

TERMS AND CONDITIONS GOVERNING CIMB EXISTING JUNIOR SAVER ACCOUNT PROMOTION 2024

1. The CIMB Junior Saver Top Up Promotion 2024 (the “Promotion”) is available from 1 October 2024 to 31 December 2024 (“Promotion Period”) both dates inclusive.
2. This Promotion is open to “Eligible Participants”: (i) who are the first 200 “Existing Junior Saver Account customer(s) with CIMB Bank Berhad, Singapore Branch (“CIMB” or “CIMB Bank” or “the Bank”); and (ii) who have deposited a minimum of S\$1,000 Incremental Fresh Funds. Eligible Participants who fulfil all the terms and conditions herein will receive one (1) KidZania Child ticket.
3. 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 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.
4. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
5. 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.
6. Incremental Fresh Funds refers to comparing end-day-balance on that day against that of 30 September 2024 (“Comparison Month End-Day Balance”), and the end-day-balance will include prevailing interest/profit earned for that month. For example: the daily end-of-day balance is compared against the Comparison Month End-Day Balance.
7. The Incremental Fresh Funds must be maintained until the end of the Holding Period. For example, if your end-of-day balance as of 30 September 2024 is S\$500 and you have topped up S\$1,000 fresh funds with end-of-day balance of S\$1,500 on 31 October 2024, your daily end-of-day balance of the Qualifying Account(s) must not fall below S\$1,500 for 60 calendar days.

Fund-in Period	Holding Period (both dates inclusive)
20 October 2024	20 October 2024 to 18 December 2024
15 November 2024	15 November 2024 to 13 January 2025

8. The KidZania Child ticket will be sent to the Eligible Participant’s registered mobile number (in CIMB’s records) via SMS or CIMB Clicks via Push Notification/Inbox message within 60 days after the Holding Period.
9. KidZania Child ticket is valid for up to six (6) months from the date of issuance. Each KidZania ticket’s unique link can only be used once and cannot be combined with other codes or promotions. By redeeming and using a KidZania tickets unique link, you agree to be bound by the KidZania Liability Waiver and KidZania ticket terms and conditions. CIMB is not liable for any losses, damages, claims, liabilities or expenses incurred or suffered as a result of the Eligible Participant or any person’s use of KidZania tickets.

10. KidZania Child tickets unique link which has expired will not be extended or replaced. KidZania ticket unique link which has been misplaced will not be re-issued. The Bank's and/or KidZania's decision on this matter is final.
11. If there are any disputes or if you encounter any technical issues with using the KidZania ticket unique link, please resolve the issue directly with KidZania and not with CIMB.
12. Respective merchant terms and conditions apply. Please refer to the Reward and contact the respective merchant for more details.
13. CIMB Bank is not a supplier of the Reward offered under this Promotion and will not accept any liability in relation thereto.
14. The Reward is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.
15. Usage of the Reward is subject to the terms and conditions accompanying it (e.g. tickets are to be utilized no later than the expiry date indicated on each voucher).
16. There will be no replacement of Reward(s) reported lost and/or stolen and/or not received.

General Terms and Conditions

17. 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 the Reward, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant 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.
18. 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.
19. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
20. 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.
21. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the 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 Reward(s) are awarded, CIMB reserves the right not to award the Reward(s).
22. 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.
23. 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.
24. 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.
25. CIMB Bank reserves the right to replace and/or modify the Reward at its sole discretion at any time and without prior notice.
26. CIMB Bank gives no representation or warranty with respect to the quality of the 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 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.
27. All feedback on relations with merchant(s) should be directed to the relevant merchant.
28. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers to the Promotion and/or Reward), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
29. 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.
30. 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.
31. 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 are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 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))