TERMS AND CONDITIONS GOVERNING THE CIMB PERSONAL LOAN CASHBACK PROMOTION 2026

1. The CIMB Personal Loan Cashback Promotion ("Promotion") is held from 19th November – 30th 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 on CIMB Website www.cimb.com.sg/ploan ("Website") or via participating partners' websites (as specified by CIMB). We have the right to add or amend eligible channels to be entitled to this Promotion; For avoidance of doubt, applications made through an aggregator or other websites (e.g. MoneySmart, SingSaver, Lendela) that are not specified as a participating partners' website will not qualify for this Promotion;
   b. submit the application for the Facility within the Promotion Period and the application must be approved by CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank") in its absolute discretion by 30th November 2026.
   c. not have received any gift under any CIMB Personal Loan promotion, as determined by CIMB in its sole and absolute discretion.

3. Eligible Customers can receive a cashback of up to S$2,888 based on the following approved loan amounts and tenures ("Gift"):

Tenure	Approved Loan Amount	Non Preferred Customers	Preferred Customers
3, 4 or 5 years	S$15,000 - <S$50,000	0.48% of Approved Loan Amount	0.48% of Approved Loan Amount
	S$50,000 - <S$150,000	1.50% of Approved Loan Amount	1.50% of Approved Loan Amount
	S$150,000 and above	1.50% of Approved Loan Amount (Capped at S$2,500)	1.88% of Approved Loan Amount (Capped at S$2,888)

4. Preferred Customers refer to existing CIMB customers who maintain a Preferred Relationship with CIMB. Customers must hold a Preferred Relationship at the point of application and must continue to maintain such Preferred Relationship with CIMB until the fulfilment of the Gift. In the event that the applicant is no longer a Preferred Customer at the point of Gift Fulfilment, the applicant will be treated as a Non-Preferred Customer and be accorded the respective Gift for Non-Preferred Customers, subject to the other conditions as covered in the above clause 2 that the customer is eligible.

5. Each Eligible 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.

6. The Gift will be credited to Qualified Customer's CIMB Personal Loan Repayment account after 6 months of prompt payment from Facility approval month. 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.

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

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

9. Eligible 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 Eligible Customer from the Promotion and/or to not award the Gift to the Eligible Customer.

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

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

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

18. Information is correct at time of print.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as at 18th November 2026