

TERMS AND CONDITIONS GOVERNING CIMB PERSONAL LOAN REFERRAL PROGRAMME

2025

1. The CIMB Personal Loan Referral Programme 2025 ("Promotion") is open to existing Personal Loan customers or Current/Savings Account holders ("Referrers") of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") who successfully refers any family member or friend ("Referred Person", Referrer and Referred Person together the "Participants") to sign up for at least 1 CIMB Personal Loan (as defined in greater detail in clause 2.2) ("Referral") between 12 February 2025 and 8th February 2026 ("Promotion Period"), both dates inclusive.

2. Eligibility

- 2.1 Referrers refer to:
 - (a) Existing Personal Loan customers with an ongoing Personal Loan with CIMB Bank; and/or
 - (b) Existing Current/Savings Account customers with CIMB Bank whose accounts are in active status without any hold code or closed status as at the point of Promotion fulfilment.
- 2.2 For Referrers to qualify for this Promotion, the Referred Person must:
 - (a) be referred by clicking on the WhatsApp button to enroll via EVA, CIMB Singapore's official chatbot, and apply via the application link provided in EVA, for the CIMB Personal Loan ("Facility"), not any other CIMB Loan products, and apply for the Facility using the CIMB Personal Loan Referral online form provided by the Bank within the Promotion Period. The Facility must be for a value of a minimum loan amount of S\$5,000 and repayable over a tenure of 36, 48 or 60 months;
 - (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 8th February 2026; and
 - (c) not be an existing Personal Loan customer with a Facility as at the date of the referral; or must not have any existing or previously closed/cancelled Facility in the last 12 months.
- 2.3 There is no limit to the number of Referrals and/or Referred Persons that can be referred by the Referrer during the Promotion Period. However, the referral of each Referred Person shall be considered as only one (1) Referral regardless of the number of new Facilities opened by the same Referred Person.
- 2.4 The date of referral shall be determined as the date on which the Bank receives the contact details of the Referred Person from the Referrer.
- 2.5 By participating in this Promotion, the Referrer and Referred Person, as applicable:
 - (a) undertakes to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "**Act**") and shall assist CIMB Bank to comply with the Act;
 - (b) consents to CIMB Bank contacting the Referred Person for the purposes of the Promotion;
 - (c) warrants that he/she consents to CIMB Bank and its related corporations (in Singapore and/or elsewhere) and such other third party collecting, using, disclosing and/or processing the Referred Person's personal data for the purpose of the Promotion and/or any other purposes related thereto;

- (d) consents to CIMB Bank disclosing the Referrer's name, and the fact that the Referrer is an existing CIMB Personal Loan customer, or holds an existing Current/Savings account with CIMB, to the Referred Person for the purposes of the Promotion and/or any other purposes related thereto;
 - (e) acknowledges that the Gift (as defined under clause 3 below) will be accorded to the Referrer if these Promotion terms and conditions are complied with; and
 - (f) confirms that he/she has read and agrees to be bound by the terms and conditions governing the Promotion.
- 2.6 By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).
- 2.7 The Referrers cannot refer themselves for this Promotion.
- 2.8 CIMB Bank reserves the right to determine the eligibility of a Referral for the purposes of this Promotion in its sole and absolute discretion without the need to provide any reasons whatsoever.
- 2.9 Employees of CIMB Bank are not eligible for this Promotion.

3. Referral Gift

- 3.1 Successful Referrers who have met all the terms and conditions during the Promotion Period will be entitled to receive cashback ("Gift"), as follows:

Successful Referrals	Referral Cashback
1 st – 9 th Referrals	S\$100 per case
10 th and above Referrals	S\$200 per case

- 3.2 Where a Referred Person successfully signs up for at least 1 Facility as stipulated in Clause 2.2 above, the Referrer will receive a Gift per Referred Person. Referrer will be able to receive a Gift per Referred Person, regardless of the total number of applications for the Facility that is approved. For the avoidance of doubt, Referrer will not be eligible for another Gift even if a 2nd Facility has been approved by the same Referred Person during the Promotion Period.
- 3.3 The Gift will be credited to Referrer's CIMB Personal Loan Repayment account, Current Account or Savings Account within 3 months from Referred Person's Facility approval date. If the Referrer has more than one Loan Repayment account, Current Account or Savings Account, CIMB Bank reserves the right to determine in its absolute discretion which account to credit the Gift into. In the event of invalid account information being provided on the CIMB Personal Loan Referral Website, CIMB Bank reserves the right not to accord the Gift.
- 3.4 If more than one (1) Referrer refers the same Referred Person to the Bank during the Promotion Period under the Promotion, only the first Referrer who refers the Referred Person to the Bank is eligible for the Gift. This will be determined based on the date of referral (as set out in greater detail in Clause 2.4 above). In the event of any dispute, the Bank shall have the sole and absolute discretion to determine which Referrer made the first referral.
- 3.5 The Gift cannot be redeemed or exchanged for cash, credit or any other item.

- 3.6 CIMB reserves the right to charge or recover the full value of the Gift from the Referrer in the event the relevant Referred Person's Facility is terminated within one (1) year from Facility approval date or if the relevant Referred Person breaches any terms and conditions herein.
- 3.7 Referrers' Facility and Referred Person's 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 Referrer from the Promotion and/or to not award the Gift to the Referrer.

4. General Terms and Conditions

- 4.1 CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
- 4.2 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 each Participant 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 Participant's last known address in the records of CIMB by ordinary post;
 - (c) the day after CIMB sends notice of such change to Participant 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.
- 4.3 Any termination, suspension, amendment or variation of this Promotion by CIMB or the terms and conditions herein shall not entitle Participants to any claims or compensation from CIMB for any and all losses and damages suffered or incurred, whether directly or indirectly caused.
- 4.4 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.
- 4.5 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.
- 4.6 By participating in this Promotion, Participants agree and consent that CIMB may use, disclose and process personal data provided by the Participant 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 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 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.
- 4.7 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.

- 4.8 The Promotion is not valid with other offers or promotions unless otherwise stated.
- 4.9 Information is correct at time of print.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as at 19th January 2026