

Frequently Asked Questions

CIMB Credit Cards Christmas Gifts 2023 Promotion (“Promotion”)

Promotion Period

1. When is the promotion period?

The Promotion is from 9 November 2023 to 8 January 2024 (“Promotion Period”).

SMS Registration

2. Do I have to register to participate in the Promotion?

Yes, you have to register to participate in the Promotion. Simply SMS to 75558 in this format XM23<space>last 4 digits of your NRIC any time between 9 November 2023 to 8 January 2024. A **one-time registration** is required.

3. Do I have to register before I start spending for the Promotion?

You can start spending first and register for the Promotion any time between 9 November 2023 to 8 January 2024. Simply SMS to 75558 in this format XM23<space>last 4 digits of your NRIC. A **one-time registration** is required.

Example:

You charge an eligible transaction on 10 November 2023 and register for the Promotion only on 8 January 2024. All your eligible spends from 9 November 2023 to 8 January 2024 will be included in the calculation of eligible spends.

Promotion Mechanics

4. How does the Promotion work?

The Promotion comprises of the following:

- (a) Spend and Get Apple Promotion (“Apple Promotion”); and
- (b) Spend and Get eCapitaVoucher Promotion (“eCapitaVoucher Promotion”).

You can choose to participate in **Either** the Apple Promotion **Or** eCapitaVoucher Promotion **But Not Both**.

5. Do I have to register more than once if I’d like to participate in both the Apple Promotion and eCapitaVoucher Promotion?

You just have to register once and you can only participate in **Either** the Apple Promotion **Or** eCapitaVoucher Promotion **But Not Both**.

Here’s an example:

Your Eligible Spend Amount During Promotion Period	Apple Promotion	eCapitaVoucher Promotion
10 Nov 2023: S\$5,000	<ul style="list-style-type: none"> • If you’re one of the 200 Top Spenders, you’ll receive an iPad 10th Gen 10.9 64GB (worth S\$685). • If you’re not one of the 200 Top Spenders, you’ll receive a S\$80 eCapitaVoucher. 	<ul style="list-style-type: none"> • You’ll <u>Not Be Eligible</u> for the S\$8 eCapitaVoucher under the eCapitaVoucher Promotion even though you have charged 3 transactions of at least S\$100 to your CIMB Credit Card during the Promotion Period.
25 Dec 2023: S\$10,000		
3 Jan 2024: S\$2,000		
Total Eligible Spend Amount: S\$17,000		

6. If I have a few CIMB Credit Cards and Supplementary Cards, how will the spends be tabulated?

The eligible spends will be accumulated across all the principal and supplementary cards that you have within the same customer record for the eligible spends tabulation.

A. Apple Promotion

Minimum Qualifying Spend Amount	Gift for Top Spenders	Gift for subsequent Eligible Spenders
S\$10,000	Apple Watch SE Gen 2 40mm (worth S\$379) For Top 400 spenders	S\$50 worth of eCapitaVoucher(s)
S\$16,000	iPad 10 th Gen 10.9 64GB (worth S\$685) For Top 200 spenders	S\$80 worth of eCapitaVoucher(s)
S\$24,000	iPhone 15 128GB (worth S\$1,299) For Top 100 spenders	S\$120 worth of eCapitaVoucher(s)

7. What are deemed as Minimum Qualifying Spend Amounts?

Minimum Qualifying Spend Amounts are cumulative retail transactions that:

- (a) have a transaction date falling within the Promotion Period;
- (b) have been successfully posted to the Eligible Credit Card account by 22 January 2024; and
- (c) are not excluded transactions as set out in Clause 32 of the [Terms & Conditions](#).

8. If I spend S\$23,999, and I'm one of the Top Spenders, will I qualify for both the iPad 10th Gen 10.9 64GB and Apple Watch SE Gen 2 40mm?

You'll qualify for only ONE gift, which is the iPad 10th Gen 10.9 64GB.

9. If I spend S\$16,000, and I'm not one of the 200 Top Spenders, will I qualify for the Apple Watch SE Gen 2 40mm?

You'll not qualify for the Apple Watch SE Gen 2 40mm but you'll receive S\$80 worth of eCapitaVouchers.

10. How will I know if I'm one of the Top Spenders for the Apple Promotion?

Top Spenders will be identified when we do the fulfilment within 45 days after the Promotion Period. They will receive a notification via SMS (or such other means as CIMB may decide in its sole discretion) by **28 February 2024**.

