

**TERMS AND CONDITIONS GOVERNING THE CIMB PERSONAL LOAN ROADSHOW PROMOTION
DECEMBER 2023**

1. The CIMB Personal Loan Roadshow Promotion December 2023 ("Promotion") is held from 15 December 2023 to 31 March 2024, both dates inclusive ("Promotion Period").
2. To be eligible for this Promotion ("Eligible Customer"), applicant must:
 - a. apply for a CIMB Personal Loan ("Facility") at our CIMB roadshows at various locations within the Promotion Period; and
 - 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 15 April 2024.

3. Eligible Customers can receive either a Samsonite Garde Backpack VI or eCapitaVouchers based on the following approved loan amounts and tenures (each a "Gift"):

Tenure	Approved Amount	Gift
3, 4 or 5 years	S\$0 - <S\$10,000	Samsonite Garde Backpack VI (RRP S\$300)
	S\$10,000 - <S\$15,000	S\$100 eCapitaVouchers
	S\$15,000 or more	S\$300 eCapitaVouchers

4. Each Eligible 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, customer will not be eligible for another Gift even if a 2nd Facility has been approved during the Promotion Period.
5. Eligible Customers who qualify for the Gift will be notified by SMS no later than 31 May 2024, at their known mobile number on record with CIMB Bank.
6. Details for the redemption/collection of the Gift(s) will be provided to the Eligible Customer in the redemption SMS sent to him/her.
7. The Gift cannot be redeemed or exchanged for cash, credit or any other item.
8. CIMB Bank will not entertain any request for the change of Gift.
9. CIMB Bank is not obliged to replace, and assumes no liability for, any redemption SMS deleted, expired, lost, misdirected, stolen, damaged or not received. In the event of such incident, for whatever reason(s), CIMB Bank will not be liable or responsible for any loss suffered or incurred in connection with the failure to redeem the Gift. The Gift which remains unredeemed will be forfeited, without any liability on the part of CIMB Bank. Any Gift that is forfeited is strictly non-replaceable. No payment or compensation whether in cash, credit or kind shall be made for the forfeited Gift.
10. Any Gift(s), which are not claimed and remain unclaimed after the stipulated redemption date will be deemed as void and null.

11. CIMB Bank gives no representation or warranty with respect to the quality of the Gifts 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 redemption or use of the Gifts. Any dispute or feedback concerning participating merchant(s) and/or their goods and services shall be settled directly with the relevant merchant. CIMB Bank bears no responsibility for resolving such disputes or for the dispute itself and shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods.
12. CIMB reserves the right to charge or recover the full value of the Gift from the Eligible Customer in the event the Facility is terminated within one (1) year from Facility approval date or if the Eligible Customer breaches any terms and conditions herein. Any expenses or costs resulting from such a deduction will be borne by the Eligible Customer. The Eligible Customer is deemed to have authorised such deductions.
13. Eligible 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 Eligible Customer from the Promotion and/or to not award the Gift to the Eligible Customer.
14. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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.

20. All other terms and conditions applicable to and governing the use of CIMB Personal Loan, General Terms and Conditions Governing Personal Loans (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.

21. The Promotion is not valid with other offers or promotions unless otherwise stated.

22. Information is correct at time of print.

CIMB Bank Berhad (197201001799 (13491-P))

Information is correct as at 15 December 2023