TERMS AND CONDITIONS GOVERNING THE CIMB AFFILIATES PERSONAL LOAN 11.11 SPECIAL PROMOTION 2026

1. The CIMB Affiliates Personal Loan 11.11 Special Promotion 2026 ("Promotion") is held from 3 November 2026 to 6 November 2026, both dates inclusive ("Promotion Period").

2. To be eligible for this Promotion ("Eligible Customer"), applicant must:
    a. apply for CIMB Personal Loan ("Facility") within the Promotion Period using the "Apply Now" button via participating partners' websites, namely SingSaver and MoneySmart (as specified by CIMB). We have the right to add or amend eligible channels to be entitled to this Promotion;
    b. submit the application for the Facility within the Promotion Period;
    c. As part of the CIMB WEBSITE PERSONAL LOAN 11.11 SPECIAL PROMOTION 2026, be among the first 200 applicants to be approved by CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank"), as determined by CIMB in its absolute discretion within the Promotion Period, across all eligible promotion channels. In the event of same timing of approval, CIMB has the right to determine who will be deemed an Eligible Customer;
    d. not have an approved loan with CIMB in the last 12 months and performed an early redemption for the purpose of obtaining the promotional rates; and
    e. not have received any gift under any CIMB Personal Loan promotion, as determined by CIMB in its sole and absolute discretion.

3. To qualify for the Gift (defined in Clause 4), Eligible Customers must meet the following qualifying conditions ("Qualified Customer"):
    a. Has applied and gotten approval for Facility for a value of a minimum of S$15,000; and
    b. Loan must be repayable over a tenure of 36, 48 or 60 months.

4. Qualified Customer will receive up to 0.11% p.a. of their final approved loan amount by way of cashback ("Gift").
    a. Limited to a maximum of S$1,000 per Qualified Customer, notwithstanding the final approved loan amount and tenure

For illustrative purpose:

Loan Amount Approved	*S$50,000*	*S$200,000*
Tenure	*5 years*	*5 years*
Gift	*S$50,000 x 0.11% x 5 years = S$275 cashback*	*S$200,000 x 0.11% x 5 years = S$1,000 cashback (capped at S$1,000)*

5. CIMB has the right to determine the method of calculation of the Gift.

6. Each Qualified Customer is only limited to one (1) Gift during the Promotion Period based on the 1st approved Facility fulfilling the qualifying criteria for the Gift. For avoidance of doubt, customer will not be eligible for another Gift even if a 2nd Facility has been approved during the Promotion Period.

7. The Gift will be credited to Qualified Customer's CIMB Personal Loan Repayment account after 6 months of prompt payment from Facility approval month. There will not be any notice given to the Qualified Customers who will receive the Gift. If the customer has more than one Loan Repayment

account, CIMB Bank reserves the right to determine in its absolute discretion which account to credit the Gift into. There will be no notice given to Qualified customers.

8. The Gift cannot be redeemed or exchanged for cash, credit or any other item.

9. CIMB reserves the right to charge or recover the full value of the Gift from the Qualified Customer in the event the Facility is terminated within one (1) year from Facility approval date or if the Qualified Customer breaches any terms and conditions herein. Any expenses or costs resulting from such a deduction will be borne by the Qualified Customer. The Qualified Customer is deemed to have authorised such deductions.

10. Qualified Customers' Facility must be in good standing during the Promotion Period and up till the time the Gift is awarded. In the event that the Facility is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is awarded, CIMB Bank reserves the right to disqualify the Qualified Customer from the Promotion and/or to not award the Gift to the Qualified Customer.

11. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.

12. CIMB is entitled in its sole and absolute discretion 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 you with effect from the earliest of the following:
    a. the date CIMB places notice of such changes on its Singapore website
    b. the day after CIMB sends notice of such changes to your last known address in the records of CIMB by ordinary post;
    c. the day after CIMB sends notice of such change to you by short messaging system (SMS) or electronic marketing or advertising mailers; and/or
    d. the date CIMB places such notice at all of its branch(es) in Singapore.

13. Any termination, suspension, amendment or variation of this Promotion by CIMB or the terms and conditions herein shall not entitle you to any claims or compensation from CIMB for any and all losses and damages suffered or incurred, whether directly or indirectly caused.

14. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the non-exclusive jurisdiction of the courts of Singapore.

15. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

16. By participating in this Promotion, you agree and consent that CIMB may use, disclose and process personal data provided by you for one or more of the purposes stated in CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes below, and you confirm that you have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB from time to time:
    a. Disclosing the personal data of the participants to the merchants/suppliers of goods in connection with the Promotion; and/or

b. Administering and conducting the Promotion.

17. All other terms and conditions applicable to and governing the use of CIMB Personal Loan, General Terms and Conditions Governing Personal Loans (including applicable Product Terms) and the 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.

18. The Promotion is not valid with other offers or promotions unless otherwise stated.

19. Information is correct at time of print.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as at 21ST October 2026