

Terms and Conditions governing the CIMB Balance Conversion Promotion 2026("Promotion")

1. The CIMB Balance Conversion Promotion 2026 ("the Promotion") is organised by CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or the "Bank").

Eligibility and Qualifying Criteria

2. The Promotion is applicable to CIMB Credit Card Principal Cardmembers except those holding a CIMB AWSM Card ("Principal Cardmembers" or "Cardmembers") who have received the promotional SMS sent by the Bank ("Promotional SMS").
3. The Promotion is valid from 1 January 2026 to 31 December 2026, both dates inclusive ("Promotional Period").
4. Cardmembers who are eligible for the campaign will receive maximum of 2 (two) SMS in the same month.
5. Each Promotional SMS has a validity of 14 days from the date sent to each Cardmember.
6. The available statement balance stated within the Promotional SMS:
 - a) Must be at a minimum of S\$500 at the end of a statement cycle ("Eligible Conversion Amount"); and
 - b) Does not take into account any payments made for the statement between statement generation date and Promotional SMS date to Cardmembers.
7. The processing fee for CIMB Balance Conversion Plans during the Promotion Period are illustrated in the table below:

Instalment Tenure	Min. Conversion Amount	Processing Fee
3 Months	S\$500	0.1% (EIR* of 0.60% p.a.)
6 Months	S\$500	0.5% (EIR* of 1.72% p.a.)
12 Months	S\$500	1.5% (EIR* of 2.79% p.a.)
24 Months	S\$1,000	3% (EIR* of 2.93% p.a.)

*EIR refers to "Effective Interest Rate".

Conversion of Card Transactions to CIMB Balance Conversion Plans

8. Application for the Promotion is subject to the following conditions being met to the Bank's sole and absolute satisfaction:
 - a) Application for the Promotion must be made via SMS reply or by such other method as may be prescribed by CIMB Bank from time to time;
 - b) Cardmembers who receive the Promotional SMS from the Bank must reply to it with the selected tenure of 3, 6, 12 or 24 months with space and the last 4 digits of their CIMB Credit Card stated within the Promotional SMS as follows:

Instalment Tenure	SMS Format
3 Months	BC3<space>XXXX
6 Months	BC6<space>XXXX

12 Months	BC12<space>XXXX
24 Months	BC24<space>XXXX

- c) Each Promotional SMS sent by CIMB Bank has a validity period of 14 days. Cardmembers must reply within the validity date stated in the Promotional SMS in order for their request to be processed;
 - d) SMS applications will be processed within 5 working days from the point of receiving Cardmembers' reply, and the monthly instalment amount will be reflected in the following month's card statement;
 - e) The Cardmember's Card Account ("Card Account") must be in good standing as determined by CIMB Bank in its sole and absolute discretion;
 - f) The Card Account is regular (not in default) and has available credit limit (excluding any temporary credit line increase) and available instalment balance at the time of application;
 - g) Balance conversion is not available for cash advance, fee or interest-related transactions, quasi cash transactions, transactions with cash rebates, payment of instalments under other instalment payment facility provided by CIMB Bank or any other bank or financial institution, or settlement of any annual fee, outstanding balances or charges imposed by CIMB Bank in connection with a Card Account or such other transactions as CIMB Bank may determine in its absolute discretion. For the avoidance of doubt, CIMB Bank has the sole and absolute discretion to determine what constitutes the Eligible Conversion Amount;
 - h) The Cardmember and/or the Supplementary Cardmember(s) must not be in breach of any of the terms in the CIMB Credit Cards Cardmember's Agreement ("Cardmember's Agreement").
9. Upon approval of the CIMB Balance Conversion Plan application ("Balance Conversion"):
Cardmembers shall pay a one-time processing fee ("Processing Fee") which shall be charged as follows and is payable in full together with the first instalment:
- i. 0.1% of the transaction amount (EIR 0.60% p.a.) for a 3-month instalment plan;
 - ii. 0.5% of the transaction amount (EIR 1.72% p.a.) for a 6-month instalment plan;
 - iii. 1.5% of the transaction amount (EIR 2.79% p.a.) for a 12-month instalment plan;
 - iv. 3% of the transaction amount (EIR 2.93% p.a.) for a 24-month instalment plan.
- The Processing Fee is subject to change from time to time at CIMB Bank's absolute discretion without any prior notice to Cardmembers.
10. The Balance Conversion instalment tenure ("Instalment Tenure") shall be of 3, 6, 12 or 24 months period or such other period as we may specify from time to time.
 11. The aggregate of the Balance Conversion amount shall be payable by the Cardmember, by way of equal monthly instalments ("Monthly Instalment") during the selected Instalment Tenure without any deduction whatsoever. The selected Instalment Tenure and the Monthly Instalment cannot be modified without CIMB Bank's consent. In the event CIMB Bank consents to the Cardmember's request to modify the Instalment Tenure and/or the Monthly Instalment, the alteration of the Instalment Tenure and/or the Monthly Instalment is subject to the Cardmember's payment to CIMB Bank of an administrative fee of S\$50 (or such other amount as we may specify from time to time).
 12. The Monthly Instalment is computed based on the following formula:
Eligible Conversion Amount / Instalment Tenure

By way of illustration, if the Eligible Conversion Amount is S\$600 over Instalment tenure of 6 months, the Monthly Instalment will be S\$100 per month.