B. eCapitaVoucher Promotion

No. of Qualifying Transactions during the Promotion Period (minimum S\$100 per transaction)	Gift	Quantity
3 to 9	S\$8 worth of eCapitaVoucher(s)	6,000 Eligible Cardmembers
10 & above	S\$35 worth of eCapitaVoucher(s)	4,000 Eligible Cardmembers

11. What is deemed as a Qualifying Transaction?

A Qualifying Transaction is a single retail transaction charged to an Eligible Credit Card that:

- (a) is of an amount S\$100 and above;
- (b) has a transaction date falling within the Promotion Period;
- (c) has been successfully posted to an Eligible Credit Card account by 22 January 2024; and
- (d) is not an excluded transaction as set out in Clause 32 in the [Terms & Conditions](#).

12. If I spend S\$100 per transaction and a minimum of 3 transactions, am I eligible for the S\$8 worth of eCapitaVouchers?

The first 6,000 eligible cardmembers who charge at least 3 qualifying transactions at the earliest will receive the S\$8 eCapitaVoucher. The sooner you charge the qualifying transactions to the card, the higher the possibility of receiving the Gift.

In the event where 2 or more cardmembers meet the requirement on the same day, the cardmember who registered earlier via SMS will receive the Gift.

13. How will I know if I'm the first 6,000 or 4,000 Eligible Cardmembers for the eCapitaVoucher Promotion?

Eligible Cardmembers will be identified when we do the fulfilment within 45 days after the Promotion Period. They will receive a SMS (or such other means as CIMB may decide in its sole discretion) by **28 February 2024** with a code to redeem the eCapitaVoucher.

Excluded Transactions

14. What types of transactions are excluded from the Promotion?

Top ups to cards and e-wallets such as Lazada, Shopee, Youtrip are excluded from this Promotion. Please refer to Clause 32 of the [Terms & Conditions](#) for the list of excluded transactions.

Notification of Gift

15. How and when will I be notified if I'm eligible for the Gift from the Apple Promotion or eCapitaVoucher Promotion?

Eligible Cardmembers entitled to the Gift will be notified by SMS (or such other means as CIMB may decide in its sole discretion) for the redemption of the Gift by **28 February 2024**.

CIMB Credit Cards Foreign Currency Spend Promotion

Promotion Period

1. When is the promotion period?

The Promotion is from 9 November 2023 to 8 January 2024.

SMS Registration

2. Do I have to register to participate in the Promotion?

Yes, you have to register to participate in the Promotion. Simply SMS to 75558 in this format FX<space>last 4 digits of your NRIC any time between 9 November 2023 to 8 January 2024.

3. Do I have to register before I start spending for the Promotion?

You can start spending first and register for the Promotion any time between 9 November 2023 to 8 January 2024. Simply SMS to 75558 in this format FX<space>last 4 digits of your NRIC.

Example:

You charge an eligible foreign currency transaction on 10 November 2023 and register for the Promotion only on 8 January 2024. All your eligible foreign currency spends from 9 November 2023 to 8 January 2024 will be included in the calculation of eligible foreign currency spends.

4. If I have a principal CIMB World Mastercard card and a principal CIMB Visa Signature card, do I have to register twice for the promotion?

You just have to register once for the promotion. We'll accumulate the foreign currency transactions across all the principal and supplementary cards that you have within the same customer record for the Cashback Reward calculation.

Promotion Mechanics

5. How does the Promotion work?

You'll receive up to 3% Cashback (up to S\$100) on foreign currency transactions charged to CIMB Credit Card between 9 November 2023 to 8 January 2024. Please refer to the table below.

Accumulated Foreign Currency Retail Transaction Amount during the Promotion Period	Cashback Reward	Maximum Amount of Cashback Reward
S\$800 – S\$1,499	2%	S\$100
S\$1,500 & above	3%	

6. What are deemed as Eligible Transactions?

Eligible Transactions are retail transactions conducted with an Eligible Credit Card during the Promotion Period and made in any currency except Singapore Dollars. The Eligible Transaction Amount will be based on a foreign currency amount that is subsequently converted to a Singapore Dollar amount and posted to the Eligible Credit Card account.

7. If my accumulated foreign currency transaction during the Promotion Period is S\$5,000 equivalent, what is the Cashback amount that I will receive?

If you're the first 1,500 Eligible Cardmembers, you'll S\$100 Cashback.

- $3\% \times S\$5,000 = S\150
- As the max cashback is S\$100, you'll receive S\$100.

Excluded Transactions

8. What types of transactions are excluded from the Promotion?

Top ups to cards and e-wallets such as Lazada, Shopee, Youtrip are excluded from this Promotion. Please refer to Clause 19 of the [Terms & Conditions](#) for the list of excluded transactions.

Cashback Crediting

9. When and where will the Cashback Reward be credited?

The Cashback Reward will be credited to the Eligible Cardmembers' credit card account with the highest net spending amount of Eligible Transactions by **28 February 2024**.