

Terms and Conditions Governing CIMB Founders Card S\$338 Cashback Sign-up Gift Promotion 2026

1. The CIMB Founders Card S\$338 Cashback Sign-up Gift Promotion 2026 (“Promotion”) is held from 1 March to 30 April 2026, both dates inclusive (the “Promotion Period”).

Eligibility Criteria

2. To qualify for this Promotion and to receive the Gift as set out in Clause 4 below:
 - a) Applicants must apply for the CIMB Founders Card (“Card”) issued by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) as a Principal Cardmember within the Promotion Period and the Card must be approved no later than 15 May 2026 (“Eligible Cardmember(s)”);
 - b) Applicants who applied for the Card but whose applications are not approved by the Bank will not be eligible to receive the Gift.
 - c) Eligible Cardmember must make full payment of the annual card service fee by the payment due date stated on the first billing statement.
 - d) Notwithstanding any term to the contrary herein, CIMB Bank may continue to process any application received by CIMB Bank up to 16 calendar days after the end of the Promotion Period, and CIMB Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
 - e) To be eligible for this promotion, applicants have to apply for a new Card through CIMB Bank Online Channels, Telesales, or Branch.
3. “CIMB Bank Online Channels” refer to the online application form on CIMB Bank’s website and excludes an expression of interest in the Card via the Bank’s Let Us Call You Form alone.
4. Subject to these terms, if the Eligible Cardmember satisfies the eligibility criteria set out in Clause 2, the Eligible Cardmember will receive the Gift, subject to fulfilment of the corresponding Qualifying Spend within the specified Qualifying Period as set out below. Each Eligible Cardmember is limited to one (1) Gift during the Promotion Period.

Eligible Card	Channel	Gift	Qualifying Period(s)	Qualifying Spend	Example
CIMB Founders Card	CIMB Bank Online Channels / Branch	S\$338 cashback (“Gift”)	First sixty (60) days from Eligible Card approval date	Spend a minimum of S\$2,000 on eligible transactions within 60 days of Card approval date to receive the Gift.	Eligible Card Approved on 1 March. Spend on your card within first sixty (60) days from Card approval date of 1 March 2026 till 30 April 2026 (both date inclusive)

5. Eligible Posted Transactions refer to retail or online transactions only. The following shall be excluded:
 - a) Any Cash advances
 - b) Any Balance transfers

- c) Any Funds transfers
- d) Any transactions on CIMB 0% i.Pay Plan
- e) Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
- f) Any amount brought forward from the customer's last statement
- g) Any transactions relating to gambling, betting or quasi-cash (including lottery tickets, casino gaming chips, off-track betting, and wagers at race tracks)
- h) Any payments to insurance companies
- i) Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
- j) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
- k) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
- l) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
- m) Any other transactions that may be prescribed by the Bank from time to time
- n) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
- o) Any transaction with transaction description "AMAZE*"
- p) Any top-ups or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to:
 - i. EZ LINK PTE LTD
 - ii. YOUTRIP
 - iii. TRANSITLINK
 - iv. EZ LINK PTE LTD (FEVO)
 - v. FLASHPAY ATU
 - vi. TRANSIT LINK PL
 - vii. EZ-LINK PTE LTD
 - viii. SINGAPORE
 - ix. GRABPAY
 - x. TRANSIT
 - xi. EZ-LINK TOP-UP KIOSK
 - xii. RAZER PAY
 - xiii. PAYPAL BIZCONSULTA
 - xiv. EZ-LINK (IMAGINE CARD)
 - xv. Revolut
 - xvi. PAYPAL CAPITALROYA
 - xvii. EZLINK
 - xviii. LAZADA WALLET
 - xix. FLASHPAY
 - xx. NETS
 - xxi. SINGTEL DASH
 - xxii. SHOPEEPAY

q) Transactions classified under one or more of the following Merchant Category Codes shall also be excluded:

- i. 6012 (Financial Institutions – Merchandise, Services, and Debt Repayment)
- ii. 6051 (Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example:
 - iii. Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment)
 - iv. 6211 (Security Brokers/Dealers)
 - v. 6540 (Non-Financial Institutions – Stored Value Card Purchase/Load)
 - vi. 4829 (Money Transfer) and 6513 (Real Estate Agents and Managers)
 - vii. 8211 (Elementary and Secondary Schools)
 - viii. 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 - ix. 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools)
 - x. 8249 (Vocational and Trade Schools) and 8299 (Schools and Educational Services (Not Elsewhere Classified)
 - x.ii. 9211 (Court Costs, Including Alimony and Child Support)
 - x.iii. 9222 (Fines), 9223 (Bail and Bond Payments)
 - x.iiii. 9311 (Tax Payments)
 - x.v. 9399 (Government Services (Not Elsewhere Classified)
 - x.vi. 9402 (Postal Services – Government Only) and 9405 (U.S. Federal Government Agencies or Departments)
 - x.viii. 8398 (Charitable Social Service Organizations),
 - x.ix. 8651 (Political Organizations) and
 - x.x. 8661 (Religious Organizations) 7523 (Parking Lots, Parking Meters and Garages)
 - x.xi. 7349 (Cleaning, Maintenance and Janitorial Services)

Additional terms and conditions in relation to the Gift

6. The Gift will be credited into the account of the Eligible Cardmember's Card within three (3) months after the Qualifying Period and after all relevant terms and conditions herein are met.
7. The Gift must be taken as provided and is non-exchangeable for other goods and services and non-transferable.
8. CIMB Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any Eligible Cardmembers without liability. Eligible Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.

General Terms & Conditions

9. By participating in the Promotion, the Principal Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of CIMB Bank. Decision of CIMB Bank in relation to the Promotion shall be final, binding and conclusive. CIMB Bank reserves the absolute right and discretion to disqualify and/or reject any Principal Cardmember 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.
10. Card accounts must be in good standing during the Promotion Period and up till the time the Gift is redeemed. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is redeemed, CIMB reserves the right to disqualify the Eligible Cardmember from the Promotion and/or to not award the Gift to the Eligible Cardmember.
 11. CIMB Bank reserves the right to replace the Gift at its sole and absolute discretion at any time without prior notice.
 12. CIMB Bank accepts no liability for any late approval of any Card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
 13. CIMB 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 this Promotion or to receive any Gift.
 14. CIMB Bank will not accept any liability in relation to the Gift offered under the Promotion.
 15. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
 16. In case of dispute including any dispute as to CIMB Bank's determination of the eligibility of any Eligible Cardmembers to the Gift, the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
 17. CIMB Bank's decisions on all matter relating to the Promotion shall be final and binding on all participants.
 18. CIMB Bank reserves the right to disqualify any person from the Promotion or the Gift whom in the opinion of CIMB Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions.
 19. CIMB Bank shall not at any time be responsible or held liability for the quality, merchantability, fitness and/or any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, claim or damage suffered or incurred whether directly or indirectly caused, as a result of the Promotion and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
 20. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend 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 all participants 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 participant's last known address in the records of the Bank by ordinary post;
 - c) the day after the Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
 - d) the date the Bank places such notice at all of its branch(es) in Singapore.
 21. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Principal Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Principal Cardmember, whether directly or indirectly caused.

22. By participating in the Promotion, all Principal Cardmembers 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 Principal Cardmembers 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) administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the Principal Cardmembers.
23. 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.
24. 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.
25. In the event of any inconsistency between these terms and conditions and the Product Terms 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.
26. 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.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as of 20 February 2026