**Terms and Conditions Governing CIMB Credit Card Luggage Promotion**
**(19 May 2026 to 31 December 2026)**

1. The CIMB Credit Card Luggage Promotion 2026 ("Promotion") is held from 19 May 2026 to 31 December 2026, both dates inclusive (the "Promotion Period").

**Eligibility Criteria**

2. To qualify for this Promotion: -
    a) Applicant must apply for any of the following eligible CIMB Credit Cards stated below (each an "Eligible Card" and collectively, "Eligible Cards") issued by CIMB Bank Berhad, Singapore Branch ("CIMB Bank", "CIMB" or the "Bank") as principal cardholder ("Cardholder") within the Promotion Period:
        i. CIMB Visa Signature
        ii. CIMB World Mastercard™
        iii. CIMB Visa Infinite
    b) The Promotion is open to applicants who do not hold any principal CIMB Credit Cards at the time of his/her application ("Eligible Customer(s)"). An applicant who cancelled his/her CIMB Credit Card within the last 12 months before the month that the new Eligible Card is approved is not an Eligible Customer for the purposes of this Promotion;
    c) Notwithstanding any term to the contrary herein, CIMB Bank may continue to process any application received by CIMB Bank up to 16 calendar days after the end of the Promotion Period, and CIMB Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
    d) To be eligible for this Promotion, applicants must submit an application for a new Eligible Card through the Channel (as set out in Cl 4 below).
3. Existing principal CIMB credit cardholders, new CIMB CashLite and Balance Transfer applications, new supplementary cardholder, new Secured Credit Card applications, and upgrading principal CIMB credit cardholders are not eligible for this Promotion.
4. Subject to these terms, if the Eligible Customer satisfies the eligibility criteria set out in Clause 2, the Eligible Customer will receive the Gift, subject to fulfilment of the corresponding Qualifying Spend within the specified Qualifying Period as set out below ("Qualified Eligible Customer"):

| Eligible Card | Channel | Gift | Qualifying Period(s) | Qualifying Spend | Example of Qualifying Period |
|---|---|---|---|---|---|
| CIMB Visa Signature / CIMB World Mastercard / CIMB Visa Infinite | CIMB Bank Online Channels / Telesales / Branch | **Samsonite Black Label Fanthom Spinner 69/25 EXP TSA Luggage (Worth S$1,150)** | First sixty (60) days from Eligible Card approval date | Activate your Eligible Card and spend a minimum of S$2,000 ("Qualifying Spend") on Eligible Posted Transaction(s) within the first 60 days from Eligible Card approval date. | Eligible Card approval date: 19 May 2026<br><br>Qualifying Period: 19 May 2026 –17 July2026 |

5. Eligible Posted Transactions refer to retail or online transactions only. The following shall be excluded:
   a) Any Cash advances
   b) Any Balance transfers
   c) Any Funds transfers
   d) Any transactions on CIMB 0% i.Pay Plan
   e) 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)
   f) Any amount brought forward from the customer's last statement
   g) Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
   h) Any payments to insurance companies
   i) 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)
   j) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
   k) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
   l) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
   m) Any other transactions that may be prescribed by the Bank from time to time
   n) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
   o) Any transaction with transaction description "AMAZE*"
   p) 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:

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| EZ LINK PTE LTD | YOUTRIP | TRANSITLINK |
| EZ LINK PTE LTD (FEVO) | FLASHPAY ATU | TRANSIT LINK PL |

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|---|---|---|
| EZ-LINK PTE LTD SINGAPORE | GRABPAY | TRANSIT |
| EZ-LINK TOP-UP KIOSK | RAZER PAY | PAYPAL BIZCONSULTA |
| EZ-LINK (IMAGINE CARD) | Revolut | PAYPAL CAPITALROYA |
| EZLINK | LAZADA WALLET | |
| FLASHPAY | NETS | |
| SINGTEL DASH | SHOPEEPAY | |

q) Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:
   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)

