

Terms and conditions governing CIMB Visa Signature Cashback Programme ("Programme")

1. 0.2% Base Cashback

1. Base cashback will be credited to the Principal Cardmember's Card Account on a monthly basis within the same statement month.
2. There is no cap on the 0.2% base cashback earnings.
3. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and awarding of 0.2% base cashback. Any reversed portion of cashback will be reflected in the billing statement of the same month.
4. Transactions below S\$1 will not be awarded the 0.2% base cashback.

2. 10% Cashback

1. The 10% cashback consists of the base cashback of 0.2% which will be credited in the same statement month and additional 9.8% cashback which will be credited in the following statement month after the spend criteria has been met.
2. The CIMB Visa Signature awards 10% cashback on five categories of spending as processed by the respective merchants/acquirers through the Visa worldwide networks:
 - Beauty and Wellness
 - Online Shopping
 - Grocery
 - Pet Shops and Veterinary Services
 - Cruise
3. The additional 9.8% cashback is subject to the following spend criteria:
 - A minimum spend of S\$800 posted within the same statement month
4. For the avoidance of doubt, card transactions which are made within the statement month but are only posted on the Principal Cardmember's Card Account after that statement month will be considered for the following month's minimum spend amount.
5. The 10% cashback is capped at S\$100 per statement month per Principal Cardmember and up to S\$20 per category, after which subsequent spends will continue to be awarded the 0.2% base cashback. Transactions made and converted to CIMB i.Pay Plan will be awarded the additional 9.8% cashback upfront in the following statement month and 0.2% base cashback awarded with each CIMB i.Pay Plan instalment payment. Resulting CIMB i.Pay Plan instalments payment will not be counted towards the minimum spend of S\$800
6. The following transactions shall be excluded from the calculation of the minimum spend requirement of S\$800:
 - Transactions listed under Clause 4.1
 - Any payments done via any SAM network
 - Any payments made to CardUp, iPaymy, Mileslife, SmoovPay and YouTrip
 - Any top-ups or payment of funds to payment service providers (this includes but is not limited to GrabPay, Singtel Dash, beePay, Lazada top-ups)
 - Any payments to online trading platforms and brokerages
 - Any crypto currencies transactions.
7. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and awarding of 10% cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.
8. Cash advance fees, gambling related transactions, quasi-cash transactions, late payment or interest charges, fees payable to the bank for transfer of any debit balance or any other credit card to a Card, any other interest, fees and charges imposed by the Bank from time to time, balance and/or funds transfer to and from Card Account, and any credit card transactions that

was subsequently cancelled, voided or reversed for any reason will not be counted towards fulfilling the minimum monthly spend.

3. Definitions

1. **Beauty and Wellness** spending shall include all local and overseas transactions made at all Personal Care Facilities, Pharmacies, Cosmetic Stores (excluding department stores), Hairdressers, Massage Parlours, Health and Beauty Spas only.
2. **Online Shopping** shall include all local and overseas online retail transactions made via shopping websites that sell clothes, accessories, shoes, bags and electronics as its main business activity, including card-not-present transactions like e-commerce/mail/phone order/mobile application transactions. For the avoidance of doubt, transactions must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC) with POS Entry Mode '01':
 - MCC 5611: Men's and Boys' Clothing and Accessories Stores
 - MCC 5621: Women's Ready to Wear Stores
 - MCC 5631: Women's Accessories and Speciality Stores
 - MCC 5641: Children's and Infants' Wear Stores
 - MCC 5651: Family Clothing Stores
 - MCC 5655: Sports Apparel Stores
 - MCC 5661: Shoe Stores
 - MCC 5691: Men's and Women's Clothing Stores
 - MCC 5699: Miscellaneous Apparel and Accessories Stores
 - MCC 5732: Electronic Stores
 - MCC 5311: Department Stores

This excludes all other online websites, not limited to movies, food & beverage, travel, airline, government, brokerages/securities, insurance, tuition and online gambling websites.

On top of the above MCCs, transactions made online for the following merchants will also be eligible under the Online Shopping category:

- *Alibaba*
 - *Amazon*
 - *Apple*
 - *Daigou*
 - *Ezbuy*
 - *Razor*
 - *Shopee*
3. **Grocery** spending shall include all local and overseas transactions made in supermarkets. All grocery transactions made online will be eligible under this category.
 4. **Pet Shops and Veterinary Services** spending shall include all local and overseas transactions made at all Pet Shops and for Veterinary Services.
 5. **Cruise** spending shall include all local and overseas transactions made for Cruise Lines.
 6. The assignment of Merchant Category for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category. CIMB Bank Berhad, Singapore Branch ("CIMB Bank") shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the cashback for retail transactions at the eligible merchants.

The Cardmember shall not be entitled to claim any compensation against CIMB Bank for such non-posting of the cashback due to incorrect assignment of the Merchant Category by the respective merchant's acquiring bank.

4. All Cashback

1. The 10% cashback will be awarded for all other retail transactions (including i.Pay Plan instalments) processed by the respective merchants/acquirers through the Visa worldwide networks. Retail transactions are purchases for goods and services and exclude the following transactions:
 - Any cash advances
 - Any gambling-related transactions
 - Any quasi-cash transactions
 - Any payments to insurance companies
 - 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)
 - Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
 - Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
 - Any payments done via any AXS network
 - Any late payment charges or interest charges on any Card
 - Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card
 - Any other interest, fees and charges (this includes but is not limited to cash advance, annual or monthly fees or charges) imposed by the Bank from time to time
 - Balance and/or funds transfers to or from the Card Account
 - Any credit card transaction that was subsequently cancelled, voided or reversed for any reason and
 - Any other transactions that may be prescribed by the Bank.
2. Upon termination of the card, cashback not credited to the card account as of the date of termination will be forfeited and non-transferable to any other Card Account of the Cardmember.
3. Your card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cashback.
4. In the event that your card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cashback without prior notice without liability.
5. In the event that the Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Cardmember's card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).

5. General

1. In the event that the Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Cardmember's card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).
2. In case of dispute, the decision of CIMB Bank shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.

3. All feedback on relations with the merchants should be directed to the relevant merchant.
4. Any termination, suspension, amendment or variation of this Programme by CIMB Bank or the terms and conditions contained herein shall not entitle any Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Cardmember, whether directly or indirectly caused.
5. In respect of any credit balance in a terminated Card Account, CIMB Bank reserves the rights at its sole discretion (i) to transfer all or any part of such credit balance on the Card Account by funds transfer to any of the Principal Cardmember's other account(s) with CIMB Bank, including banking account(s) or Card Account(s), and if such account has any outstanding balance, such funds will be applied to set-off such outstanding balance first; or (ii) pay such credit balance by way of cheque/cashier's order to the Principal Cardmember's last registered address with us.
6. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Programme or suspend or terminate the Programme 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:
 - 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 Cardmember's last known address in the records of CIMB Bank by ordinary post;
 - the day after CIMB Bank sends notice of such change to the Cardmember 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.
7. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.
8. These terms and conditions shall be governed by the laws of Singapore and all Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
9. 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 (Cap 53B) to enforce any of these terms and conditions.
10. 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 Programme, these terms and conditions shall prevail to the extent of matters relating to the Programme.
11. All information is correct at the time of publication.