



TERMS AND CONDITIONS GOVERNING CIMB ACCOUNT OPENING LIFESTYLE REWARDS PROMOTION 2023

1. The CIMB Account Opening Lifestyle Rewards Promotion 2023 (the “Promotion”) is available from 22 June 2023 to 31 July 2023 (“Promotion Period”) both dates inclusive.
2. This Promotion is open to “Eligible Participant(s)” who:
 - a. Are New Customer(s) of CIMB Bank Berhad, Singapore Branch (“CIMB”, “CIMB Bank” or “the Bank”) who successfully opened a CIMB FastSaver Account or CIMB FastSaver-i Account (“Qualifying Account”) as the main account holder, during the Promotion Period. A “New Customer” is defined as an individual who must not have any existing CIMB Current or Savings Account(s) currently, or terminated or closed any existing CIMB Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period; and
 - b. Key in “BREADTALK” or “GONGCHA” as the Promo code upon application of the Qualifying Account(s). The promo code will determine the Lifestyle Reward the Eligible Participant will be awarded with, in accordance with clause 8 below.

Before you submit

Are you referred by a friend or family member?

Yes	No
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By submitting the Referrer’s personal data, you represent and warrant that: (i) you have obtained the Referrer’s consent to provide us with the Referrer’s personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes	No
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Promo Code*
BREADTALK

3. To be eligible for the Lifestyle Reward and subject to the terms and condition herein: (i) Eligible Participant(s) must deposit a minimum of S\$5,000 fresh funds (“Minimum Fund-in Amount”) into their Qualifying Account(s) (“Fund-in Date”) within ten (10) calendar days from the date of account opening (“Deposit Period”); and (ii) maintain the Minimum Fund-in Amount in the Qualifying Account(s) during the Holding Period in accordance with clause 9 below.
4. For the purpose of these terms and conditions, “fresh funds” are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
 - (i) funds in the form of non-CIMB cheques;
 - (ii) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period;
 - (iv) salary credited by CIMB Bank to the staff’s Qualifying Account or funds credited by CIMB pursuant to staff benefit.
5. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
6. The Eligible Participant must not be a staff of CIMB Bank and/or CGS-CIMB Securities (Singapore) Pte. Ltd.

7. The Eligible Participants' eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion, without the need to provide any reasons whatsoever.

CIMB Account Opening Lifestyle Rewards

8. During the Promotion Period, Eligible Participant who has met all the terms and conditions will be eligible to receive a S\$50 worth of merchant rewards e-card or vouchers ("Lifestyle Reward") that corresponds to the Promo Code, in accordance with the table below:

Promo Code	Lifestyle Reward(s)
BREADTALK	S\$50 BreadTalk Rewards eCard ("Lifestyle Reward A")
GONGCHA	10 x S\$5 Gong Cha physical Vouchers ("Lifestyle Reward B")

9. During the Promotion Period, Eligible Participant(s) who have met all the terms and conditions will be eligible to receive the Lifestyle Reward Voucher, in accordance with the illustration table below:

Date of Application of the Qualifying Account	Deposit Period (both dates inclusive)	Fund-in Date (must be within the Deposit Period)	Holding Period (from Fund-in Date to last day of third calendar month)	Notification to be sent to Eligible Participants by
10 July 2023	10 July 2023 to 20 July 2023	10 July 2023	10 July 2023 to 31 October 2023	31 January 2024

10. The end-of-day balance of the Qualifying Account(s) must not fall below S\$5,000 for three (3) calendar months, from the Fund-in Date to the last day of the third calendar month ("Holding Period"), to be eligible for this Promotion.
11. The Eligible Participant(s) will be notified by CIMB EVA Chatbot or SMS (or such other means as CIMB may decide in its sole discretion) for the redemption of the Lifestyle Reward within three (3) calendar months after the Holding Period. Eligible Participants will not be able to choose the Lifestyle Reward and it will be awarded based on the promo code keyed in, in accordance with clause 8. CIMB reserves the right to replace the Lifestyle Reward with an item of similar value at its discretion without prior notice without liability. For all Islamic Products, the Rewards under this Promotion shall be given subject to the Bank's sole discretion.
12. There is no limit to the number of Qualifying Accounts the Eligible Participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Lifestyle Reward per Eligible Participant.
13. The Lifestyle Reward is limited to the first 5,000 Qualifying Accounts.
14. The Eligible Participant(s) can receive only one (1) Lifestyle Reward per Eligible Participant.
15. Respective merchant terms and conditions apply. Please refer to the Lifestyle Reward and contact the respective merchant for more details.
16. CIMB Bank is not a supplier of the Lifestyle Reward offered under this Promotion and will not accept any liability in relation thereto.
17. The Lifestyle Reward is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.
18. Usage of the Lifestyle Reward is subject to the terms and conditions accompanying it (e.g. vouchers or reward card are to be utilized no later than the expiry date indicated on each voucher).



19. There will be no replacement of Lifestyle Reward(s) reported lost and/or stolen and/or not received.
20. There is no limit to the number of Qualifying Accounts the Eligible Participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Lifestyle Reward per Eligible Participant.

General Terms and Conditions

21. In the event the Eligible Participant closes his/her Qualifying Account(s) within twelve (12) months from the opening date of the Qualifying Account(s) or breaches any of the terms and conditions contained herein or if the Customer no longer qualifies or was never eligible for CIMB Account Opening Lifestyle Rewards Promotion 2023, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Lifestyle Reward from the Customer's account. Any expenses or costs resulting from such deduction will be borne by the Customer. The Customer is deemed to have authorized such deductions.
22. By participating in this Promotion, Customers 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 Customers 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 Customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - b. administering and conducting the Promotion.
23. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
24. 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 in participating in the Promotion.
25. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Lifestyle Reward(s) are awarded. In the event the relevant Qualifying Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Lifestyle Reward(s) are awarded, CIMB reserves the right not to award the Lifestyle Reward(s).
26. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate 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 Customers 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 Customer'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 Customer 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.
27. The Customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
28. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.



29. CIMB Bank reserves the right to replace and/or modify the Lifestyle Reward at its sole discretion at any time and without prior notice.
30. CIMB Bank gives no representation or warranty with respect to the quality of the Lifestyle Rewards or their 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 the Promotion and/or the redemption or use of the Lifestyle Rewards. Any dispute about the same must be resolved directly with the relevant merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of merchants' goods and services.
31. All feedback on relations with merchant(s) should be directed to the relevant merchant.
32. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers to the Promotion and/or Lifestyle Reward), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
33. In the event of any inconsistency between these terms and conditions and 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.
34. These terms and conditions shall be governed by the laws of Singapore and all Customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
35. 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.

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 (197201001799 (13491-P))