6. "CIMB Bank Online Channels" refer to the online application form on CIMB Bank's website and excludes the Let Us Call You Form.
7. All spend on Eligible Posted Transactions made on all the Eligible Customer's Eligible Cards during the Qualifying Periods will be aggregated for the purposes of tabulating for the Qualifying Spend for the Promotion only if all the Eligible Customer's Eligible Cards are approved on the same day. In the event where the Qualified Eligible Customer has two (2) Eligible Cards with different card approval dates, CIMB Bank will consider the Qualifying Period to begin from the date the first Eligible Card is approved.
8. For the avoidance of doubt, the Qualified Eligible Customer will only receive a maximum of one (1) Gift and where applicable.

9. A Qualified Eligible Customer will receive a notification via SMS, eDM, or Push Notification, or such mode as determined by the Bank. Such notification will inform the Qualified Eligible **Customer to redeem the Gift within four (4) months after the Qualifying Period, subject to fulfilment of all relevant terms and conditions herein.**
10. For the purpose of this Promotion, Qualified Eligible Customers are expected to collect their Gift at the following address:

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| Short-Q @ The Centrepoint, 176 Orchard Rd, #01-57<br><br>The Centrepoint, Singapore 238843 |

**General Terms and Conditions**

11. By participating in this Promotion, 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 Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (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 Promotion; and/or

    b. administering and conducting the Promotion.

12. To be eligible for the Promotion, all credit cards applied for under this Promotion i.e. the Eligible Card(s) must be successfully approved no later than 31 January 2027.
13. Transactions made by Supplementary Cardholder(s) will be taken into consideration as whole or part of the Qualifying Spend.
14. Local and overseas transactions will be aggregated in determining if the minimum Qualifying Spend has been met.
15. Overseas spend which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the respective card associations' prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend.
16. CIMB Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Posted Transaction. This includes, without limitation, whether the transaction is considered a retail or online transaction. If CIMB Bank in its sole and absolute discretion determines that the transaction is not a retail or online transaction, or that the transaction does not otherwise qualify as an Eligible Posted Transaction, CIMB Bank reserves the right not to award the Gift.
17. 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.
18. The Gift must be taken as provided and is non-exchangeable for other goods and services and non-transferable.
19. CIMB Bank reserves the right to disqualify the Eligible Customer from the Promotion and to not award the Gift to the Eligible Customer and/or clawback the Gift or an amount equivalent to the value of the Gift if (i) the credit card transaction(s) used for the Promotion are cancelled or withdrawn for any reason whatsoever; or (ii) the same credit card transaction(s) are used for the Promotion and other CIMB Bank promotions; or (iii) the Cardholder no longer qualifies or is

eligible for the Gift; or (iv) the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period; or (v) the Cardholder breaches any of the terms and conditions contained herein.

20. The CIMB Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Gift. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit the Gift and the Eligible Customer shall not be entitled to any compensation or payment whatsoever.
21. CIMB Bank reserves the right to replace the Gift (with an item of similar value) at its sole and absolute discretion at any time without prior notice.
22. CIMB Bank accepts no liability for any late approval of any credit card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
23. 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 Cardholder to participate in this Promotion or to receive any Gift.
24. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
25. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift, the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
26. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend this Promotion and/or any of its governing terms in its absolute discretion at anytime without any liability and such changes shall be binding on all participants with effect from the earliest of the following:
    a) the date the Bank places notice of such changes on its Singapore website;
    b) the day after the Bank sends notice of such changes to the participant's last known address in the records of the Bank by ordinary post;
    c) the day after CIMB Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
    d) the date the Bank places such notice at all of its branch(es) in Singapore.
27. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Promotion and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
28. 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.
29. 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.
30. 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.
    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.

**CIMB Bank Berhad** (197201001799 (13491-P))
**Information is correct as at 6 November 2026.**