

Terms and Conditions Governing CIMB Credit Cards – Grab Promotion 2020 (“CIMB Credit Cards – Grab Promotion 2020” or “Promotion”)

1. The Promotion is valid from 24 February 2020 to 31 May 2020, both dates inclusive (“Promotion Period”) unless otherwise stated.
2. The Promotion is applicable to all Cardmembers who receive the SMS containing the S\$5 Grab promotional code sent by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”).
3. Wherever the following terms appear in these Terms and Conditions, they shall have the respective meanings specified below unless the context otherwise requires:
 - i. Cardmembers All Principal and/or Supplementary Cardholder of CIMB Credit Cards issued in Singapore
 - ii. Qualifying Spend Criteria All spend on Eligible Transactions during the Qualifying Spend Period.
 - iii. Qualifying Spend Period 24 February 2020 to 31 May 2020 during which Eligible Transaction(s) are performed and captured in CIMB Bank’s records for the purposes of fulfilling the Qualifying Spend Criteria for the Gift (as defined below)
 - iv. Gift S\$5 Grab Promotional Code
 - v. Eligible Transactions Transactions for Grab Transport (except for GrabHitch and GrabShuttle) and GrabFood made directly with Grab via the Grab mobile application, and which are captured under the Merchant Category Code 4121

Participation Criteria and Gifts for the Promotion

4. The Promotion allows Cardmembers to enjoy the following:

Qualifying Spend Period	Gift	Quantity (Capped) Per Cardmember
24 February 2020 to 31 May 2020	Grab Promotional Code worth S\$5	Two (2) for Grab Transport Two (2) for GrabFood

5. Each Cardmember shall be eligible to redeem up to two (2) S\$5 Grab Promotional Codes under Grab Transport and up to two (2) S\$5 Grab Promotional Code under GrabFood, on a first-come, first-served basis, while stocks last for the entire Promotion Period.
6. **The Gift is limited to the first two thousand, seven hundred and twenty (2,720) redemptions for Grab Transport and first four thousand seven hundred and eighty (4,780) redemptions for GrabFood.**

Redemption Criteria

7. To redeem the Gift, the Cardmember(s) must follow this step-by-step guide for redemption.
 - Step 1: Cardmember to link his/her CIMB Credit Card(s) to their GrabPay Wallet
 - Step 2: Access the Grab mobile application
 - Step 3: Choose either “Transport” or “Food” in the Grab mobile application homepage
 - Step 4: Enter the Grab promotional code stated in the SMS sent by CIMB Bank
 - Step 5: Tap on “Book ride” or “Place Order” and ensure that the payment method is via a CIMB Credit Card linked to his/her GrabPay Wallet. The \$5 will be deducted from the total amount payable.
8. The Gift is only valid for redemption when payment is made with a CIMB Credit Card via the Grab mobile application.

9. The Gift can be apply to all Grab Transport or GrabFood booked through the Grab mobile application.
10. The Gift cannot be combined with other promotional codes.
11. The Gift can only be redeem for one-time usage and cannot be spilt into various denominations/values.
12. Any unredeemed value from the Gift shall not be refundable, transferable, or exchangeable for cash, credit, or other goods and services.

General Terms and Conditions

13. By participating in the Promotion, the Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of CIMB Bank. Decision of CIMB Bank and/or CIMB Bank's merchant(s) in relation to the Promotion shall be final, binding and conclusive. CIMB Bank reserves its absolute rights and discretion to disqualify and/or reject any Cardmembers that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
14. Card account(s) must be in good standing during the Promotion Period. In the event that the relevant CIMB Credit Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever during the Promotion Period, CIMB Bank reserves the right to disqualify the Cardmember from the Promotion.
15. CIMB Bank reserves the right to replace and/or modify the Gift at its sole discretion at any time and without prior notice.
16. CIMB Credit Card transactions used for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa unless otherwise stated.
17. Gift must be taken as provided and are not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
18. The Bank reserves the right to charge or recover from the Cardmember or revoke the full value of the Gift should (i) the card transaction(s) used for qualifying for the Promotion be reversed, cancelled or void for any reason whatsoever or (ii) the Cardmember no longer qualifies or is eligible for the Gift or (iii) the Cardmember breaches any of the terms and conditions contained herein.
19. CIMB Bank is not a supplier of the Gift(s) and will not accept any liability in relation to the Gifts offered under the Promotion.
20. In case of dispute arising from or relating to the Promotion (including any dispute as to CIMB Bank's determination of the eligibility of any Cardmember to the Gift), the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
21. 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 Principal Cardmember to participate in the Promotion or to qualify for any Gift.
22. 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 or feedback concerning participating merchant(s) and/or their goods and services shall be settled directly between the Cardmember and the participating merchant(s). CIMB Bank bears no responsibility for resolving such disputes or for the dispute itself and shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.
23. By participating in the Promotion, all participants 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.cimbbank.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 participants to the participating merchant(s) in connection with this Promotion; and/or
- b) administering and conducting this Promotion.
- c) 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.cimbbank.com.sg.
- d) In the event of any inconsistency between these terms and conditions and/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.
- e) CIMB Bank reserves 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 all 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.
- f) Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions 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 that Cardmember, whether directly or indirectly caused.
- g) 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.
- h) 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 (Cap. 53B) to enforce any of these terms and conditions.