

FREQUENTLY ASKED QUESTIONS

1. What is the cashback mechanics under the CIMB Visa Signature Cashback Promotion 2023?

The CIMB Visa Signature Cashback Promotion 2023 (“Promotion”) is valid from 1 August 2023 to 31 October 2023 (“Promotion Period”).

This Promotion shall prevail and supersede the existing terms and conditions governing CIMB Visa Signature Cashback Programme during the Promotion Period.

Below is an overview on the CIMB Visa Signature cashback benefits:

Visa Signature	CIMB Visa Signature Cashback Programme (Current)	CIMB Visa Signature Cashback Promotion 2023 (1 August to 31 October 2023)
Eligible Categories	10% cashback* on: 1. Online Shopping 2. Groceries 3. Beauty & Wellness 4. Pet Shops & Veterinary Services 5. Cruises	
Min. monthly spend posted in the same statement month	\$800	\$600*
Cashback Cap	10% cashback* is capped at S\$100 cashback per statement month per Principal Cardmember, and up to \$20 cashback per category	
Other spends	0.2% unlimited cashback* with no min. spend & no monthly cap	

*Other terms and conditions apply. Please refer to the full terms and conditions for details.

2. When will the promotion take effect?

The promotion will be effective from 1 August 2023 onwards. **The minimum spend required under the respective cashback programme and promotion will continue to apply based on the statement month.** You may refer to the following table on the effective dates for respective billing cycles.

Statement Cycle	Transactions Posting Date	Statement Month	Cashback Programme/ Promotion	Transactions Posting Date
4	5 July - 4 August 2023	August 2023	Programme	5 – 31 July 2023
			Promotion	1 – 4 August 2023
11	12 July - 11 August 2023	August 2023	Programme	12 – 31 July 2023
			Promotion	1 – 11 August 2023
15	16 July -15 August 2023	August 2023	Programme	16 – 31 July 2023
			Promotion	1 – 15 August 2023
16	17 July -16 August 2023	August 2023	Programme	17 – 31 July 2023
			Promotion	1 – 16 August 2023
20	21 July - 20 August 2023	August 2023	Programme	21 – 31 July 2023
			Promotion	1 – 20 August 2023
24	25 July - 24 August 2023	August 2023	Programme	25 - 31 July 2023
			Promotion	1 – 24 August 2023

For example, for a CIMB Visa Signature cardmember with 11th statement cycle:

- Under the cashback programme,
 - To qualify for 10% cashback on Eligible Categories, the minimum spend of S\$800 must be met within the statement month for transactions posted from 12 July - 11 August 2023.
 - 10% cashback on Eligible Categories will be awarded for transactions posted until 31 July 2023.
- Under the cashback promotion,
 - To qualify for 10% cashback on Eligible Categories, the minimum spend of S\$600 must be met within the statement month for transactions posted from 12 July - 11 August 2023.
 - 10% cashback on Eligible Categories will be awarded for transactions posted from 1 – 11 August 2023.
- The cashback cap of S\$100 per statement month per Principal Cardmember and up to S\$20 cashback per category will apply to the August 2023 statement month.

3. When will the promotion end?

Although the promotion is until 31 October 2023, the lower minimum spend of S\$600 under the promotion will be eligible for the November 2023 statement month based on each respective billing cycles.

You may refer to the following table on the effective dates for respective billing cycles:

Statement Cycle	Transactions Posting Date	Statement Month	Cashback Promotion
4	5 Oct - 4 Nov 2023	Nov-23	Promotion
11	12 Oct - 11 Nov 2023	Nov-23	Promotion
15	16 Oct -15 Nov 2023	Nov-23	Promotion
16	17 Oct -16 Nov 2023	Nov-23	Promotion
20	21 Oct - 20 Nov 2023	Nov-23	Promotion
24	25 Oct - 24 Nov 2023	Nov-23	Promotion

4. Are there transactions that do not qualify towards the calculation of the minimum spend and cashback?

Yes there are exclusion transactions which are the same exclusion list as the cashback programme. Please refer to the terms and conditions governing CIMB Visa Signature Cashback Promotion 2023 found under our website for details.

CIMB Bank Berhad (13491-P)
Effective as of 1 August 2023