB Bank and its related corporations (in Singapore and/or elsewhere) and such other third party of the Referred Person's personal data for the purpose of the Promotion (including without limitation for CIMB Bank commercial banking sales representative to contact the Referred Person to share more about the commercial banking product);
- c) to the best of his/her knowledge, the Referred Person's personal data that he/she is disclosing to CIMB Bank is accurate. The Referrer shall give CIMB Bank notice in writing as soon as reasonably practicable if he/she is aware that any such personal data has been updated and/or changed after such disclosure;
- d) he/she shall inform CIMB Bank as soon as reasonably practicable if he/she is aware that the Referred Person has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;
- e) he/she consents to CIMB Bank disclosing his/her name to the NTB Clients for the purpose of the Promotion;
- f) he/she has read and agrees (and procures that the Referred Person has read and agrees) to be bound by these terms and conditions governing CIMB Bank – Client Referral Promotion 2025;

- g) he/she has informed the Referred Person(s) that a reward will be accorded to him/her if these Promotion terms and conditions are complied with;
- h) he/she has informed, and obtained the consent of, such Referred Person(s) that the application status of their Product with the Bank would be disclosed to the Referrer by virtue of whether the reward under this Promotion is accorded; and
- i) the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).

Similarly, by participating in this Promotion, the Referred Person agrees to comply with the Act and the above provisions in this clause (as amended accordingly to apply to the Referred Person). In particular, the Referred Person warrants that he/she has obtained the appropriate consent under the Act from the Referrer to permit him/her to disclose the Referrer's personal data to CIMB Bank for the purposes of the Promotion.

- 4. The Referrer cannot refer themselves for the Promotion.
- 5. By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).
- 6. Product referred cannot involve other referral schemes, such as partner referral fee.
- 7. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
- 8. By participating in the Promotion, all Referrers and NTB Clients 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 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 they 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 Promotion; and/or
  - b) administering and conducting the Promotion.
- 9. In the event the Product / Loan is cancelled for any reason whatsoever, whether by the NTB Clients or by CIMB Bank or left undrawn on the expiry of the Availability Period as stated in the Letter of Offer, CIMB Bank reserves the right not to award or to clawback the Reward from the Referrer. CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Reward from the Referrer's CIMB Bank account. Any expenses or costs resulting from such deduction will be borne by the Referrer. The Referrer is deemed to have authorised such deductions.
- 10. CIMB Bank reserves the right not to award the Reward if:
  - a) details provided in relation to the NTB Clients are inaccurate or incomplete; or
  - b) there are referral payments made to other parties for the relevant Qualifying Product.
- 11. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or NTB Clients to participate in the Promotion.
- 12. CIMB Bank may at any time vary, modify, add or delete any of the terms and conditions governing this Promotion, including without limitation terminating or withdrawing this Promotion, without any prior notice or reason provided and without any liability. Amendments shall be binding on the participant(s) with effect from the earliest of the following:
  - (a) the date CIMB Bank places notice of such changes on its Singapore website;
  - (b) the day after CIMB Bank sends notice of such changes to the Referrer's last known address in the records of CIMB Bank by ordinary post;

(c) the date after CIMB Bank sends notice of such change to the Referrer(s) by short messaging system (SMS) or electronic mail; and/or

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

13. CIMB Bank reserves the right at its absolute discretion without being required to assign any reason to terminate the Promotion without any liability on its part (whether accrued or otherwise) or vary, delete, supplement, modify, amend or add to any of these terms and conditions from time to time at its discretion without prior notice.
14. CIMB Bank's decision on all matters arising out or in connection with this Promotion is final and binding and no further correspondence will be entertained.
15. In the event of any inconsistency between these terms and conditions and 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
16. 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.
17. All product related terms and conditions apply. For product related terms and conditions, details can be found on the CIMB website ([www.cimb.com.sg](http://www.cimb.com.sg)).
18. The Promotion is governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

**CIMB Bank Berhad (197201001799 (13491-P))**