

TERMS AND CONDITIONS GOVERNING CIMB BANK LUNAR NEW YEAR FIXED DEPOSIT PROMOTION 2021

1. The CIMB Bank Lunar New Year Fixed Deposit Promotion 2021 (the "Promotion") is open to new and existing CIMB Bank Retail Banking customers (the "Customers") who make a conventional Singapore Dollar Fixed Deposit Online Placement (the "Online Placement") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") into a CIMB Singapore Dollar Fixed Deposit Account between 4 February 2021 and 28 February 2021 ("Qualifying Period"), both dates inclusive.
2. The Online Placement must be made in the form of New Deposits and excludes the renewal of Singapore Dollar Fixed Deposit.
3. New Deposits refer to:
 - (a) funds in the form of non-CIMB Bank cheques;
 - (b) other funds that are not transferred from any existing CIMB Bank current, savings or fixed deposit account; OR
 - (c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Qualifying Period.
4. New Customer(s) refer to those who do not hold any CIMB Bank Retail Banking Account(s) and did not close any CIMB Retail Banking Account(s) within the past twelve (12) months immediately prior to the date the new CIMB Bank Retail Banking Account is opened.

Gift

5. Customer must make a 12-month Online Placement with the minimum amount of S\$50,000 during or before the end of the Qualifying Period. Only Online Placements that are approved by CIMB Bank during or before the end of the Qualifying Period will qualify for the Promotion. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend its processing time.
6. For the avoidance of doubt, a Customer will be entitled to a maximum of one (1) Gift per customer.
7. For Customer(s) who have submitted more than one Online Placement during the Qualifying Period under this Promotion, CIMB will use the first Online Placement to determine the eligibility of Gift for the Customer.
8. Customers who successfully meet all the eligibility criteria and terms and conditions during the Qualifying Period as set out herein will be entitled to receive the following gift (the "Gift") corresponding to the amount of Online Placement made at the respective tiers as follows:

For New Online Placement Amount	Gift	Entitlement
S\$50,000 to < S\$100,000	\$80 Takashimaya Voucher	First 500 Customers
S\$100,000 and above	\$160 Takashimaya Voucher	First 300 Customers
For New to Bank Customer Only		
S\$250,000 and above	\$500 Takashimaya Voucher	First 80 Customers

9. The Gifts are awarded on a first come first served basis and are limited to the number of Customers set out in the above clause.
10. Only eligible Online Placements that are maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of fulfillment will be eligible for the Gift.
11. The Gift will be sent to the customer mailing address registered under the Bank's records for their Singapore Dollar Fixed Deposit Account via registered mail within one (1) calendar month from the date of Fixed Deposit Online Placement.

12. CIMB Bank reserves the right to replace the Gift with an item of similar value at its sole discretion at any time without prior notice and without liability.
13. CIMB Bank is not a supplier of the Gifts offered under the Promotion and will not accept any liability in relation thereto. The Gift is subject to the accompanying terms and conditions and such other terms and conditions by the relevant merchant or supplier.
14. The Gifts are not refundable or exchangeable for cash, credit or other goods and services or other items of any kind and is not transferable
15. In the event the Customer withdraws his/her Online Placement before the maturity date of the Online Placement, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Gift from the Customer's Online Placement. Any expenses or costs resulting from such a deduction will be borne by the Customer. The Customer is deemed to have authorised such deductions.

General Terms and Conditions

16. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
17. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the Customer being ineligible to participate in the Promotion.
18. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on Customers with effect from the earliest of the following:
 - (a) the date CIMB Bank places notice of such changes on its Singapore website;
 - (b) the day after CIMB Bank sends notice of such changes to the Customer's last known address in the records of CIMB Bank by ordinary post;
 - (c) by short messaging system (SMS) or electronic mail; and/or
 - (d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
19. CIMB Bank gives no representation or warranty with respect to the quality of the gifts, prizes, goods and services awarded or their suitability for any purpose and shall not be responsible for any consequence arising from or in connection with the Promotion and/or the redemption or use of such gifts, prizes, goods or services.
20. Notwithstanding any provisions to the contrary herein contained, any dispute concerning the Gift or any goods or services received shall be settled directly between the Customer and the merchant or supplier.
21. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
22. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of or in connection with the Promotion or the Gift and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
23. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
24. The Terms and Conditions Governing the Operations of Deposits Account and any other relevant terms and conditions (all as amended from time to time) will apply to the Singapore Dollar Fixed Deposit Account and the Placement.
25. By participating in this Promotion, Customer consents to CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (2012) (available on www.cimbbank.com.sg) and Customers agree and consent that CIMB Bank may use, disclose and process personal data provided by the Customers for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 and for the purposes of administering and conducting this Promotion.
26. These terms and conditions shall be governed by the laws of Singapore and all Customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

27. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

28. **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.