



Terms and Conditions Governing CIMB Credit Cards S\$0 Foreign Transaction Fee On Malaysia Ringgit Spends Promotion 15 January – 29 February 2024 (“Promotion”)

Promotion Period

1. The Promotion is valid from **15 January 2024 (Singapore Time 0000hrs) to 29 February 2024 (Singapore Time 2359hrs)**, both dates inclusive (“Promotion Period”).

Eligibility

2. The Promotion is open to all credit cards issued by CIMB Bank Berhad, Singapore Branch (each a “Eligible Credit Card”, collectively “Eligible Credit Cards”). For the purposes of the Promotion, each principal cardmember shall be referred to as the “Eligible Cardmember”, and collectively such cardmembers shall be referred to as the “Eligible Cardmembers”. By participating in the Promotion, Eligible Cardmembers agree to be bound by the Promotion Terms and Conditions.
3. For an Eligible Cardmember to be eligible for the Promotion, his/her Card account must be valid during the Promotion Period and up until the time the Cashback Reward is awarded (i.e. must not be suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)).

Promotion Mechanics

4. Eligible Cardmembers will receive **3% cashback** (“Cashback Reward”) (Capped at S\$20) for all Malaysia Ringgit Eligible Transactions, which is meant to offset:
 - (i) the fee of 1% levied by Mastercard or Visa for all transactions made in foreign currencies, and
 - (ii) the administrative fee of 2% levied by CIMB Bank for transactions in foreign currencies.
5. If the Eligible Cardmember has more than one Eligible Credit Card and/or has supplementary cards under the same Eligible Credit Card account, Eligible Transactions across the various Eligible Credit Cards will be included in the calculation of the Cashback Reward.
6. The cashback reward will be credited to the Eligible Cardmembers’ credit card account with the highest net spending amount of Eligible Transactions by **31 March 2024**.

SMS Registration

7. To participate in the Promotion, an Eligible Cardmember needs to register once via SMS during the Promotion Period.
8. The Eligible Cardmember can send the SMS registration before or after making the Eligible Transaction(s) during the Promotion Period. For the avoidance of doubt, SMS registration received by the Bank before and after the Promotion Period will be considered as invalid entries.
9. An automated SMS acknowledgement reply will be sent to the Eligible Cardmember who has sent an SMS to register for the Promotion, and the automated SMS acknowledgement reply will constitute the confirmation of registration of an Eligible Cardmember for the Promotion, subject to these terms and conditions. However, the automated SMS acknowledgement reply does not constitute a confirmation of the award of the Cashback Reward.
10. The sending and receiving of an SMS is service provider dependent. The Bank will not be responsible in any manner whatsoever for any delay or failure caused in the sending or receiving of any SMS, or any ineligibility to participate in the Promotion resulting from the same. Eligible Cardmembers shall be solely responsible for all fees and charges imposed by their service providers in relation to the registration for the Promotion, including any roaming charges charged by his/her service provider if he/she sends an SMS registration from overseas.

11. By registering for the Promotion, the Eligible Cardmember consents to the Bank contacting them (including via Email, SMS and WhatsApp) for the purposes of the Promotion, notwithstanding any registration made by the Eligible Cardmember on the Do Not Call Registry as well as any opt out of Marketing Messages via Voice Call, Phone Call, SMS/WhatsApp, eDM and MMS (Text Messages) with the Bank and/or unsubscribing from receiving messages (including via SMS and WhatsApp) from CIMB Bank.

SMS Registration Format

12. Eligible Cardmember(s) can register his/her participation by sending an SMS to “75558” in the below prescribed format:

FXMYR <space>Last 4 digits of NRIC
Example: FXMYR 4567 if your NRIC is S1234567Z

13. SMS(es) must be sent in the prescribed format using the Eligible Cardmember's Singapore-registered mobile number held in the Bank's records in order to be eligible for the Promotion. An SMS sent from any other mobile number (including the Supplementary Cardmember's mobile number) will not qualify and will be considered as an invalid entry. An SMS sent from an overseas number will not qualify.

14. For the avoidance of doubt, SMS(es) which are not in the prescribed format or are incorrect will not qualify for the Promotion and will be considered as an invalid entry.

