

TERMS AND CONDITIONS GOVERNING CIMB DEPOSITS REFERRAL PROGRAMME 2025

1. The CIMB Deposits Referral Programme 2025 ("Promotion") is open to existing Consumer Banking customers ("Referrers") of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank" or "CIMB") who successfully refer a new-to-bank customer ("Referred Person") to open a new CIMB FastSaver / FastSaver-i account with CIMB Bank in Singapore (each a "Referral" and collectively, "Referrals") between 13 September to 31 December 2025 ("Qualifying Period"), both dates inclusive.
2. Referrers must hold an existing CIMB FastSaver/ FastSaver-i/ StarSaver/ StarSaver-i/ StarSaver(Savings)/ StarSaver(Savings)-i Account in order to be eligible under this Promotion.
3. New-to-bank customer(s) refer to customers who are not CIMB customers in the past twelve (12) months immediately prior to the date of opening a new CIMB FastSaver/ FastSaver-i account.
4. To qualify for this Promotion, the Referred Person needs to open a new CIMB FastSaver/FastSaver-i account within the Qualifying Period and deposit a minimum of S\$1,000 fresh funds into their Qualifying Account(s) (as defined below) within one (1) month of the Qualifying Account opening date and maintain such fresh funds for a minimum period of two months ("Minimum Period"). Qualifying Account(s) refer to a CIMB FastSaver/ FastSaver-i account.
5. 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:
 - a. funds in the form of non-CIMB cheques;
 - b. other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - c. other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the Qualifying Account within the relevant period.
6. There is no limit to the number of Referrals and/or Referred Persons that can be referred by the Referrer during the Qualifying Period. However, the referral of each Referred Person shall be considered as only one Referral regardless of the number of new CIMB Qualifying Accounts opened by the same Referred Person.
7. By participating in this Promotion, the Referrer:
 - a. undertakes to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "Act") and shall assist CIMB Bank to comply with the Act;
 - b. warrants that he/she has obtained the appropriate consent under the Act from the Referred Person to permit him/her to disclose the Referred Person's personal data to CIMB Bank for the purposes of the Promotion and for CIMB Bank to contact the Referred Person for the purposes of the Promotion using the contact details provided by the Referrer to CIMB Bank;
 - c. warrants that he/she has obtained consent under the Act from the Referred Person to permit CIMB Bank and its related corporations (in Singapore and/or elsewhere) and such other third party to collect, use, disclose and/or process the Referred Person's personal data for the purpose of the Promotion and/or any other purposes related thereto;

- d. warrants that, to the best of his/her knowledge, the Referred Person's personal data that he/she is disclosing to CIMB Bank is accurate. The Referrer shall give CIMB Bank notice in writing as soon as reasonably practicable if he/she is aware that any such personal data has been updated and/or changed after such disclosure;
 - e. undertakes to inform CIMB Bank as soon as reasonably practicable if he/she is aware that the Referred Person has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;
 - f. consents to CIMB Bank disclosing the Referrer's name to the Referred Person for the purposes of the Promotion and/or any other purposes related thereto;
 - g. confirms that he/she has read and agrees (and procures that the Referred Person has read and agrees) to be bound by the terms and conditions governing CIMB Deposits Referral Programme 2025.
8. Similarly, by participating in this Promotion, the Referred Person agrees to comply with the Act and the above provisions in this clause (as amended accordingly to apply to the Referred Person). In particular, the Referred Person warrants that he/she has obtained the appropriate consent under the Act from the Referrer to permit him/her to disclose the Referrer's personal data to CIMB Bank for the purposes of the Promotion.
 9. By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).
 10. The Referred Person needs to click on the WhatsApp button to enroll via EVA, CIMB Singapore's official chatbot and during the account application, key in the 6-digit referral code generated by EVA into the promo code field.
 11. The Referrers cannot refer themselves for this Promotion. The Referrer must not be the joint account holder of the CIMB FastSaver / FastSaver-i Account with the Referred Person.
 12. CIMB Bank reserves the right to determine the eligibility of a Referral for the purposes of this Promotion in its sole and absolute discretion without the need to provide any reasons whatsoever.
 13. Employees of CIMB Bank are not eligible for this Promotion.

