

A) CIMB World Mastercard Cashback Programme**1. 1.5% Base Cashback**

- a. Base cashback will be credited to the Principal Cardmember's Card Account on a monthly basis within the same statement month.
- b. The 1.5% base cashback will be awarded for all other spend (“Retail Transactions (including i.PayPlan Instalments) processed by the respective merchants/acquirers through the Mastercard 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 (including without limitation, 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
- c. There is no cap on the 1.5% base cashback earnings.
- d. Refunded Retail Transactions will be deducted from the relevant monthly billed amount for the computation and award of 1.5% base cashback. Any reversed portion of cashback will be reflected in the billing statement of the same month.
- e. Transactions below SGD\$1 will not be awarded the 1.5% base cashback.

2. 2% Cashback on Eligible Categories

- a. The 2% cashback consists of the base cashback of 1.5%, which will be credited in the same statement month, and additional 0.5% cashback which will be credited in the following statement month.
- b. The CIMB World Mastercard awards 0.5% cashback on four categories of spending as processed by the respective merchants/acquirers through the Mastercard worldwide networks:
 - Wine and Dine
 - Entertainment and Recreation
 - Automobile
 - Duty Free Stores

- c. Transactions made and converted to CIMB i.Pay Plan will be awarded the additional 0.5% cashback upfront in the following statement month and 1.5% base cashback awarded with each CIMB i.Pay Plan instalment payment.
- d. Refunded Retail Transactions will be deducted from the relevant monthly billed amount for the computation and award of 2% cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.

3. Definitions of Eligible Categories

- a. **Wine and Dine** spending shall include all local and overseas transactions made at Caterers, Bars, Lounges, Clubs, Fast-Food Restaurants, Eating Places & Other Restaurants, except where they are made for Wedding Banquets and where such Bars, Lounges, Clubs, Restaurants, and other eating places are within hotels.
- b. **Entertainment & Recreation** spending shall include all local and overseas transactions made at Theatres, Video Entertainment Rental stores, Pool and Billiard Establishments, Game Arcades, Bowling Alleys, Golf Courses, Country Clubs, Amusement Parks, Aquariums and Tourist Attractions. For avoidance of doubt, this does not include transactions made at Airlines, Travel Agencies, Cruise Lines, Railways and third party travel websites.
- c. **Automobile** spending shall include all local and overseas transactions made at Vehicle Rental shops, Dealers, Repair and Service shops, Petrol kiosks and includes short-term car parking charges.
- d. **Duty Free Stores** spending shall include all local and overseas transactions made at Duty Free Stores.
- e. 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. Awarding of Cashback

- a. 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.
- b. 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.
- c. 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.
- d. 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

- a. By participating in this Programme, all Cardmembers agree and consent that CIMB Bank may use, disclose and process personal data provided by the participant for the purposes of administering and conducting this Programme and for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) 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.
- b. In case of dispute, the decision of CIMB Bank and/or the merchant(s) shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
- c. All feedback on relations with the merchants should be directed to the relevant merchant.
- d. 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.
- e. 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.
- f. CIMB reserves the right to replace the Complimentary Coupon and/or Promo Code issued with other items of similar value at its discretion without prior notice without liability.
- g. CIMB Bank shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Benefits Programme. Any dispute about the same must be resolved directly with the merchant.
- h. 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.cimbbank.com.sg.
- i. 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.
- j. 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.
- k. 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.
- l. All information is correct at the time of publication.