Terms and Conditions Governing the CIMB Annual TravelEASE Insurance 05 October 2026 to 31 December 2026 ("Promotion")

Eligibility

1. The Promotion is organised by CIMB Bank Berhad, Singapore Branch ("**CIMB Bank**" or the "**Bank**") and supported by Sompo Insurance Singapore Pte. Ltd. ("**Sompo**").
2. The Promotion period is from 05 October 2026 to 31 December 2026 (the "**Promotion Period**"), both dates inclusive.
3. The Promotion is applicable to participants who submit an application via a CIMB Bank Dedicated Channel as defined in clause 5 below, successfully purchase CIMB Annual TravelEASE insurance plan ("Annual **TravelEASE**") and have Annual TravelEASE issued during the Promotion Period.
4. Each participant who purchases TravelEASE in accordance with clause 3 above shall be entitled to 30% discount off the premium for TravelEASE Annual Trip Plan ("**Discount**").
5. A **"CIMB Bank Dedicated Channel"** means:
    a. Online application on CIMB Bank website via https://www.cimb.com.sg/en/personal/banking-with-us/insurance/general-insurance/travelease.html
6. Participant is no longer entitled to the Promotion if any existing TravelEASE (Single Trip or Annual) purchased (a) under which he/she is named as a Policyholder or Insured Person and (b) the policy purchased by him/her for the same trip duration and destination is cancelled. In the event that (i) the participant breaches any of the terms and conditions contained herein or the Bank's or Sompo's terms and conditions; or (ii) the participant no longer qualifies or is eligible for the Discount/Gift, the Bank may in its discretion forfeit both the Discount and Gift and where the Discount and/or Gift have already been awarded, the Bank reserves the right to deduct a sum equivalent to the value of the Discount and/or Gift from the participant 's account or charge such sum to the participant's CIMB Credit Card. Any expenses or costs resulting from such a deduction will be borne by the participant. The participant is deemed to have authorised such deductions or charges.
7. The Gift/Discount is not exchangeable for cash or any benefit in kind.

General

1. Each of CIMB Bank and Sompo reserves the right in its sole and absolute discretion to determine whether a participant qualifies for the Promotion. If CIMB Bank and/or Sompo determines that a participant is not eligible, CIMB Bank and/or Sompo reserves the right not to allow the participant to participate in the Promotion.
2. By participating in the Promotion, all participants agree and consent that CIMB Bank and/or Sompo may collect, use, disclose and/or process their personal data (in the case of a corporate policy, personal data of individuals in relation to the policy) in accordance with the Personal Data Protection Act 2012 for the purposes and uses described in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and Sompo's Privacy Policy (including the provision of protection, services related to this insurance policy, screening activities in accordance with legal/regulatory obligations/risk management procedures) (available on www.sompo.com.sg). For the purposes stated below, 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:
    a. disclosing the personal data of the participants to Sompo and/or merchants in connection with the Promotion;
    b. administering and conducting the Promotion;
    c. processing of the application for TravelEASE and administrating TravelEASE; and/or
    d. providing marketing material and information sent by Sompo on their products and services via ordinary post, electronic mail, text message and/or phone call.

3. Each of CIMB Bank and Sompo reserves the right to terminate or suspend the Promotion or amend, revoke, vary, delete or add to any of these terms and conditions at their absolute discretion at any time without any liability and such changes shall be binding on participants with effect from the earliest of the following:
    a. the date CIMB Bank places notice of such changes on its Singapore website;
    b. the day after CIMB Bank sends notice of such changes to the participant's last known address in the records of CIMB Bank by ordinary post;
    c. the date after CIMB Bank sends notice of such change to the participant by short messaging system (SMS) or electronic mail; and/or
    d. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
4. Any termination, suspension, amendment or variation of the Promotion or the terms and conditions herein by CIMB Bank or Sompo shall not entitle any participant to any claims or compensation from CIMB Bank or Sompo for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
5. Each of CIMB Bank and Sompo shall not be liable in any manner for any consequences, claims, losses, damages, injury, liabilities or expenses suffered or incurred arising out of or relating to, the Promotion, whether directly or indirectly caused, including but not limited to any hardware or software breakdown, malfunction or defects in any computer system or equipment and/or any incomplete, lost, late, damaged, illegible or misdirected notices, letters, application forms and/or correspondences.
6. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
7. Each of CIMB Bank's and Sompo's decision on all matters relating to the Promotion will be at their absolute discretion and shall be final, conclusive and binding on all parties. No further correspondence or claims will be entertained.
8. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Discount/Gift), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
9. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred in relation thereto and shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.
10. CIMB Bank is not a supplier of TravelEASE and will not accept any liability in relation thereto.
11. Respective merchant terms and conditions apply. Please contact the respective merchant for more details.
12. In the event of any inconsistency between these terms and conditions and any other terms and conditions, application form, brochure, promotional or marketing material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to the Promotion.
13. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
14. 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 2001 to enforce any of these terms and conditions.
15. All information is correct at the time of printing.
16. TravelEASE is underwritten by Sompo and distributed by CIMB Bank.
17. TravelEASE is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).