13. Upon CIMB Bank's approval of the Cardmember's application, the credit limit of the relevant Cardmember will be reduced by the aggregate amount of the outstanding Monthly Instalments due. As each Monthly Instalment is repaid by the Cardmember, the amount equivalent to the Monthly Instalment so repaid shall be restored to the Cardmember's credit limit.
14. The Monthly Instalment shall be billed to the Cardmember on the next statement date following our approval of the application and every month thereafter until full settlement of all the Monthly Instalments.
15. The Cardmember shall pay the Processing Fee and the Monthly Instalment in addition to the Minimum Payment due on the rest of the balance outstanding (if any). No interest will be levied if the full instalment amount each month is settled by the due date. In the event CIMB Bank does not receive the Processing Fee and/or the Monthly Instalment in full before the payment due date, the applicable finance charges, interest and fees shall be levied on the unpaid balance of the Processing Fee and/or the Monthly Instalment or part thereof in accordance with the terms and conditions of clause 5.2 of the Cardmember's Agreement.
16. The Cardmember may at any time after the approval of the application cancel the Balance Conversion facility via phone only or such other method as we may prescribe from time to time. CIMB Bank shall be entitled to charge and debit to the Card Account a cancellation fee of S\$50 in the event of voluntary Card Account closure, termination, cancellation or early settlement of the Balance Conversion Amount and the Processing Fee. Upon the cancellation of the Balance Conversion facility, the total outstanding Balance Conversion Amount and the Processing Fee (if any) shall immediately become due and payable to CIMB Bank. All such outstanding Balance Conversion Amount and the Processing Fee (if any) will be shown in the monthly statement and the Cardmember shall pay the same in accordance with the provisions of the Card Agreement in default of which CIMB Bank shall be entitled to exercise its rights under the Cardmember's Agreement.
17. Regardless of whether an event of default has occurred, CIMB Bank shall be entitled at its absolute discretion at any time without having to assign any reason to the Cardmember to terminate the Balance Conversion facility made available to the Cardmember where upon all outstanding Monthly Instalments together with the Processing Fee (if any) shall immediately become due and payable upon demand of the same by notice in writing to the Cardmember. All such outstanding Monthly Instalments together with the Processing Fee (if any) will be shown in the monthly statement and the Cardmember shall pay the same in accordance with the terms applicable to the CIMB Credit Card(s) and/or Card Account, in default of which, CIMB Bank shall be entitled to exercise its rights thereunder.

18. CIMB Bank reserves the right to vary, amend or modify the terms and conditions hereto contained at any time without prior notice to the Cardmember for any reason whatsoever. The Balance Conversion facility may be replaced in whole or in part by another programme at CIMB Bank's absolute discretion. Cardmembers shall be bound by such amendments if Cardmembers do not terminate the Balance Conversion facility and/or the use of their CIMB Credit Card(s).
19. In case of dispute arising from or relating to the Promotion, the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
20. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Exercise and/or any change, amendment, cancellation, termination, suspension or otherwise of the Exercise and/or the terms and conditions.
21. The prevailing terms and conditions governing the Cardmember's Agreement shall continue to apply and shall be read together with these Promotion terms and conditions. Please refer to www.cimb.com.sg for the full Cardmember's Agreement. In the event of any inconsistency between these terms and conditions and the Cardmember's Agreement, these terms and conditions shall prevail to the extent of matters relating to this Promotion. Except where the context otherwise requires or unless these terms and conditions herein provide otherwise, words and expressions defined in the Cardmember's Agreement shall have the same meaning when used or referred to in these terms and conditions.
22. 21. By participating in this Promotion, all Cardmembers agree and consent that CIMB 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 of administering and conducting this Promotion and all Cardmembers 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.
23. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
24. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of Singapore. This clause does not limit CIMB Bank's right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.
25. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") shall continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.

26. 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 Exercise, these terms and conditions shall prevail to the extent of matters relating to this Exercise.

Information is correct as at – 19 December 2025
CIMB Bank Berhad (13491-P)