

Terms and conditions governing the CIMB Credit Card celebrates the launch of CIMB Plaza Top Spenders Promotion 2022 (“Promotion”)

1. The Promotion is valid from 1 June to 2 August 2022, both dates inclusive (“Promotion Period”).
2. To qualify for the Gift (as hereinafter defined), a Principal Cardmember is required to accumulate spend on any of his/her CIMB Credit Cards during the Promotion Period.
3. The top Principal Cardmember who charge the highest accumulated spend (“Top Spend Requirement”) based on Eligible Transactions (as hereinafter defined) to any of his/her CIMB Credit Cards each respective week during the Promotion Period will each receive a Samsung Galaxy S22 5G (the “Gift”).
4. “Eligible Transactions” has the meaning given to it in the Terms and Conditions governing CIMB Credit Card celebrates the launch of CIMB Plaza Spend and Get Cashback Promotion. .
5. Eligible Transactions made on multiple CIMB Credit Cards held by the same Principal Cardmember during the Promotion Period will be aggregated in determining if the Top Spend Requirement has been met.
6. Eligible Transactions made on CIMB Credit Cards held by a Supplementary Cardmember will also be taken into consideration and aggregated with the Eligible Transactions made by the Principal Cardmember in determining whether the Top Spend Requirement has been met. For avoidance of doubt, the Gift will be awarded to the Principal Cardmember only.
7. Eligible Transactions made during the Promotion Period must be posted to the Cardmember's card account by the date stated in the table below in order for them to count towards the Top Spend Requirement for the respective week.

Week	Dates	Eligible Transactions must be posted by	Number of Top Spender	Receive letter by
1	1 to 7 June 2022	13 June 2022	1	24 June 2022
2	8 to 14 June 2022	20 June 2022	1	1 July 2022
3	15 to 21 June 2022	27 June 2022	1	8 July 2022
4	22 to 28 June 2022	4 July 2022	1	15 July 2022
5	29 June to 5 July 2022	11 July 2022	1	22 July 2022
6	6 to 12 July 2022	18 July 2022	1	29 July 2022
7	13 to 19 July 2022	25 July 2022	1	5 August 2022
8	20 to 26 July 2022	1 August 2022	1	12 August 2022
9	27 July to 2 August 2022	8 August 2022	1	19 August 2022

8. Regardless of the total number of card account(s) held by each Principal Cardmember and/or total spend made during the Promotion Period, each successful Principal Cardmember is only entitled to redeem a maximum of one (1) Gift during the entire Promotion Period.
9. The Gift is limited to a total of 9 redemptions for the entire Promotion Period.
10. Successful Principal Cardmembers who have met the eligibility criteria and all the terms and conditions of the Promotion will be notified by CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or the “Bank”) CIMB Bank by the dates stated above via Mail (“Redemption Mail”) on the details of Gift redemption, at their mailing address as per the Bank's record.
11. To redeem the Gift, each successful Principal Cardmember is required to contact the redemption centre (“Redemption Centre”) within the stipulated Redemption Period stated in the Redemption Mail.

12. All redemptions have to be made within the stipulated Redemption Period stated in the Redemption Mail. CIMB Bank will not entertain or accept any redemption request made after the Redemption Period, nor will CIMB Bank be liable for any losses incurred thereof.
13. Redemption via third party authorization is strictly not allowed. The successful Principal Cardmember must receive his/her Gift personally and produce his/her NRIC to the staff delivering the Gift.
14. CIMB Bank is not obliged to replace, and assumes no liability for, any Redemption Mail expired, lost, misdirected, stolen, damaged or not received. In the event that the Principal Cardmember loses the Redemption Mail for whatever reason(s), CIMB Bank will not be liable or responsible for any loss suffered or incurred in connection with the failure to redeem the Gift.

General Terms and Conditions

1. CIMB Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies under the Promotion. This includes, without limitation, whether the transaction is considered an Eligible Transaction. If CIMB Bank in its sole and absolute discretion determines that the transaction is not an Eligible Transaction, or that the transaction does not otherwise qualify under the Promotion, CIMB Bank reserves the right not to award the Gift.
2. Gift(s) additional terms and conditions apply. Please refer to the Redemption Mail for details.
3. Additional terms and conditions stated in the Redemption Mail apply.
4. Foreign Currency transactions which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on CIMB Bank's prevailing foreign currency exchange rates for the purposes of calculating the Top Spend Requirement and/or Eligible Transactions.
5. Card account(s) must be in good standing during the Promotion Period and up to the time the Gift(s) are awarded. 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(s) are awarded, CIMB reserves the right not to award the Gift(s).
6. CIMB Bank reserves the right to charge the Cardmember the full Gift amount under this Promotion, should:
 - a) the Eligible Transaction(s) used to meet the Top Spend Requirement be cancelled or void for any reason whatsoever; or
 - b) the Principal Cardmember no longer qualifies for or is eligible for the Gift; or
 - c) the Principal Cardmember breaches any of the terms and conditions contained herein.
7. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa unless otherwise stated.
8. The Gift must be taken as provided and are not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
9. CIMB Bank and its merchant(s) reserve the right to replace the Gift with an item of similar value at any time at their sole and absolute discretion without prior notice and without liability.
10. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Cardmember for the Promotion and/or Gift), the decision of CIMB Bank shall be final, conclusive and binding. No further correspondence or claims will be entertained.
11. By participating in the Promotion, all Cardmembers 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) and for the purposes stated below and all participants 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 Cardmembers to the merchant/supplier of goods in connection with the Promotion; and
 - b. Administering and conducting the Promotion.
12. The Principal Cardmembers 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.
 13. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.
 14. In the event of any inconsistency between these terms and conditions and the Product Terms or 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.
 15. CIMB Bank and its participating merchant(s) reserve the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate the Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on Principal Cardmembers 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 Principal Cardmember'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 Principal Cardmember 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.
 16. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Principal Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Principal Cardmember, whether directly or indirectly caused.
 17. CIMB Bank is not a supplier of the Gifts and will not accept any liability in relation thereto.
 18. 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 about the same must be resolved directly with the relevant merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of merchants' goods and services.
 19. All feedback on relations with merchant(s) should be directed to the relevant merchant.
 20. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
 21. All information is correct at the time of print.
 22. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.