

Terms and Conditions Governing CIMB Credit Cards NATAS Holidays 2026 Promotion (“Promotion”)

Promotion Period

- The Promotion is valid from **21 August 2026 to 23 August 2026**, both dates inclusive (“**Promotion Period**”).

Eligibility

- The Promotion is open to all **principal and supplementary cardmembers** of credit cards (each a “Card”, collectively “Cards”) issued by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”).
- For the purpose of the Promotion, each 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.

Promotion Mechanics

- The Gift that will be awarded for the Promotion will be:**

Tier	Gift (“Gift”)	Min. Qualifying Transactions	No. of cardmembers that can qualify
a	Sure-Win Lucky Spin: - American Tourister Packable Backpack - American Tourister Packable Duffle - American Tourister Packable Tote - Samsonite Luggage Tag Leather - Samsonite Travel Pillow - Samsonite Excursion Bag - Samsonite Travel Clutch - Samsonite Packing Cubes - Samsonite Crossover Bag - Samsonite Gritt Luggage 20"	S\$1,000	The first 1,000
b	Samsonite NIAR Luggage 24" (R.P S\$490)	S\$3,000	The first 350
c	Samsonite NIAR Luggage 29" (R.P S\$570)	S\$5,000	The first 300
d	Samsonite SBL RICHMOND II Luggage 28" (R.P S\$1,050)	S\$9,000	The first 120

- For purposes of the Promotion, “**Qualifying Transactions**” are retail transactions that:
 - Are charged to Card at NATAS Holiday 2026 during the Promotion Period
- A maximum of three (3) Card qualifying charge slip(s) at NATAS Travel 2026 may be combined to meet the minimum Qualifying Transactions requirement and used only once to redeem a Gift, unless otherwise stated by CIMB. Principal and Supplementary cardmembers are not allowed to combine their receipts.
- Redemption is limited to one (1) redemption per qualifying charge slip(s), subject to the minimum Qualifying Transactions requirement being met.
- To redeem a Gift, Cardmembers must, between 10:00 am to 9:30 pm during the Promotion Period, personally present his/her original charge slip(s) bearing the required Card Qualifying Transaction(s), the respective Card and NRIC for verification and proof of purchase at the CIMB Booth B05 located at NATAS Holiday 2026, Singapore Expo Hall 5.
- Any spend accumulated by an Eligible Cardmember who is, found to be, or becomes, ineligible to participate in or disqualified from the Promotion will be deemed null and void.
- Gifts are awarded on a first-come-first-served basis, are whilst stocks last and subject to availability. CIMB shall not be required to notify and/or update on the stock availability of the Gift.

General Terms and Conditions

11. This Promotion is not valid with other ongoing offers or promotions unless otherwise stated.
12. 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.
13. Credit card transactions used for this Promotion will not be valid for other promotions organized by the Bank and vice versa unless otherwise stated.
14. The Gift must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
15. The Gift allocated to the Eligible Cardmember is non-assignable and non-transferable.
16. 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).
17. 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.
18. The Bank will not accept any liability in relation to the Gift offered under the Promotion.
19. 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.
20. 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.
21. 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.
22. 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
23. 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.
24. 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.
25. 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.

26. 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.
27. 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 14 July 2026

CIMB Bank Berhad (197201001799) (13491-P)