

**TERMS AND CONDITIONS GOVERNING CIMB RENOVATION-I FINANCING 0% PROCESSING FEE PROMOTION ("Promotion")**

1. The Promotion is valid from 1 October 2021 to 28 February 2022, both dates inclusive (the "Promotion Period").

**Eligibility Criteria**

2. To qualify for this Promotion, applicant must:-
  - a) Apply for a new CIMB Renovation-i Financing ("Eligible Product") issued by CIMB Bank Berhad, Singapore Branch ("CIMB Bank", "CIMB" or the "Bank") as main account holder within the Promotion Period ("Eligible Customer"). Joint applicant must be an immediate family member (parent, spouse or sibling);
  - b) Be a Singaporean and/or Singapore Permanent Resident aged 21 to 55 years old;
  - c) Earn a minimum annual income of S\$24,000 for single or each joint applicant;
  - d) Apply for a minimum financing amount of S\$10,000;
  - e) The Eligible Customer's application must be submitted to the Bank by 28 February 2022 and the Eligible Product must be accepted by the Eligible Customer and disbursed by the Bank by 31 March 2022.
3. Subject to these terms, if the Eligible Customer satisfies all the eligibility criteria set out in Clause 2 ("Qualified Eligible Customer"), the Qualified Eligible Customer will be eligible for 0% processing fee via cash rebate ("Gift") upon disbursement. The Gift will be credited into the Qualified Eligible Customer's dedicated Current/Savings account used to pay the monthly instalment for the Eligible Product 2 months after the disbursement.
4. For the avoidance of doubt, the Qualified Eligible Customer will only receive the discounted 0% processing fee on the Eligible product based on the main account holder if there are multiple Eligible Products applied for.

**General Terms and Conditions**

5. The new Eligible Product account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Promotion. In the event that the relevant Eligible Product account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit the Gift and the Qualified Eligible Customer shall not be entitled to any compensation or payment whatsoever.
6. CIMB Bank reserves the right to replace the Gift (with an item of similar value) at its sole and absolute discretion at any time without prior notice.
7. CIMB Bank accepts no liability for any late approval of any Eligible Product application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
8. CIMB 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 participant to participate in this Promotion or to receive any Gift.
9. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
10. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend this 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 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; or
- d) the date the Bank places such notice at all of its branch(es) in Singapore.

11. CIMB 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 Promotion and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
12. All other terms and conditions applicable to and governing the use of CIMB Renovation-i Financing ("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](http://www.cimb.com.sg).
13. 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.
14. In the event of any inconsistency between these terms and conditions and the Product Terms 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.
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.
16. The Promotion is not valid with other offers or promotions unless otherwise stated.

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

**Information is correct as at 21 December 2021**