

FREQUENTLY ASKED QUESTIONS

1. What are the changes to the CIMB Platinum Mastercard® and CIMB World Mastercard card benefits?

With effect from **1 September 2021**, the CIMB Platinum Mastercard and CIMB World Mastercard Cashback Programme will be revised with new benefits.

They will both share the same cashback benefits as shown below:

Up to 2%* unlimited cashback on Eligible Categories
<p>Up to 2%* unlimited cashback:</p> <ul style="list-style-type: none"> • Wine & Dine and Online Food Delivery^ • Movies and Digital Entertainment • Taxi and Automobile • Luxury Goods <p>*To qualify for the 2% unlimited cashback on Eligible Categories, you must spend at least S\$1,000 and above posted in the same statement month. For spend below S\$1,000 posted in the same statement month, you will qualify for 1% unlimited cashback on Eligible Categories.</p> <p>^Only for Deliveroo, Foodpanda, GrabFood, WhyQ and AirAsia Food.</p>
1%* unlimited cashback on all other spend
<p>Enjoy 1%* unlimited cashback on all other spend with minimum spend of S\$500 posted in the same statement month.</p>

*Other terms and conditions apply. Please refer to the full terms and conditions for details.

2. When will the new cashback structure take effect?

The new cashback programme will be effective from 1 September 2021 onwards. You may refer to the following table on the effective dates for respective billing cycles:

Statement Cycle	Statement Accumulation Period	Statement Month	Cashback Programme	Cashback Programme Period
4	5 August - 4 September 2021	September	Current	5 – 31 August 2021
			New	1 – 4 September 2021
11	12 August - 11 September 2021	September	Current	12 – 31 August 2021
			New	1 – 11 September 2021
15	16 August - 15 September 2021	September	Current	16 – 31 August 2021
			New	1 – 15 September 2021
16	17 August -16 September 2021	September	Current	17 – 31 August 2021
			New	1 – 16 September 2021
20	21 August - 20 September 2021	September	Current	21 – 31 August 2021
			New	1 – 20 September 2021
24	25 August - 24 September 2021	September	Current	25 – 31 August 2021
			New	1 – 24 September 2021

Note: The minimum spend required under each current and new cashback programmes will continue to apply based on the full statement accumulation period to determine if he/she is eligible for the cashback within the current and new programmes respectively.

For example, for a **CIMB Platinum Mastercard** cardmember with 11th statement cycle:

- The 10% cashback will be eligible for transactions posted within the current cashback programme period from 12 – 31 August 2021.
 - To qualify for the 10% cashback for the CIMB Platinum Mastercard, the minimum spend of S\$800 required in a statement month will still continue to apply for Statement Accumulation Period from 12 August - 11 September 2021.
 - The 10% cashback consists of the base cashback of 0.2% will be awarded in September statement month and an additional 9.8% cashback will be awarded in October statement month.
- The new unlimited cashback will be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.
 - To qualify for up to 2% unlimited cashback on Eligible Categories, the minimum spend tiers must be posted within the Statement Accumulation Period from 12 August - 11 September 2021.
 - However, the up to 2% unlimited cashback on Eligible Categories will only be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.
 - To qualify for 1% unlimited cashback on all other spend, minimum spend of S\$500 will be based on Statement Accumulation Period from 12 August - 11 September 2021.
 - However, the 1% unlimited cashback on all other spend will only be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.

CIMB Platinum Mastercard		12 August – 31 August 2021		1 – 11 September 2021 (New Cashback Programme)	
Billing Cycle	Statement Accumulation Period	Current Cashback Programme	Statement Month where cashback will be credited	New Cashback Programme	Statement Month where cashback will be credited
11	12 August - 11 September 2021	Base 0.2% cashback - No min. spend	September	Up to 2% Unlimited cashback on Eligible Categories - 1% cashback for spend below S\$1,000 - 2% cashback for S\$1,000 & above spend	October
		Additional 9.8% cashback on selected categories - S\$800 min. spend	October	1% unlimited cashback on all other spend - S\$500 min. spend	October
		Spend made during the relevant statement period will be accumulated towards calculation of the minimum spend required for both the current & new cashback programmes			

For example, for a **CIMB World Mastercard** cardmember with 11th statement cycle:

- The current 2% unlimited cashback will be eligible for transactions posted within the current cashback programme period from 12 – 31 August 2021.
 - The 2% cashback consists of the base cashback of 1.5% that will be awarded in September statement month, and an additional 0.5% cashback on selected categories will be awarded in October statement month.
- The new unlimited cashback will be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.
 - To qualify for up to 2% unlimited cashback on Eligible Categories, the minimum spend tiers must be posted within the Statement Accumulation Period from 12 August - 11 September 2021.
 - However, the up to 2% unlimited cashback on Eligible Categories will only be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.
 - To qualify for 1% unlimited cashback on all other spend, minimum spend of S\$500 will be based on Statement Accumulation Period from 12 August - 11 September 2021.
 - However, the 1% unlimited cashback on all other spend will only be eligible for transactions posted within the new cashback programme period from 1 – 11 September 2021.