15. Upon successful Registration, all the Eligible Cardmember's validly existing Card(s) (i.e. not suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) will be registered for the Promotion (such successfully registered card(s) hereinafter referred to as a “Registered Card” and the cardmember of such Registered Card, a “Registered Cardmember”) immediately.

Eligible Transactions

16. Eligible Transactions are retail transactions conducted with an Eligible Credit Card during the Promotion Period and made in Malaysia Ringgit. The Eligible Transaction amount will be based on the Malaysia Ringgit amount that is subsequently converted to a Singapore Dollar amount and posted to the Eligible Credit Card account.

Excluded Transactions

17. The following transactions shall be excluded from the calculation of Eligible Transactions:

- a) Any Cash advances
- b) Any Balance transfers
- c) Any Funds transfers
- d) Any transactions on CIMB 0% i.Pay Plan
- e) Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
- f) Any amount brought forward from the customer's last statement
- g) Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
- h) Any payments to insurance companies
- i) Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
- j) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
- k) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)

- l) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
- m) Any other transactions that may be prescribed by the Bank from time to time
- n) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
- o) Any transaction with transaction description "AMAZE**"
- p) Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOU TRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	LAZADA WALLET	REVOLUT

- q) Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:
 - i. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
 - ii. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
 - iii. 6211 (Security Brokers/Dealers)
 - iv. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
 - v. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - vi. 8211 (Elementary and Secondary Schools)
 - vii. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 - viii. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
 - ix. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified))
 - x. 9211 (Court Costs, Including Alimony and Child Support)
 - xi. 9222 (Fines), 9223 (Bail and Bond Payments)
 - xii. 9311 (Tax Payments)
 - xiii. 9399 (Government Services (Not Elsewhere Classified))
 - xiv. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
 - xv. 8398 (Charitable Social Service Organizations), 8651 (Political Organizations) and 8661 (Religious Organizations)
 - xvi. 7523 (Parking Lots, Parking Meters and Garages)
 - xvii. 7349 (Cleaning, Maintenance and Janitorial Services)

General Terms and Conditions

- 18. By participating in the Promotion, the Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of the Bank. Decision of the Bank and/or the Bank's judges in relation to the Promotion shall be final, binding and conclusive. The Bank reserves its absolute rights and discretion to disqualify and/or reject any Cardmembers that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
- 19. Credit card transactions used for this Promotion will not be valid for other promotions organized by the Bank and vice versa unless otherwise stated.
- 20. The Cashback Reward must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.

21. The Bank reserves the right to replace or substitute the Cashback Reward with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
22. The Bank reserves the right to charge or recover from the Cardmember or revoke the full value of the Cashback Reward, should (i) the card transaction(s) used for qualifying for the Promotion be cancelled or void for any reason whatsoever or (ii) the Cardmember no longer qualifies or is eligible for the Cashback Reward or (iii) the Cardmember breaches any of the terms and conditions contained herein.
23. The Bank will not accept any liability in relation to the Cashback Reward offered under the Promotion.
24. In case of dispute arising from or relating to the Promotion (including any dispute as to the Bank's determination of the eligibility of any Cardmember to the Cashback Reward), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
25. The Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Principal Cardmember to participate in the Promotion or to qualify for any Cashback Reward.
26. By participating in the Promotion, all participants agree and consent that the 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.cimb.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 of the Promotion for the purposes of identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion;
 - b. administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the participants; and
 - c. publishing and/or displaying the names and/or the pictures/photographs of the participants of the Promotion for print advertisements or other publicity materials.
27. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") and 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.
28. In the event of any inconsistency between these terms and conditions and/or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
29. The Bank reserves the right 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 all Cardmembers with effect from the earliest of the following:
 - a. the date the Bank places notice of such changes on its Singapore website;
 - b. the day after the Bank sends notice of such changes to the Principal Cardmember's last known address in the records of the Bank by ordinary post;
 - c. the date after the Bank sends notice of such change to the Principal Cardmember by short messaging system (SMS) or electronic mail; and/or
 - d. the date the Bank places such notice at all of its branch(es) in Singapore.
30. Any termination, suspension, amendment or variation of this Promotion by the Bank or the terms and conditions herein shall not entitle any Cardmember to any claims or compensation from the Bank for any and all losses or damages suffered or incurred by that Cardmember, whether directly or indirectly caused.
31. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.



32. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Information is correct as at 10 January 2024

CIMB Bank Berhad (197201001799 (13491-P))