

**TERMS AND CONDITIONS GOVERNING EXTENDED COVID-19 CIMB CARE PACKAGE – PROPERTY LOAN (“Programme”)**

1. The Extended Covid-19 CIMB Care Package – Property Loan (“Programme”) is open to customers of CIMB Bank Berhad, Singapore Branch (the “Bank”) who are affected by the COVID-19 outbreak. The Programme will be granted for a period of up to 9 months from any time between 1 January 2021 and 31 December 2021 (both dates inclusive) (“Programme Period”), starting from the date that the application is approved.
2. To participate in this Programme,
  - Application for the Programme must be received by the Bank between 9 November 2020 to 30 September 2021.
  - Customer must be impacted by COVID-19 with at least 25% income loss or has a loss of employment after 1 Feb 2020
  - Customer’s existing property loan is not more than 90 days past due at the point of application

Application must be approved by the Bank (in its sole and absolute discretion) within the Programme Period.

3. Customer who fulfil the criteria as set out in Clause 2 above are eligible to apply for the Programme and submit any of the following documents:
  - Latest payslip/ payment advice, IRAS NOA, latest CPF Contribution history statement, employer’s letter, correspondence with government departments or any other reasonable supporting documents showing income loss of 25% or loss employment due to COVID after 1 Feb 2020 as required by the Bank.

Customers are to ensure that all documents and/or copies provided are complete, true and accurate, and shall become and remain the property of the Bank.

4. Eligible customer may opt to apply for a loan tenure extension of up to a cumulative period of 3 years. The application is subjected to the approval by the Bank and to be effected after the Programme ends.
5. The Bank shall be entitled to accept your application for the Programme sent or given through by you through telephone, electronic mails, short service messages (SMS), facsimile, or other written or oral mode of communication. The Bank will not be liable for acting in good faith and will rely and act in accordance to the instruction provide through telephone, electronic mails, SMS, facsimile, or other written or oral mode of communication, whether or not written instruction confirmation of such oral instruction is subsequently sent by you.
6. The Bank reserves the right in its sole and absolute discretion to determine the eligibility of the customer under this Programme, without the need to provide any reason whatsoever.
7. The Bank accepts no liability for any late approval of application to the Programme due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
8. 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 customer to participate in this Programme.
9. The Bank’s decision on all matters relating to this Programme is final and binding and no further correspondence will be entertained.
10. 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 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.cimb.com.sg](http://www.cimb.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.
11. 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.
12. 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.
13. The Terms and Conditions Governing Banking Facilities Granted by CIMB Bank Berhad (Singapore Branch) Secured by A Mortgage of Property will continue to apply with full force and effect. For full details, please visit [www.cimbbank.com.sg](http://www.cimbbank.com.sg). In the event of any inconsistency between these terms and conditions and any other terms and conditions, application form, brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail to the extent relating to this Programme.
14. 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.
15. 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.

**CIMB Bank Berhad**  
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