

**Terms and conditions governing CIMB World Mastercard™ Cashback Programme (“Programme”)**

*Effective 1 November 2022 onwards*

**1. Up to 2% Unlimited Cashback on Eligible Categories**

- a. The CIMB World Mastercard award up to 2% cashback on the following four categories (“Eligible Categories”) of spending as processed by the respective merchants/acquirers through the Mastercard worldwide networks:
  - Wine & Dine and Online Food Delivery (*for selected merchants found under Clause 3a only*)
  - Movies and Digital Entertainment
  - Taxi and Automobile
  - Luxury Goods
- b. To qualify for the 2% unlimited cashback on Eligible Categories, a minimum spend of S\$1,000 and above on Retail Transactions must be posted in the same statement month.
- c. Spend below S\$1,000 on Retail Transactions posted in the same statement month will only qualify for 1% unlimited cashback on Eligible Categories.

<b>Minimum Spend on ALL Retail Transactions (excluding the list in Clause 4)</b>	<b>Cashback Awarded on the above Eligible Categories</b>
Spend below S\$1,000	1%
S\$1,000 spend & above	2%

- d. The up to 2% cashback will be credited to the Principal Cardmember’s Card Account on a monthly basis in the following statement month.
- e. For the avoidance of doubt, Retail Transactions which are made within the statement month but are only posted on the Principal Cardmember’s Card Account after that statement month will be considered for the following month’s minimum spend amount.
- f. There is no cap on up to 2% cashback earnings.
- g. Refunded Retail Transactions will be deducted from the relevant monthly billed amount for the computation and award of up to 2% cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.

**2. 1% Unlimited Cashback**

- a. The CIMB World Mastercard award 1% cashback for all other Retail Transactions not in the Eligible Categories processed by the respective merchants/acquirers through the Mastercard worldwide networks. Retail Transactions are purchases for goods and services and exclude the transactions found under Clause 4.
- b. The 1% cashback is subject to a minimum spend of S\$500 made on Retail Transactions posted within the same statement month.
- c. 1% cashback will be credited to the Principal Cardmember’s Card Account on a monthly basis in the following statement month.
- d. For the avoidance of doubt, Retail Transactions which are made within the statement month but are only posted on the Principal Cardmember’s Card Account after that statement month will be considered for the following month’s minimum spend amount.
- e. There is no cap on the 1% cashback earnings.
- f. Refunded Retail Transactions will be deducted from the relevant monthly billed amount for the computation and award of 1% cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.

### 3. Definitions of Eligible Categories

- a. **Wine & Dine** spending shall include all local and overseas transactions made at Caterers, Bars, Lounges, Clubs, Fast-Food Restaurants, Eating Places & Other Restaurants classified under the Merchant Category Code (MCC), except where they are made for Wedding Banquets and where such Bars, Lounges, Clubs, Restaurants, and other eating places are within hotels:

- MCC 5811 (Caterers);
- MCC 5812 (Restaurants and eating places);
- MCC 5813 (Bar, Lounge, Disco, Nightclub, Tavern-Alcoholic Drinks); and
- MCC 5814 (Fast Food Restaurants);

Online Food Delivery Service merchants whose main business nature category is within Wine & Dine category will be included. Other Online Food Delivery transactions made at the following merchants will be included as well:

- Deliveroo
- Foodpanda
- GrabFood (Grab transactions under MCC 5814 classification - Fast Food Restaurants only)
- WhyQ
- Airasia Food

For the avoidance of doubt, transactions made on Grab that are not classified under MCC 5814 (Fast Food Restaurants) will not be eligible. Top-ups of funds to service providers (this includes but is not limited to GrabPay transactions) are also not eligible.

- b. **Movies and Digital Entertainment** spending shall include all local and overseas transactions made under the following Merchant Category Code (MCC) classification:

- MCC 5815 (Digital Goods - Audiovisual Media)
- MCC 5816 (Digital Goods - Games)
- MCC 5818 (Digital Goods - Multi Category)
- MCC 7832 (Motion Picture - Theaters)

On top of the above categories, Movies and Digital Entertainment transactions made online for the following merchants with POS Entry Mode '09', '10' and '81' will also be eligible. For the avoidance of doubt, transactions made for the following merchants on subscriptions with Starhub and Singtel will not be eligible.

- Youtube
- VIMEO
- Apple
- Viu
- Netflix
- Spotify
- iTunes
- Google Play Store
- Disney+
- Amazon Prime Video

- c. **Taxi and Automobile** spending shall include all local and overseas transactions made at Limousines, Taxicabs, Automotive Repair and Service shops classified under the following Merchant Category Code (MCC) Classifications. For the avoidance of doubt, top-ups of funds to service providers (this includes but is not limited to GrabPay transactions) are not eligible.

