Terms and Conditions Governing CIMB Credit Cards Overseas Spend Promotion ("Promotion")

Promotion Period

1. The Promotion is valid from **2 November 2026 to 31 December 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) Register his/her participation via online form during the Promotion Period. Only a one-time registration is required.

Registration Criteria

5. Registration(s) received by the Bank before and/or after the Promotion Period will be considered as invalid entries.
6. Upon successful submission of the registration form, the Cardmember will be directed to a thank you page, which shall serve as confirmation that the Eligible Cardmember's registration for the Promotion has been successfully received, subject to these Terms and Conditions. However, this does not constitute a confirmation of the award of the Gift(s) (defined below).
7. By registering for the Promotion, the Eligible Cardmember consents to the Bank contacting them (including via Email, SMS, WhatsApp, Clicks Push Notification) for the purposes of the Promotion, notwithstanding any registration made by the Eligible Cardmember on the Do Not Call Registry as well as any opt out of Marketing Messages via Voice Call, Phone Call, SMS/WhatsApp, eDM and MMS (Text Messages with the Bank and/or unsubscribing from receiving messages (including via SMS and WhatsApp)) from CIMB Bank.
8. Eligible Cardmember(s) can register his/her participation by filling up their information on the form found on cimb.com.sg/yearend2026.
9. Upon successful registration, all the Eligible Cardmember's validly existing Card(s) (i.e. not suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by the Bank in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason)) will be registered for the Promotion immediately.

Promotion Mechanics

10. **Eligible Cardmembers will only be eligible for EITHER (1) OR (2), but NOT BOTH.**

Tier	Gift **("Gift")**	Min. Qualifying Transactions	No. of Eligible Cardmembers that can qualify	Eligibility
1	Samsonite Gritt Expandable Spinner 24", available in silver (RRP S$600)	S$3,000 equivalent in foreign spend	The first 300	Eligible Cardmembers to only receive the Gift from one (1) tier of the Promotion.
2	Samsonite Black Label Fanthom Spinner 25" (RRP S$1,150)	S$8,000 equivalent in foreign spend	The first 200	

11. For purposes of the Promotion, "**Qualifying Transactions**" are retail transactions that:
    a) Have transaction dates falling within the Promotion Period;
    b) Are posted to the Card account by T+6 (T being the last day of Promotion Period) ("Posting Date");
    c) Are posted on CIMB's system in a currency other than Singapore dollars but shall exclude the excluded transactions (as set out in Clause 23 below).
12. The Qualifying Transactions amount will be based on a foreign currency amount that is subsequently converted to a Singapore Dollar amount and posted to the Card account.
13. Qualifying Transactions will only be calculated from the date of successful registration till end of Promotion Period. All transactions made by the Eligible Cardmember before the registration date will not be considered, even if they were made within the Promotion Period.
14. If the Eligible Cardmember has more than one Card and/or has supplementary cards under the same Card account, Qualifying Transactions across the various Cards will be included in the calculation of the Qualifying Transactions.
15. Any full and/or partial reversals on transaction(s) made during the Promotion Period and posted by the Posting Date will be taken into account in the accumulation of Qualifying Transactions.
16. 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.
17. CIMB shall not be responsible for any failure of delay in posting of Qualifying Transactions which may result in an Eligible Cardmember being omitted from enjoying the Promotion.
18. An Eligible Cardmember can only qualify for one (1) Gift under this Promotion, regardless of the number of eligible Cards or amount of Qualifying Transactions.

Gift

19. The Gift allocated to the Principal Cardmember is non-assignable and non-transferable.
20. The Eligible Cardmember entitled to the Gift will be notified by email (or such other means as CIMB may decide in its sole discretion) for the redemption of the Gift within three (3) months after the Promotion Period and all relevant terms and conditions herein are met.
21. For the avoidance of doubt, the three-month period referred to in the above Clause 20 refers solely to the issuance of the Gift redemption notification and does not refer to the collection, delivery or receipt of the Gift. Such period shall commence only after the end of the Promotion Period and upon fulfilment of all relevant terms and conditions herein. The redemption notification will set out the redemption process, applicable redemption period, and collection and/or delivery arrangements.
22. Gift are awarded on a first-come-first-served basis based on the date of the client's last Qualifying Transaction that qualifies him/her for the relevant tier, whilst stocks last and subject to availability. CIMB shall not be required to notify and/or update on the stock availability of the Gift.

Excluded Transactions

23. The following transactions shall be excluded from the calculation of Qualifying Transactions:
    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 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)
    i) Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)

j) Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
k) Any credit card transaction that was subsequently cancelled, voided, refunded, or reversed for any reason
l) Any other transactions that may be prescribed by the Bank from time to time
m) Any payments done via any AXS network, SAM or ATM transactions made using your credit card
n) Any transaction with transaction description "AMAZE*"
o) 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:

EZ LINK PTE LTD	EZLINK	TRANSIT LINK
EZ LINK PTE LTD (FEVO)	EZ LINK	TRANSIT LINK PL
EZ-LINK PTE LTD SINGAPORE	EZLINKS.COM	TRANSIT
EZ-LINK TOP-UP KIOSK	FLASHPAY ATU	PAYPAL BIZCONSULTA
EZ-LINK (IMAGINE CARD)	TRANSITLINK	PAYPAL CAPITALROYA
YOUTRIP	GRABPAY	NETS
FLASHPAY	RAZER PAY	SHOPEEPAY
SINGTEL DASH	LAZADA WALLET	

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

General Terms and Conditions

24. This Promotion is not valid with other ongoing offers or promotions unless otherwise stated.
25. By participating in the Promotion, the Eligible 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 Eligible 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.
26. Credit card transactions used for this Promotion will not be valid for other promotions organized by the Bank and vice versa unless otherwise stated.
27. The Gift must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
28. The Gift allocated to the Eligible Cardmember is non-assignable and non-transferable.

29. 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).
30. The Bank reserves the right to charge or recover from the Eligible Cardmember or revoke the full value of the Gift(s), should (i) the card transaction(s) used for qualifying for the Promotion be cancelled or void for any reason whatsoever or (ii) the Eligible Cardmember no longer qualifies or is eligible for the Gift or (iii) the Eligible Cardmember breaches any of the terms and conditions contained herein.

31. The Bank will not accept any liability in relation to the Gift offered under the Promotion.
32. 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 Eligible Cardmember to the Gift), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
33. 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 Eligible Cardmember to participate in the Promotion or to qualify for any Gift.
34. 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) 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.
35. 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
36. 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.
37. 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 Eligible 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 Eligible 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 Eligible 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.
38. Any termination, suspension, amendment or variation of this Promotion by the Bank or the terms and conditions herein shall not entitle any Eligible Cardmember to any claims or compensation from the Bank for any and all losses or damages suffered or incurred by that Eligible Cardmember, whether directly or indirectly caused.
39. 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.
40. 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.