

TERMS AND CONDITIONS GOVERNING CIMB PAY DAY and SAVINGS PROMOTION

Eligibility

1. The Promotion is available from 18 September to 31 December 2024 ("Promotion Period"), both dates inclusive.
2. The CIMB Pay Day and Savings Promotion 2024 ("Promotion") is open to existing customers of CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank" or the "Bank") ("Customers") who hold the CIMB FastSaver/ FastSaver-i/ StarSaver/ StarSaver-i/ StarSaver (Savings)/StarSaver (Savings)-i Account ("Qualifying Account(s)") ("Eligible Participant(s)").
3. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
4. 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.
5. To qualify for this promotion, Eligible Participants need to perform either one of the following transactions:
 - a. Salary Crediting
 - i. Set up a recurring salary crediting arrangement using CIMB Qualifying Account with a minimum of S\$1,000 in one single transaction. Inform HR Department of your CIMB Qualifying Account number with the transaction description as per 5(a)(ii);
 - ii. Only salary credited through GIRO/PayNow with transaction description of "SALA" or containing "SALA" in your statement by a company, organization, business entity or such other entity acceptable to CIMB Bank at its discretion will qualify;
 - iii. Salary must be successfully credited in the given calendar month within the Promotion Period and reflected in your statement; and
 - iv. The following transactions are excluded from salary crediting:
 - Any transaction from an individual's account (including PayNow);
 - Any cash deposit;
 - Any cheque or demand draft payment;
 - Any fund transfer transaction;
 - Any FAST transaction;
 - Any inward remittance transaction;
 - Salary credit transactions NOT made within the CALENDAR month;
 - Any other transactions we may exclude from time to time without prior notice.
 - b. Inward Monthly Standing Instruction
 - i. Set up recurring monthly standing instruction from a non-CIMB account with a minimum of S\$1,000 (in one single transaction) credited into your CIMB Qualifying Accounts
 - ii. Only monthly standing instruction credited through GIRO with transaction description of "MONTHLY FUNDS TRANSFER - CIMB" or "SI - CIMB" in your statement will qualify. All other transactions credited through any other method except for GIRO will not be eligible;
 - iii. The transaction must be successfully credited into your CIMB Qualifying Account in the given calendar month within the Promotion Period and reflected in your statement; and
 - iv. The following transactions are excluded from Inward Monthly Standing Instruction:
 - Any transaction from a company's account/organization/business entity or any other entity at CIMB Bank's discretion;
 - Any cash deposit;
 - Any cheque or demand draft payment;
 - Any fund transfer transaction;
 - Any FAST transaction;
 - Any PayNow transaction;
 - Any inward remittance transaction;
 - Incoming Standing Instruction NOT made within the CALENDAR month;
 - Any other transactions we may exclude from time to time without prior notice.
6. Eligible Participants who have performed any eligible transaction under clause 5(a) (Salary Crediting) or clause 5(b) Inward Monthly Standing Instruction will be eligible to receive S\$150 Cash Credit ("Reward") and the Reward will be credited to the Eligible Participant's Qualifying Account with the Bank on 31 January 2025.
7. Each Eligible Participant is only eligible for one (1) Reward, regardless of number of Qualifying Account(s).
8. To receive the reward, the Eligible Participant's Qualifying Account must be activated, in good standing at all times and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion.

General Terms and Conditions

9. 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 and/or Eligible Participant 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 and/or Additional Interest/Profit from the Customer's and/or Eligible Participant's account. Any expenses or costs resulting from such deduction will be borne by the Customer and/or Eligible Participants. The Customer and/or Eligible Participants is deemed to have authorized such deductions.
10. By participating in this Promotion, Customers and/or Eligible 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 Customers and/or Eligible 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:
disclosing the personal data of the Customers and/or Eligible Participants to the merchants/suppliers of goods/services in connection with the Promotion; and/or
administering and conducting the Promotion.
11. This Promotion is valid in conjunction with CIMB Fastsaver/FastSaver-i Salary Crediting and Savings Promotion 2024 subject to the fulfilment of the requirements and/or criteria under the respective promotion terms and conditions.
12. 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 and/or Eligible Participants in participating in the Promotion.
13. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Reward and/or Additional Interest/Profit is/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 and/or Additional Interest/Profit is/are awarded, CIMB reserves the right not to award the Reward and/or Additional Interest/Profit.
14. 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 and/or Eligible Participants with effect from the earliest of the following:
 - the date CIMB Bank places notice of such changes on its Singapore website;
 - the day after CIMB Bank sends notice of such changes to the Customer's and/or Eligible Participant's last known address in the records of CIMB Bank by ordinary post;
 - the day after CIMB Bank sends notice of such changes to the Customer and/or Eligible Participants by short messaging system (SMS) or electronic mail; and/or
 - the date CIMB Bank places such notice at all of its branch(es) in Singapore.
15. The Customers and/or Eligible Participants 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.
16. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Customer and/or Eligible Participants to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer and/or Eligible Participants, whether directly or indirectly caused.
17. CIMB Bank reserves the right to replace and/or modify the Reward at its sole discretion at any time and without prior notice.
18. 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.
19. All feedback on relations with merchant(s) should be directed to the relevant merchant.
20. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers and/or Eligible Participants to the Promotion, Reward and/or Additional Interest/Profit), CIMB Bank's decision



on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.

21. 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.
22. These terms and conditions shall be governed by the laws of Singapore and all Customers and/or Eligible Participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
23. 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))