

## **Terms and Conditions Governing the CIMB Term Protect Plus eDM and SMS Campaign 2023 (“Campaign”)**

### **Eligibility**

For the purpose of this campaign (“Campaign”):

1. The “Campaign Period” will be from 27 March 2023 to 25 June 2023.
2. This Campaign is only applicable to existing CIMB credit card customers (“Customer”) who receive the electronic Direct Mailer or SMS message from CIMB Bank Berhad, Singapore Branch (“CIMB” or “CIMB Bank”) relating to this Campaign.
3. By participating in the Campaign, participants consent to CIMB Bank contacting them (including via SMS and WhatsApp) for the purposes of the Campaign notwithstanding any registration made by the participant on the Do Not Call Registry, any opt out of Marketing Messages via Voice Call, Phone Call, SMS/WhatsApp, eDM and/or MMS (Text Messages) with CIMB Bank and/or unsubscribing from receiving messages (including via SMS and WhatsApp) from CIMB Bank.

### **General**

1. By participating in the Campaign, the Customers 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 judges in relation to the Campaign shall be final, binding and conclusive. CIMB Bank reserves its absolute rights and discretion to disqualify and/or reject any Customers that it determines or reasonably suspects to be tampering with the process or the operation of the Campaign, or to be acting in breach of the Terms and Conditions herein.
2. CIMB Bank will not accept any liability in relation to the products and/or services offered by third party merchants (including Tokio Marine) under the Campaign.
3. In case of dispute arising from or relating to the Campaign (including any dispute as to CIMB Bank’s determination of the eligibility of any Customer to the Campaign), the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
4. In the event of any inconsistency between these terms and conditions and/or any application form, brochure, marketing or promotional material relating to the Campaign, these terms and conditions shall prevail to the extent of matters relating to this Campaign.
5. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Campaign or suspend or terminate the Campaign 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 Customer with effect from the earliest of the following:

- a. the date CIMB Bank places notice of such changes on its Singapore website;
  - b. the date after CIMB Bank sends notice of such change to the Customer by short messaging system (SMS) or electronic mail; and/or
  - c. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
6. Any termination, suspension, amendment or variation of this Campaign by CIMB Bank or the terms and conditions herein shall not entitle any Customer to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.
  7. These terms and conditions shall be governed by the laws of Singapore and the participants in the Campaign irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
  8. 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.
  9. All information is correct at the time of printing.
  10. CIMB Term Protect Plus is underwritten by Tokio Marine Insurance Singapore and distributed by CIMB Bank Berhad, Singapore Branch.
  11. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).