- MCC 4121 (Limousines And Taxicabs)
- MCC 5013 (Motor Vehicle Supplies And New Parts)
- MCC 5511 (Automobile and Truck Dealers - Sales, Service, Repairs, Parts, and Leasing)
- MCC 5521 (Automobile And Truck Dealers (Used Only) Sales)
- MCC 5531 (Auto Store, Home Supply Stores)

- MCC 5532 (Automotive Tire Stores)
  - MCC 5533 (Automotive Parts, Accessories Stores)
  - MCC 5592 (Motor Home Dealers)
  - MCC 7531 (Automotive Body Repair Shops)
  - MCC 7534 (Tire Retreading And Repair Shops)
  - MCC 7535 (Automotive Paint Shops)
  - MCC 7538 (Automotive Service Shops)
- d. **Luxury Goods** spending shall include all local and overseas transactions made at Leather Goods, Watches and Jewellery stores classified under the following Merchant Category Code (MCC) Classifications:
- MCC 5094 (Precious Stones and Metals, Watches and Jewelry)
  - MCC 5944 (Clock, Jewelry, Watch, and Silverware Store)
  - MCC 5948 (Leather Goods and Luggage Stores)
- e. The assignment of Merchant Category for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category. CIMB Bank Berhad, Singapore Branch (“CIMB Bank”) shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the cashback for Retail Transactions at the eligible merchants.
- The Cardmember shall not be entitled to claim any compensation against CIMB Bank for such non-posting of the cashback due to incorrect assignment of the Merchant Category by the respective merchant’s acquiring bank.
- f. Eligible Categories excludes transactions found under Clause 4.

#### **4. Exclusions from Retail Transactions, Minimum Spend Calculation and Cashback Eligibility**

- Any ez-Link/Transit Link top-up/reload
- Any payments made to CardUp, iPaymy, Mileslife, SmoovPay and YouTrip
- Any top-ups or payment of funds to payment service providers (this includes but is not limited to GrabPay, Singtel Dash, ShopeePay, Lazada top-ups)
- Any payments to online trading platforms and brokerages
- Any crypto currencies transactions
- Any cash advances
- Any gambling-related transactions
- Any quasi-cash transactions
- Any payments to insurance companies
- 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)
- Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
- Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
- Any payments done via any AXS network
- Any payments done via any SAM network
- Any late payment charges or interest charges on any Card
- Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card
- Any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time
- Balance and/or funds transfers to or from the Principal or Supplementary Cardmember’s CIMB Credit Card account
- Any credit card transaction that was subsequently cancelled, voided or reversed for any reason
- Any other transactions that may be prescribed by the Bank

## 5. Awarding of Cashback

- a. Spend made by a Supplementary Cardmember on Retail Transactions and/or Eligible Categories shall count towards the minimum spend required for cashback. However, the cashback will only be credited into the Principal Cardmember's Card Account.
- b. Transactions made and converted to CIMB i.Pay Plan will be awarded the cashback (if any) in the following statement month. CIMB i.Pay Plan instalment payments will not be counted towards the minimum spend.
- c. Upon termination of the card, cashback not credited to the card account as of the date of termination will be forfeited and non-transferable to any other CIMB Credit Card account of the Cardmember.
- d. Your card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cashback.
- e. In the event that your card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cashback without prior notice without liability
- f. In the event that the Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Cardmember's card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).

## 6. General

- a. By participating in this Programme, all Cardmembers agree and consent that CIMB Bank may use, disclose and process personal data provided by the participant for the purposes of administering and conducting this Programme and for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on [www.cimbbank.com.sg](http://www.cimbbank.com.sg)) 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.
- b. In case of dispute, the decision of CIMB Bank and/or the merchant(s) shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
- c. All feedback on relations with the merchants should be directed to the relevant merchant.
- d. Any termination, suspension, amendment or variation of this Programme by CIMB Bank or the terms and conditions contained herein shall not entitle any Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Cardmember, whether directly or indirectly caused.
- e. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Programme or suspend or terminate the Programme and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all Cardmembers with effect from the earliest of the following:
  - the date CIMB Bank places notice of such changes on its Singapore website;
  - the day after CIMB Bank sends notice of such changes to the Cardmember's last known address in the records of CIMB Bank by ordinary post;
  - the day after CIMB Bank sends notice of such change to the Cardmember by short messaging system (SMS) or electronic mail; and/or
  - the date CIMB Bank places such notice at all of its branch(es) in Singapore.

- f. CIMB Bank shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Benefits Programme. Any dispute about the same must be resolved directly with the merchant.
- g. 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](http://www.cimb.com.sg).
- h. These terms and conditions shall be governed by the laws of Singapore and all Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- i. 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.
- j. 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 Programme, these terms and conditions shall prevail to the extent of matters relating to the Programme.
- k. All information is correct at the time of publication.

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