

**TERMS AND CONDITIONS GOVERNING CIMB ZAKAT 2020 PROMOTION**

1. The CIMB Zakat 2020 Promotion (the "Promotion") is open to new customers of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or the "Bank") who open a CIMB FastSaver-i account and have met all the Eligibility Criteria (as described below) during the Promotion Period (as defined below). Existing customers who have an existing CIMB SGD Current/Savings account with CIMB Bank are also eligible under this Promotion. Newly opened CIMB FastSaver-i accounts and existing CIMB SGD Current/Savings accounts shall collectively be known as "Eligible Account(s)". For avoidance of doubt, the Promotion is also open to all staff of CIMB Bank.
2. The Promotion is valid from 24 April 2020 to 23 May 2020 both dates inclusive (the "Promotion Period").

**Promotion and Eligibility Criteria**

3. For new to bank customers to be eligible, they must open a new CIMB FastSaver-i account and must be at least 16 years of age when opening the account. Personal and joint Eligible Accounts are eligible under this Promotion.
4. CIMB FastSaver-i accounts must be opened using the online application form found at [www.cimbbank.com.sg](http://www.cimbbank.com.sg) and funded within fourteen (14) calendar days from account opening date in order to be deemed "activated", along with the Bank's receipt and approval of all relevant documentation from the customer.
5. The account holder of the CIMB SGD Current/Savings account must be an individual. The CIMB SGD Current/Savings account must also not be held on behalf of a company or an organization.
6. The CIMB FastSaver-i account must be opened and funded with minimum initial deposit of S\$1,000 (the "Initial Deposit"). The Initial Deposit must be deposited in one (1) deposit transaction and not in multiple deposit transactions and the stipulated Initial Deposit maintained for a minimum period of one (1) month from the date of account opening in order to be eligible for the Promotion. The customer must make a minimum payment of S\$15 and above under MUIS Zakat Fitrah and/or MUIS Zakat on Savings via CIMB *Clicks* Internet Banking during the Promotional Period.
7. For existing customers to be eligible for this Promotion, the customers must top up an additional deposit of at least S\$1,000 (the "Top Up") into any CIMB SGD Current/Savings account within the Promotion Period. The Top Up must be deposited in one (1) deposit transaction and not in multiple deposit transactions and the stipulated Top Up maintained for a minimum period of one (1) month from the date of account Top Up in order to be eligible for the Promotion. The existing customer must make a minimum payment of S\$15 and above under MUIS Zakat Fitrah and/or MUIS Zakat on Savings via CIMB *Clicks* Internet Banking during the Promotional Period.
8. The Initial Deposits or Top Ups into an Eligible Account(s) must be made with fresh funds, which excludes transfers from existing CIMB Bank accounts. "Fresh Funds" refers to funds in the form of non-CIMB Bank cheques, cashier's orders, FAST transfers from other Bank or demand drafts as well as all other funds that are not transferred from any CIMB Bank accounts
9. Each customer is entitled to a maximum of one (1) Gift (as defined below), regardless of the number of CIMB FastSaver-i accounts opened or number of and/or amount of CIMB SGD Current/Savings account Top Up. If the new customer opens more than one CIMB FastSaver-i account during the Promotion Period, the Gift awarded will be based on the first CIMB FastSaver-i account opened by CIMB Bank. If the existing customer opens or Top Up more than one CIMB SGD Current/Savings account during the Promotion Period, the Gift awarded will be based on the first account that was funded with the Initial Deposit or Top Up.

10. Pictures of the Gift donations will be uploaded on CIMB Bank's facebook page or any other media that is publicly available.
11. The Gift will be donated to OurMasjid.SG within two (2) calendar months after the Promotion ends.
12. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by CIMB Bank in its sole discretion at the time of fulfillment will be eligible for the Promotion.
13. CIMB Bank reserves the right to determine the eligibility of a customer in its sole and absolute discretion, without the need to provide any reasons whatsoever.
14. Customer(s) who have met all the terms and conditions will be entitled to receive the Gift as follows:

<b>Tier</b>	<b>Fresh funds deposited as Initial Deposit/ Top Up</b>	<b>Gift</b>	<b>Quantity</b>
1	S\$ 1,000 and above	S\$5 donation to OurMasjid.SG, an initiative supported by MUIS, from the Bank on behalf of the customer.	Eligible for the first 1,000 customers who pay a minimum of S\$15 for Zakat Fitrah and/or Zakat on Savings via CIMB <i>Clicks</i> Internet Banking during the Promotion period

15. For the avoidance of doubt, no Gift will be accorded for any Initial Deposit or Top up of less than S\$1,000.
16. In the event that the account holder of an Eligible Account places additional deposits during the Promotion after the Initial Deposit, the account holder will not be eligible for additional Gift. The calculation of the Gift is based solely on the amount of fresh funds deposited as the Initial Deposit.
17. The Promotion is on a first-come, first-served basis. Limited to 1 Gift per customer based on main Eligible Account holder.
18. The Bank reserves the right to change or substitute the Gift with other gift items of similar value without prior notice and without liability.
19. Customers who are eligible for this Promotion will within 2 calendar months after the Promotion Period, be notified of their eligibility under this Promotion and that the Gift has been donated by the Bank to OurMasjid.SG on their behalf
20. In the event the account holder(s) closes the newly opened CIMB FastSaver-i account or existing CIMB SGD Current/Savings account within one (1) month from the date of account opening, or breaches any of the terms and conditions contained herein, the account holder(s) no longer qualifies or is eligible for the Gift.
21. CIMB Bank is not obligated to notify the customer should the customer not be eligible for the Promotion.

### **General Terms and Conditions**

22. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

23. 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 Customer participating in the Promotion.
24. 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) the day after CIMB Bank sends notice of such change to the Customer by short messaging system (SMS) or electronic mail; or
  - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
25. 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 Deposits Account and Terms and Conditions Governing Electronic Banking Services (available on [www.cimbbank.com.sg](http://www.cimbbank.com.sg)) apply.
27. 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 partners in connection with this Promotion; and/or
  - b) administering and conducting this Promotion.
28. 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 to the extent of this Promotion.
29. These terms and conditions shall be governed by the laws of Singapore and the Customers in the Promotion 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.

**CIMB Bank Berhad (13491-P)**