

## TERMS AND CONDITIONS GOVERNING CIMB FIXED DEPOSIT(S) REFERRAL PROGRAMME

1. This Promotion is open to all existing Retail Banking customers ("Referrers") of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") who successfully refer New Customer(s) ("Referee") to open an online CIMB SGD Fixed Deposit Account ("Eligible Account") as the main account holder ("Referral") between 1 December 2021 to 30 June 2022 ("Promotion Period"), both dates inclusive. For the avoidance of doubt, Eligible Account do not include CIMB Foreign Currency Fixed Deposit Account and CIMB Why Wait Fixed Deposit-I Account.
2. Referee must not hold any CIMB Deposit Account(s) and not close any CIMB Deposit Account(s) within the past twelve (12) months immediately prior to the date the new Eligible Account is opened.
3. The Eligible Account(s) must be opened with a minimum of S\$30,000 in the form of New Deposit placement within fourteen (14) calendar days from the account opening date in order to be deemed as a successful referral.
4. New Deposit(s) refer to:
  - (a) funds in the form of non-CIMB Bank cheques;
  - (b) other funds that are not:
    - i. transferred from any existing CIMB Bank current, savings or fixed deposit account; OR
    - ii. withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Promotion Period.
5. To qualify for this Promotion, the Referee must apply for the Eligible Account online and indicate the following details under the Referrer's section in the online application form:
  - (a) Referrer's Full Name under "**Referrer's Full Name (as per NRIC/Passport)**"
  - (b) Referrer's Last 4 Characters of NRIC/Passport number under "**NRIC/Passport No. (Last 4 Characters)**"For the avoidance of doubt, the Referrer will not qualify for this Promotion if the Referee does not apply for the Eligible Account online (e.g. via walk-in at branch).

### Before you submit

Are you referred by a friend or family member?

 Yes  No

Referrer's Full Name as per NRIC/passport\*

Referrer's Identification Number (Last 4 Characters)\*

- By submitting the personal data relating to a third party (i.e. Referrer), the Referee:
- (i) undertakes to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "**Act**");
  - (ii) warrants that he/she has obtained the appropriate consent under the Act from the Referrer to permit the Referee to disclose the Referrer's personal data to CIMB Bank for the purposes of the Promotion and any other related purposes;
  - (iii) warrants that, to the best of his/her knowledge, the Referrer's personal data provided is reasonably accurate and complete;
  - (iv) undertakes to notify the Bank immediately if the Referrer has withdrawn his/her consent; and
  - (v) confirms that he/she has read and agrees (and procures that the Referrer has read and agrees) to be bound by the terms and conditions governing CIMB Fixed Deposit(s) Referral Programme.
6. By participating in this Promotion, the Referee acknowledges that the Referrer is or will be aware that the Referee has met or will meet the eligibility criteria for this Promotion (where applicable).
  7. The Referrer and Referee must not be a staff of CIMB Bank and/or CGS-CIMB Securities (Singapore) Pte. Ltd.
  8. The Referrer cannot self-refer for this Promotion.
  9. The Referrer must not be the joint account holder of the new Eligible Account opened by the Referee.

10. Two or more Referees who open a joint Eligible Account will only be considered as one successful referral. For each such referral, only one (1) Gift will only be awarded to the Referrer who referred the main account holder of the Eligible Account.
11. CIMB Bank reserves the right to determine the eligibility of a Referrer or a Referee in its sole and absolute discretion, without the need to provide any reasons whatsoever. If CIMB Bank in its sole and absolute discretion determines that a Referrer or Referee does not otherwise qualify under this Promotion, CIMB Bank reserves the right not to award the Gift (defined below).

### **Gift**

12. Successful Referrer who has met all the terms and conditions will be entitled to receive shopping voucher (“Gift”) for each successful Referral made, as follows.

<b>Gift for Referrer</b>
S\$30 shopping vouchers for each successful referral

13. The Gift will be sent to the Referrer within three (3) calendar months after the Referee successfully opens the Eligible Account with the Bank.
14. In the event of a cross-referral, where more than one Referrer refers the same Referee during the Promotion Period, the Referrer that is indicated on the Referee’s duly completed account opening form first received by CIMB Bank will be entitled to the Gift. Notwithstanding the aforesaid, CIMB Bank reserves the right to determine in its absolute discretion the Referrer in respect of that referee for the purpose of this Promotion. CIMB Bank’s decision on this matter will be final and conclusive. No correspondence or claims shall be entertained.
15. There is no limit to the number of referrals that can be referred by the Referrer during the Promotion Period. However, the referral shall be considered as only one (1) referral regardless of the number of new Eligible Accounts opened by the same Referee.
16. 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. In addition, CIMB Bank reserves the right at its sole discretion to determine which shopping voucher (including the type, merchant etc.) to award to the Referrer.
17. The Gifts are not exchangeable for other goods and services or other items of any kind and is not transferable. The Gifts shall be subject to such terms and conditions imposed by the relevant merchant or suppliers of goods from time to time.
18. In the event the Referee closes the Eligible Account within the Fixed Deposit placement period or breaches any of the terms and conditions contained herein or in the Product Terms or if the Referrer no longer qualifies or is eligible for the Gift, CIMB Bank may in its discretion forfeit the Gift and where the Gift has already been awarded, CIMB Bank reserves the right to deduct a sum equivalent to the value of the relevant Gift for that Eligible Account from the Referrer’s and Referee’s account. Any expenses or costs resulting from such a deduction will be borne by the Referrer and Referee. The Referrer and Referee are deemed to have authorised such deductions.

### **General Terms and Conditions**

19. New Deposits used for redemption of this Promotion will not be valid for other promotions organised by CIMB Bank and vice versa, unless otherwise stated.
20. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer, Eligible Account and/or Referee to participate in this Promotion.
21. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate or suspend 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 all participants 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 account holder's last known address in the records of CIMB Bank by ordinary post;
  - (c) the day after CIMB Bank sends notice of such changes to the account holder 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.
22. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any participant to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
23. CIMB Bank gives no representation or warranty with respect to the quality of the Gift or suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with this Promotion and/or the redemption or use of the Gift. Any dispute about the same must be resolved directly with the merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.
24. All feedback on relations with the merchants should be directed to the relevant merchant.
25. In case of dispute, CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
26. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts and Terms and Conditions Governing Electronic Banking Services ("Product Terms") (available at any CIMB Bank branch or on [www.cimb.com.sg](http://www.cimb.com.sg)) continue to apply with full force and effect.
27. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
28. By participating in this Promotion, all participants agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on [www.cimbbank.com.sg](http://www.cimbbank.com.sg)) and for the purposes stated below and all 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 Bank from time to time:
- (a) disclosing the personal data of the participants to the merchants/suppliers of goods in connection with this Promotion; and/or
  - (b) administering and conducting this Promotion.
29. These terms and conditions shall be governed by the laws of Singapore and all participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
30. 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.
31. All information is correct at the time of print.
32. **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.