

TERMS AND CONDITIONS GOVERNING CIMB PAYNOW (“Promotion”)

1. This CIMB PayNow Promotion is open to all customers of CIMB Bank Berhad, Singapore Branch (“CIMB”, “CIMB Bank” or “the Bank”) with a Personal SGD CIMB Savings or Current account as the main account holder (each a “Customer”) between 1 April 2022 to 31 May 2022 (“Promotion Period”), both dates inclusive.
2. To be eligible for the Promotion:
 - (a) Customer must not previously registered or linked any of their CIMB accounts to their NRIC or mobile number on PayNow;
 - (b) Customer must successfully register for CIMB PayNow by linking either their NRIC or mobile number to their CIMB Savings or Current account as the main account holder;
 - (c) Customer must make at least one (1) outward PayNow transaction of at least S\$20;
 - (d) Customer must not deregister or delink their PayNow from their CIMB account before 30 June 2022.
3. By participating in this Promotion, Customer acknowledges and is aware of the eligibility criteria for this Promotion.
4. CIMB Bank reserves the right to determine the eligibility of the customer under this Promotion in its sole and absolute discretion, without the need to provide any reasons whatsoever. If CIMB Bank in its sole and absolute discretion determines that a customer does not otherwise qualify under this Promotion, CIMB Bank reserves the right not to award the Gift (defined below).

Gift

5. First 100 successful Customers who have met all the terms and conditions herein will be entitled to receive Cash Credit (“Gift”) as follows:

PayNow New Sign Up	Gift	Quantity
Complete an Outward PayNow transaction of at least S\$20	S\$5 Cash Credit	First 100 New Sign Up

6. The Gift will be credited to successful Customer’s linked CIMB SGD Savings or Current account with CIMB PayNow by the end of following month.
7. Each successful Customer shall only be entitled to receive one (1) Gift.
8. CIMB Bank reserves the right to replace the Gift with an item of similar value at its sole discretion at any time without prior notice and without liability.
9. In the event the Customer deregister or delink their PayNow from their CIMB account before 30 June 2022, or breaches any of the terms and conditions contained herein, CIMB Bank may in its discretion forfeit the Gift and where the Gift has already been awarded, CIMB Bank reserves the right to deduct a sum equivalent to the value of the Gift from the Customer’s CIMB account or to charge the Customer the value of the Gift. Any expenses or costs resulting from such a deduction will be borne by Customer. The Customer is deemed to have authorised such deductions.

General Terms and Conditions

10. Outward PayNow transactions made for the purposes of this Promotion will not be valid for other promotions organised by CIMB Bank and vice versa, unless otherwise stated.
11. 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 to participate in this Promotion.
12. Customers' CIMB accounts have to be in good standing and have not been suspended, cancelled or terminated for any reason whatsoever in order to be eligible for the Gift.
13. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate or suspend 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 all participants 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 account holder's last known address in the records of CIMB Bank by ordinary post;
 - (c) the day after CIMB Bank sends notice of such changes to the account holder by Short Messaging System (SMS) or electronic mail; and/or
 - (d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
14. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any participant to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
15. CIMB Bank gives no representation or warranty with respect to the quality of the Gift or suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with this Promotion and/or the redemption or use of the Gift. Any dispute about the same must be resolved directly with the merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.
16. All feedback on relations with the merchants should be directed to the relevant merchant.
17. In case of dispute, CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
18. CIMB Bank's Terms and Conditions Governing the Operations of Deposits Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing CIMB PayNow Service ("Product Terms") (available at any CIMB Bank branch or on www.cimb.com.sg) continue to apply with full force and effect.
19. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
20. 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.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 to the merchants/suppliers of goods in connection with this Promotion; and/or
 - (b) administering and conducting this Promotion.
21. These terms and conditions shall be governed by the laws of Singapore and all participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
22. 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.
23. All information is correct at the time of print.

24. **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)