

TERMS AND CONDITIONS GOVERNING CIMB COVID-19 BEREAVEMENT SUPPORT PROGRAMME (“Programme”)

1. The CIMB COVID-19 Bereavement Support Programme (“Programme”) is an initiative by CIMB Bank Berhad, Singapore Branch (“CIMB” or the “Bank”) to grant financial support to our customers, or their immediate family members who are affected by the COVID-19 outbreak. Eligible Customers or Eligible Immediate Family Members who satisfy the criteria in clause 2 below will be granted financial support under this Programme in the event of bereavement from Covid-19. The Programme will be from now till 31 December 2020.

To participate in this Programme, an Eligible Customer or the Eligible Immediate Family Member must submit an application to the Bank and such application must be approved by the Bank (in its sole and absolute discretion). Only one application is allowed for each bereavement and the application must be submitted to the Bank within 7 days from the date of death.

2. To qualify for the Programme, the individual must satisfy the criteria below:-
 - a) – Is an immediate family member¹ (“Eligible Immediate Family Member”) of an Eligible Customer² who has passed on in Singapore due to COVID-19 on or before 31 December 2020 (“Deceased Customer”); or
– An Eligible Customer² whose immediate family member¹ has passed on in Singapore due to COVID-19 on or before 31 December 2020 (“Deceased Immediate Family Member”)
 - b) none of the Eligible Customer’s account(s) or facility(ies) with CIMB are in arrears of more than 90 days at the point of application for the Programme
3. A copy of the following supporting documents must be submitted together with the application and submitted to CIMB:
 - Death certificate of the Deceased Customer/Deceased Immediate Family Member
 - Hospital treatment report or reports, confirming that the Deceased Customer/Deceased Immediate Family Member was a COVID-19 patient or that his/her cause of death was COVID 19
 - Copy of NRIC/Passport
 - Marriage or birth certificate as proof of relationship with the Deceased Customer/Deceased Family Member

If the deceased passed away on or before 31 December 2020, application must be submitted to the Bank within 7 days of the date of death.
4. Benefits under this Programme are given on a gratuitous and goodwill basis. The Bank reserves the right in its sole and absolute discretion to determine the eligibility of the applicant and the financial support measures under this Programme, without the need to provide any reason whatsoever.

¹ An immediate family member means the spouse, children or parents of the deceased, whose relationship can be proven via marriage certificate or birth certificate. For the avoidance of doubt, the immediate family member may or may not necessarily be a CIMB’s customer.

² An Eligible Customer refers to an existing customer of CIMB as at 6 April 2020 till to date with any of the following with CIMB:

- current account/-i/savings account/-i(s) with positive balance and the account(s) is not dormant; or
- credit card/-i(s) with usage in the last six (6) months; or
- loan(s)/financing facility(ies)

5. A number of financial support measures may be provided to the Eligible Immediate Family Member/Eligible Customer under the Programme, including:
 - Cash contribution of SGD 5,000 (one-off) to defray the funeral expense
 - Cash contribution of SGD 500 (one-off) to pay for the outstanding bills owing by the Deceased Customer/Deceased Immediate Family Member
 - Waiver of up to SGD \$500 on outstanding fees and charges owing by the Deceased Customer to CIMB
 - Write-off of up to SGD \$5,000 on debts for credit cards, overdrafts, and/or personal loan/financing owing by the Deceased Customer to CIMB
6. The Bank accepts no liability for any late or non- approval of application to the Programme due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
7. 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 applicant to participate in this Programme.
8. The Bank's decision on all matters relating to this Programme is final and binding and no further correspondence will be entertained.
9. By participating in this Programme, the customer agrees and consents that the Bank may use, disclose and process personal data provided by the participant for the purposes of administering and conducting this Programme and disclosing the personal data of the participants to the participating establishments, merchants or suppliers of goods and/or services in connection with the Programme and for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) 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 the Bank from time to time.
10. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Programme or terminate or suspend this Programme 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 participants 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 participant's last known address in the records of the Bank by ordinary post;
 - c) the day after the Bank sends notice of such changes to the participant 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.
11. The Bank shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Programme and/or any change, amendment, cancellation, termination, suspension or otherwise of the Programme and/or the terms and conditions of the Programme.
12. In the event of any inconsistency between these terms and conditions and any other terms and conditions, application form, brochure, or material relating to the Programme, these terms and conditions shall prevail to the extent relating to this Programme.

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.
13. 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 (Cap. 53B) to enforce any of these terms and conditions.