CIMB BANK

TERMS AND CONDITIONS GOVERNING THE GENIEBOOK X CIMB PAYLATER JULY PROMOTION 2026

1. The CIMB Paylater Promotion ("Promotion") is held from 10th August – 30th September 2026, both dates inclusive ("Promotion Period").

2. To be eligible for this Promotion ("Eligible Customer"), applicant must:
    a. apply for CIMB PayLater ("Facility") through selecting CIMB PayLater as the payment option at Geniebook within the Promotion Period;
    b. submit the application for the Facility within the Promotion Period and the application must be approved by CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank") in its absolute discretion by 30th September 2026; and
    c. Be the first 100 applicants who satisfy all qualifying criteria and are approved by CIMB, as determined by CIMB in its absolute discretion within the Promotion Period. In the event of same timing of approval, CIMB has the right to determine who will be deemed an Eligible Customer.
    d. not have received any gift under any other CIMB PAYLATER promotion, as determined by CIMB in its absolute discretion.

3. To qualify for the Gift, Eligible Customers must be approved for a CIMB PayLater Facility with following qualifying tenure and minimum loan amount conditions ("Qualified Customer"):

Tenure	Min. Approved Loan Amount	Cashback Earned ("Gift")
6- or 12-mth tenures only	S$ 1,500	S$20
	S$ 3,000	S$45

4. Each Qualified Customer is only limited to one (1) Gift during the Promotion Period based on the 1st approved Facility fulfilling the qualifying criteria for the Gift. For avoidance of doubt, the customer will not be eligible for another Gift even if a 2nd Facility has been approved during the Promotion Period.

5. The Gift will be credited to Qualified Customer's CIMB PayLater Repayment account within five (5) months from Facility approval date before the final instalment. If the customer has more than one CIMB PayLater account, CIMB Bank reserves the right to determine in its absolute discretion which account to credit the Gift into.

6. The Gift cannot be redeemed or exchanged for cash, credit or any other item.

7. CIMB reserves the right to charge or recover the full value of the Gift from the Qualified Customer in the event the Facility is terminated within five (5) months from Facility approval date before the final instalment or if the Qualified Customer breaches any terms and conditions herein. Any expenses or costs resulting from such a deduction will be borne by the Qualified Customer. The Qualified Customer is deemed to have authorised such deductions.

8. Qualified Customers' Facility must be in good standing during the Promotion Period and up till the time the Gift is awarded. In the event that the Facility is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is awarded, CIMB Bank reserves the right to disqualify the Qualified Customer from the Promotion and/or to not award the Gift to the Qualified Customer.

9. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.

10. CIMB is entitled in its sole and absolute discretion to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate the Promotion and/or any of its governing terms in its absolute discretion 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 change to you by short messaging system (SMS) or electronic marketing or advertising mailers; and/or
    d. the date CIMB places such notice at all of its branch(es) in Singapore.

11. Any termination, suspension, amendment or variation of this Promotion by CIMB or the terms and conditions herein shall not entitle you to any claims or compensation from CIMB for any and all losses and damages suffered or incurred, whether directly or indirectly caused.

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

13. 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 of these terms and conditions.

14. By participating in this Promotion, you agree and consent that CIMB may use, disclose and process personal data provided by you for one or more of the purposes stated in CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes below, and you confirm that you have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB from time to time:
    a. Disclosing the personal data of the participants to the merchants/suppliers of goods in connection with the Promotion; and/or
    b. Administering and conducting the Promotion.

15. All other terms and conditions applicable to and governing the use of CIMB PayLater, General Terms and Conditions Governing PayLater (including applicable Product Terms) and the 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.

16. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated. For the avoidance of doubt, promotions **are not** 'stackable' and cannot be used in conjunction with CIMB Bank's other offers, promotions and/or discounts. In the event multiple CIMB PayLater promotions are applicable to the same PayLater transaction, CIMB reserves the sole and absolute discretion to determine which promotion, if any, should apply.

17. All feedback on relations with merchant(s) should be directed to the relevant merchant. CIMB Bank gives no representation or warranty with respect to the quality of the merchant goods or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or the use of the merchant goods. Any dispute about the same must be resolved directly with the relevant

merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchants' goods and services.

18. Information is correct at time of print.