Gift

14. Successful Referrers who have met all the terms and conditions during the Qualifying Period will be entitled to receive cash credit ("Gift") as follows:

No. of Successful Referrals	Gift
1 to 10	S\$30 cash credit each
11 onwards	S\$50 cash credit each

Note: By way of example, Successful Referrers will get S\$400 cash credit for 12 successful referrals.

15. The number of successful Referrals will be accumulated during the Qualifying Period to determine the Referral Gift Tier.

16. Two or more Referred Persons who open a joint CIMB FastSaver/ FastSaver-i Account will only be considered as one successful Referral, and it will be considered Referral by the Referrer who referred the main account holder of the joint CIMB FastSaver/ FastSaver-i Account. By way of example, person A refers person B and person C refers person D to open a Qualifying Account. Subsequently, if B and D jointly opens a joint CIMB FastSaver / FastSaver-i account, it shall be considered as 1 Referral in total, and the referral will only be considered Referral by the Referrer who referred the main account holder of the joint account (i.e. if person D is the main account holder, it will be considered Referral by person C, and it will not be considered eligible referral by person A).
17. If more than one Referrer refers the same Referred Person to open a CIMB FastSaver/ FastSaver-i Account during the Qualifying Period, the Gift will be accorded to the Referrer based on the referral code keyed in by the Referred Person.
18. Notwithstanding any of the terms herein, CIMB Bank reserves the right to determine, in its absolute discretion, the Referrer in respect of that Referral for the purposes of this Promotion. CIMB Bank's decision in this matter will be final and conclusive.
19. Each Gift will be fulfilled by the Bank and credited into Referrer's account. In the event the Referrer has more than one account with the Bank, the Bank will credit the Gift into the successful Referrer's account in this order: FastSaver/ FastSaver-i/ StarSaver (Savings)/ StarSaver (Savings)-i/ StarSaver/ StarSaver-i on 30 April 2026.

General Terms and Conditions

20. In the event that
 - a. the Customer's balance drops below the minimum required amount of S\$1,000 within the Minimum Period;
 - b. the Customer closes his/her CIMB FastSaver/FastSaver-i Account within three months from the date of account opening;
 - c. the Customer/Referrer breaches any of the terms and conditions contained herein; or
 - d. the Referrer no longer qualifies or is eligible for the Referral Gift,

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 for that Referral from the Referrer's account. Any expenses or costs resulting from such a deduction will be borne by the Referrer. The Referrer is deemed to have authorised such deductions. General Terms and Conditions.

21. By participating in this Promotion, all participants agree and consent that CIMB may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB'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 customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - b. administering and conducting the Promotion.
22. CIMB assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the participant being ineligible to participate in the Promotion.
23. CIMB reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate 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 the participants of this Promotion with effect from the earliest of the following:
 - a. the date CIMB places notice of such changes on its Singapore website;
 - b. the day after CIMB sends notice of such changes to the participant's last known address in the records of CIMB by ordinary post;
 - c. the date CIMB sends notice of such changes to the participant's last known mobile number or electronic mail address via short messaging system (SMS) or electronic mail respectively; and/or
 - d. the date CIMB places such notice at all of its branch(es) in Singapore

The Bank reserves the right to amend, revoke, vary or add to these terms and conditions in any circumstances as may be set out in the Deposits T&Cs (as amended from time to time) and in the event of, but not limited to, changes relating to interest rate environment. For the avoidance of doubt, such circumstances are not exhaustive, and the Bank may exercise such discretion in any other circumstances that it deems reasonable to do so.
24. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
25. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
26. References herein to "CIMB" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.
27. CIMB Bank Terms and Conditions Governing the Operations of Deposits Accounts (available on www.cimb.com.sg) ("Deposits T&Cs") apply. 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.
28. These terms and conditions shall be governed by the laws of Singapore and the participants of this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

29. 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))