



## Terms and conditions governing Apple Pay X CIMB Credit Cards Usage Spend Promotion (“Promotion”)

### Promotion Period

1. The Promotion is valid from 16 December 2025 to 15 January 2026, both dates inclusive (“Promotion Period”).

### Eligibility

2. The Promotion is open to all **principal cardmembers** of credit cards issued by CIMB Bank Berhad, Singapore Branch (each a “Card”, collectively “Cards”).
3. For the purpose of the Promotion, each principal cardmember shall be referred to as the “Eligible Cardmember”, and collectively such cardmembers shall be referred to as the “Eligible Cardmembers”. By participating in the Promotion, Eligible Cardmembers agree to be bound by the Promotion Terms and Conditions.
4. To qualify for the Promotion, Eligible Cardmembers must:
  - a) Have a valid Card account (ie must not be suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason) during the Promotion Period;
  - b) Have successfully enrolled their Card(s) on Apple Pay before or during the Promotion Period;
  - c) Not remove their Card from Apple Pay during the Promotion Period.

### Gift

5. The Gift that will be awarded for the Promotion will be in the form of a **Cashback (“Gift”)**.
6. Gift is awarded only once regardless of the number of Card(s) and/or eligible Apple mobile devices enrolled on Apple Pay. The total amount of Gift that an Eligible Cardmember can receive under this Promotion is capped at S\$10.
7. The Gift allocated to the Principal Cardmember is non-assignable and non-transferable.
8. For the avoidance of doubt, each Eligible Cardmember is **limited to one (1) Gift** for this Promotion regardless of the number of Cards held by Cardmember and the total amount of Qualifying Transactions made on these Cards during the Promotion Period.
9. Gift will be credited into the account of the Qualified Eligible Cardmember within two (2) months after the end of the Promotion Period and all relevant terms and conditions herein are met. In the event the Qualified Eligible Cardmember has activated two or more Eligible Cards, the Gift will be credited into the account of the Eligible Card which has first met the qualifying criteria.
10. Gift is limited to the first 10,000 Eligible Cardmembers throughout the Promotion Period and are awarded on a first-come-first-served basis based on the date of the Eligible Cardmembers’ Qualifying Transactions that qualifies him/her for the Gift, whilst stocks last and subject to availability. CIMB shall not be required to notify and/or update on the stock availability of the Gift.

### Promotion Mechanics

11. To qualify for the Promotion, Eligible Cardmembers must fulfil the following qualifying criteria below to receive Gift
  - a) Make at least one (1) Qualifying Transaction with their Card via Apple Pay during the Promotion Period to earn up to 20% cashback.
  - b) Gift will be awarded based on the total accumulated Qualifying Transactions made during the Promotion Period. There is no minimum spend required.
12. For purposes of the Promotion, “**Qualifying Transactions**” are retail transactions that:

- a) Have transaction dates falling within the Qualifying Period; and
  - b) Are posted to the Card account by T+6 (T being the last day of Qualifying Period) ("Posting Date").
13. Any full and/or partial reversals on transaction(s) made during the Qualifying Period and posted by the Posting Date will be taken into account in the accumulation of spending towards the Qualifying Transactions.
14. Any spend accumulated by a Eligible Cardmember who is, found to be, or becomes, ineligible to participate in or disqualified from the Promotion will be deemed null and void.
15. CIMB shall not be responsible for any failure of delay in posting of sales transactions which may result in an Eligible Cardmember being omitted from enjoying the Promotion

#### **General Terms and Conditions**

16. This Promotion is not valid with other ongoing offers or promotions unless otherwise stated.
17. By participating in the Promotion, the Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of the Bank. Decision of the Bank and/or the Bank's judges in relation to the Promotion shall be final, binding and conclusive. The Bank reserves its absolute rights and discretion to disqualify and/or reject any Cardmembers that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
18. Credit card transactions used for this Promotion will not be valid for other promotions organized by the Bank and vice versa unless otherwise stated.
19. The Gift must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
20. The Bank reserves the right to replace or substitute the Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).
21. The Bank reserves the right to charge or recover from the Cardmember or revoke the full value of the Gift, should (i) the card transaction(s) used for qualifying for the Promotion be cancelled or void for any reason whatsoever or (ii) the Cardmember no longer qualifies or is eligible for the Gift or (iii) the Cardmember breaches any of the terms and conditions contained herein.
22. The Bank will not accept any liability in relation to the Gift offered under the Promotion.
23. In case of dispute arising from or relating to the Promotion (including any dispute as to the Bank's determination of the eligibility of any Cardmember to the Gift), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
24. The Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Principal Cardmember to participate in the Promotion or to qualify for any Gift.
25. By participating in the Promotion, all participants agree and consent that the 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](http://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 of the Promotion for the purposes of identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion;
  - b) administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the participants; and
  - c) publishing and/or displaying the names and/or the pictures/photographs of the participants of the Promotion for print advertisements or other publicity materials.

26. All other terms and conditions applicable to and governing the use of CIMB Credit Cards (“Product Terms”) and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit [www.cimb.com.sg](http://www.cimb.com.sg)
27. In the event of any inconsistency between these terms and conditions and/or 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.
28. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate the 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 all Cardmembers with effect from the earliest of the following:
  - a) The date the Bank places notice of such changes on its Singapore website;
  - b) The day after the Bank sends notice of such changes to the Principal Cardmember’s last known address in the records of the Bank by ordinary post;
  - c) The date after the Bank sends notice of such change to the Principal Cardmember by short messaging system (SMS) or electronic mail; and/or
  - d) The date the Bank places such notice at all of its branch(es) in Singapore.
29. Any termination, suspension, amendment or variation of this Promotion by the Bank or the terms and conditions herein shall not entitle any Cardmember to any claims or compensation from the Bank for any and all losses or damages suffered or incurred by that Cardmember, whether directly or indirectly caused.
30. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion 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.

**Information is correct as at 20 November 2025**

**CIMB Bank Berhad (197201001799) (13491-P)**