World Mastercard		12 August – 31 August 2021		1 – 11 September 2021 (New Cashback Programme)	
Billing Cycle	Statement Accumulation Period	Current Cashback Programme	Statement Month where cashback will be credited	New Cashback Programme	Statement Month where cashback will be credited
11	12 August - 11 September 2021	Base 1.5% cashback - No min. spend	September	Up to 2% Unlimited cashback on Eligible Categories - 1% cashback for spend below S\$1,000 - 2% cashback for S\$1,000 & above spend	October
		Additional 0.5% cashback on selected categories - No min. spend	October	1% unlimited cashback on all other spend - S\$500 min. spend	October
		Spend made during the relevant statement period will be accumulated towards calculation of the minimum spend required for the new cashback programme			

Above illustrations are subject to the other terms and conditions required.

3. How is the new cashback awarded?

To qualify for the 2% unlimited cashback on Eligible Categories, Cardmembers must spend at least S\$1,000 and above posted in the same statement month. For spend below S\$1,000 posted in the same statement month, you will qualify for 1% unlimited cashback on Eligible Categories.

1% unlimited cashback will be awarded on other spend with a minimum spend of S\$500 posted in the same statement month.

All cashback will be credited in the following statement month.

4. Are there transactions that do not qualify towards the calculation of the minimum spend and cashback?

Below are the exclusions from Retail Transactions, Minimum Spend Calculation and Cashback Eligibility:

- Any ez-Link/Transit Link top-up/reload
- 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, ShopeePay, Lazada top-ups)
- Any payments to online trading platforms and brokerages
- Any crypto currencies 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 payments done via any SAM 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 Principal or Supplementary Cardmember's CIMB Credit Card account
- Any credit card transaction that was subsequently cancelled, voided or reversed for any reason
- Any other transactions that may be prescribed by the Bank

5. Will my CIMB i.Pay Plan monthly instalment payment count towards fulfilling the minimum spend required in a statement month?

No, CIMB i.Pay Plan monthly instalment payments will not count towards fulfilling the minimum spend required within a statement month. However, prior to conversion of a retail transaction to CIMB i.Pay Plan, the full retail transaction performed will count towards fulfilling the minimum spend within that statement month.

6. Will I receive cashback for transactions converted to CIMB i.Pay Plan and will my CIMB i.Pay Plan monthly instalment payments continue to earn cashback monthly?

Under the new cashback programme, the cashback eligibility and minimum spend requirement is based on the retail transaction charged prior to conversion to CIMB i.Pay Plan.

There will be no cashback earned for the monthly instalments under the new cashback programme.

7. To qualify for the 2% unlimited cashback, must the tiered spending be made only within those designated Eligible Categories for the respective card?

No. The minimum spend can consist of all spends except excluded transactions listed in Qn.4 above, however, the cashback is only applicable on spends made within the Eligible Categories.

8. If my existing CIMB Credit Card has been recently replaced, will this impact the commencement date of which I may qualify for the new cashback structure?

No, the new cashback structure will still coincide with the Cardmember's billing cycle and take effect as per the commencement date indicated under Qn.2.

9. Will the transactions made by my Supplementary cardmember(s) count towards the minimum spend criteria?

Yes, transactions made on the Supplementary card(s) will be combined with the transactions made on the Principal card, within the same billing cycle, to determine if the minimum spend criteria has been met.

10. Will the transactions made by my Supplementary cardmember(s) on the Eligible Categories be entitled to the cashback?

Yes, transactions made by Supplementary cardmember(s) will be entitled to the cashback if the spend requirements are met. However, the cashback will be posted to the Principal card account.

11. Are online food delivery providers such as FoodPanda or GrabFood eligible under the Wine & Dine and Online Food Delivery Eligible Categories?

The following Online Food Delivery Service merchants are eligible under the Wine & Dine and Online Food Delivery Eligible Categories:

- Deliveroo
- FoodPanda
- GrabFood (only Grab transactions classified under MCC 5814 - Fast Food Restaurants)
- WhyQ
- AirAsia Food

For the avoidance of doubt, transactions made on Grab that are not classified under MCC5814 - Fast Food Restaurants) will not be considered under Eligible Categories. Top-ups of funds to service providers (this includes but is not limited to GrabPay transactions) are also not considered under the Wine & Dine Eligible Categories.

12. Are taxi providers such as Grab or Gojek considered under Taxi Eligible Categories?

Limousines and taxicabs (i.e. Grab, Gojek, Comfort taxi) that are classified under the Merchant Category Code (MCC) 4121 (Limousines And Taxicabs) will be considered under the Eligible Categories.

For the avoidance of doubt, transactions made on limousines and taxicabs (including but not limited to Grab) that are classified under other MCC categories (that are not within MCC 4121) will not be considered under Eligible Categories. Top-ups of funds to service providers (this includes but is not limited to GrabPay transactions) are also not considered under the Eligible Categories.

13. Are the new cashback programmes same for both CIMB Platinum Mastercard and CIMB World Mastercard?

Yes, the cashback benefit for both CIMB Platinum Mastercard and CIMB World Mastercard will be the same with effect from 1 September 2021 onwards.

14. If I hold both CIMB Platinum Mastercard and CIMB World Mastercard, can I combine the spend on both cards to meet the minimum spend requirement under the new cashback programme?

Yes, the spend on both cards can be combined to meet the minimum spend requirement for the cashback under the new cashback programme only.