TERMS AND CONDITIONS GOVERNING THE CIMB PREFERRED BALANCE TRANSFER LOAN PROMOTION

1. The CIMB Preferred Balance Transfer Loan Promotion ("Promotion") is held from 24 October 2026 to 31 December 2026, both dates inclusive ("Promotion Period").

2. The Promotion is available to all CIMB Credit Card Principal Cardholders ("Cardholders") with CIMB Bank Berhad, Singapore Branch ("CIMB", "we" or "our") who apply for a CIMB Balance Transfer Loan (the "Facility").

3. To be eligible for the Promotion, Cardholders must:

    a) be CIMB Preferred customers as at point of application;
    b) submit an application of the Facility via CIMB Mobile App within the Promotion Period with the promo code **BTPREF** applied in the application;
    c) and the application must be approved by CIMB (in its discretion) by 31 December 2026 ("Eligible Customers").

4. Eligible Customers will be eligible for the following Preferential Interest Rates & Processing Fees ("Preferential Rates") with respect to their Facility:

Facility Tenure	Interest Rate (p.a.)	Processing Fees	Effective Interest Rate (EIR) (p.a.)
3 months	0%	0.88% of loan amount	3.64%
6 months	0%	1.68% of loan amount	3.65%
12 months	0%	3.30% of loan amount	3.95%

5. A qualifying application must satisfy the following:
    (i) your CIMB Credit Card account being in good standing; and
    (ii) the amount applied for under the Facility is not less than S$1,000 (or such other amounts which CIMB may determine at its absolute discretion); and
    (iii) the amount applied for under the Facility does not exceed 90% (or such other amounts which CIMB may determine at its absolute discretion) of the credit limit of your relevant CIMB Credit Card account at the time of application.

6. CIMB reserves the right to reject any application in its entirety and/or approve only part of the requested loan amount at its absolute discretion without providing any reason. Should the Facility amount applied for exceed 90% (or such other amounts which CIMB may determine at its absolute discretion) of the credit limit of your CIMB Credit Card account at the time of application, the final amount to be approved under your application will be determined by CIMB at its sole discretion and its decision shall be final and binding.

7. In case of dispute, the decision of CIMB shall be final, conclusive and binding. No correspondence or claims shall be entertained. Upon approval of your application (whether in whole or in part), CIMB will credit the approved loan amount ("Total Approved Loan Amount") into a Singapore dollar denominated bank account held by you as specified in your application.

8. CIMB may, on its approval of each application, open an account in your name and debit the Total Approved Loan Amount from this account ("Account"). The outstanding amount, including interests, late

payment or fee charges that maybe levied on any overdue amount under the Facility will be reflected in your monthly statement and shall be payable by you.

9. Your credit limit will be provisionally reduced by blocking out an amount equivalent to the Total Approved Loan Amount upon approval of your application, but will be progressively restored (at CIMB's sole and absolute discretion) by the amount of principal repaid to CIMB on the Facility.

10. The Preferential Rates are only applicable to the Total Approved Loan Amount during the Facility Tenure specified in the application. The preferential interest rate does not apply to existing outstanding balances on your CIMB Credit Card(s). At the end of Facility Tenure, the prevailing cash advance interest rate shall apply or such other rates as the Bank may stipulate from time to time at its absolute discretion.

11. If the Total Approved Loan Amount is not fully paid at the end of the Facility Tenure, the prevailing cash advance interest rate will continue to accrue on daily basis on all the outstanding balances until the full payment of such outstanding balance is received.

12. CIMB is entitled to apply and appropriate payments received in any manner or order of the priority at the Bank's sole and absolute discretion notwithstanding any instruction given by you.

13. If you default on any payments due to CIMB (including minimum payment due) or if you are in breach of any of your obligations to CIMB, the preferential interest rate and processing fee will be ceased and the Facility amount and related interest will be charged at the prevailing cash interest rate on daily basis until the day before the date when full payment of all outstanding balances is received, and other fees and charges stated in the Cardmember's Agreement.

14. No cancellation or changes will be allowed upon submission of an application for the Facility.

15. Transactions in connection to this Facility are not eligible for any rebates or rewards.

16. Upon any early repayment and/or Account closure, you will be liable for the full outstanding amount.

17. You shall continue to make payment for your other bank account(s). CIMB shall not liable for any interest, overdue payment, charges, fees, losses, interests and damages incurred arising from any delay in disbursing the amount.

18. CIMB is entitled in its sole and absolute discretion to amend, vary and modify these terms and conditions at any time without any liability and such changes shall be binding on you with effect from the earliest of the following:
    a) the date CIMB places notice of such changes on its Singapore website;
    b) the day after CIMB sends notice of such changes to your last known address in the records of CIMB by ordinary post;
    c) the day after CIMB sends notice of such changes to the applicant by short messaging system (SMS) or electronic mail; and/or
    d) the date CIMB places such notice at all of its branch(es) in Singapore.

19. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the exclusive jurisdiction of the courts of Singapore.

20. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any term of these terms and conditions.

21. These Balance Transfer terms and conditions apply in addition to the terms of the Cardmember's Agreement. For details on the Cardmember's Agreement, please refer to www.cimb.com.sg. All terms and references used in these terms and conditions shall have the same meanings as in the Cardmember's Agreement, unless the context otherwise requires. Save as otherwise provided herein, in the event of any inconsistency, the Cardmember's Agreement shall prevail and these terms and conditions shall be deemed to be modified so far as is necessary to give effect to the Cardmember's Agreement and those terms.

22. All other terms and conditions applicable to and governing the use of CIMB Credit Cards, the CIMB Balance Transfer Loan 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.

CIMB Bank Berhad (13491-P)
Updated on 24 October 2026