

**TERMS AND CONDITIONS GOVERNING THE CIMB WEBSITE PERSONAL LOAN FLASH DEAL PROMOTION MARCH 2026**

1. The CIMB Website Personal Loan Flash Deal Promotion March 2026 (“Promotion”) is held from 10 March 2026 – 27 March 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](http://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 or 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 27 March 2026 (“Approved Application”); and
  - c. not have made an early redemption of any existing CIMB Personal Loans during the Promotion Period. For the avoidance of doubt, any applicant who has made an early redemption for an existing CIMB Personal Loan from the period of 1st March 2026 till 27th March 2026 (dates inclusive) will not be eligible for this Promotion.
  - d. not have received any gift under any CIMB PERSONAL LOAN promotion, at the Bank's absolute discretion.
3. The Promotional Interest Rate of 1.28% p.a. (EIR 2.46% p.a.) and zero processing fee are CIMB Bank’s lowest published rates and could differ from what is offered to you.
4. The Promotional Interest Rate offered by CIMB (at its absolute discretion) on the Website during the Promotion Period is exclusive to each Eligible Customer which may differ between customers and from other published interest rates on CIMB’s partners’ websites, other platforms displaying CIMB Personal loan offer or CIMB Personal Loan offered through any other channels other than the Website). For the avoidance of doubt, such Promotional Interest Rate offered is still subject to the approval/confirmation of CIMB in its absolute discretion at loan approval.
5. Eligible Customers can receive a cashback of up to S\$2,888 based on the following approved loan amounts and tenures (“Gift”):

<b>Tenure</b>	<b>Approved Loan Amount</b>	<b>Non Preferred Customers</b>	<b>Preferred Customers*</b>
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)

\* 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 will be accorded the respective Gift for Non-Preferred Customers, subject to the other eligibility criteria as covered in the clause 2 above.

6. Each Eligible Customer is only limited to one (1) Gift during the Promotion Period based on the 1<sup>st</sup> approved Facility fulfilling the qualifying criteria for the Gift. For avoidance of doubt, customer will not be eligible for another Gift even if a 2<sup>nd</sup> Facility has been approved during the Promotion Period.
7. The Gift will be credited to an Eligible Customer's CIMB Personal Loan Repayment account after 6 months of prompt payment from Facility approval month. If the applicant 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.
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 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.
10. 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.
11. Upon approval of your Facility (whether in whole or in part), CIMB will credit the approved loan amount ("Disbursed Amount") into a Singapore dollar denominated bank account held by you as specified in your application.
12. Each Facility application is subject to the approval of CIMB in its absolute discretion. CIMB reserves the right to reject any application in its entirety and/or approve only part of the requested loan amount at its absolute discretion without providing any reason without liability.
13. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
14. 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.

15. 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.
16. 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.
17. 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.
18. 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](http://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.
19. 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](http://www.cimb.com.sg).
20. The Promotion is not valid with other offers or promotions unless otherwise stated.
21. Information is correct at time of print.