

TERMS AND CONDITIONS GOVERNING CIMB CHINESE NEW YEAR NEW ACCOUNT OPENING PROMOTION 2026

1. The CIMB Chinese New Year New Account Opening Promotion 2026 is available from 1 January 2026 to 28 February 2026 ("Promotion Period") both dates inclusive.
2. This Promotion is open to "Eligible Participant(s)" who:
 - a. Are New Customer(s) of CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank") who successfully opened and activated a CIMB FastSaver Account/ CIMB FastSaver-i/ CIMB StarSaver/ CIMB StarSaver-i/ CIMB StarSaver (Savings)/ CIMB StarSaver (Savings)-i Account ("Qualifying Account") as the main and/or joint account holder, during the Promotion Period. A "New Customer", with reference to the main and/or joint account holder(s), is defined as individual(s) who does not have any existing single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period; and
 - b. Key in "CNY" as the Promo code upon application of the Qualifying Account(s).

Before you submit

Are you referred by a friend or family member?

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Promo Code*

3. For the purpose of these terms and conditions, "fresh funds" are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
 - i) funds in the form of non-CIMB cheques;
 - ii) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.
4. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
5. The Eligible Participant must not be a staff of CIMB Bank.
6. The Eligible Participants' eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion, without the need to provide any reasons whatsoever.

CIMB Lunar New Year New Account Opening Promotion 2026 Rewards

7. The Eligible Participant(s) must fund-in the minimum deposit of S\$10,000 fresh funds ("S\$10,000 Fund-in Date"), or S\$25,000 fresh funds ("S\$25,000 Fund-in Date"), or S\$100,000 ("S\$100,000 Fund-in Date"), into their Qualifying Account(s) within 30 calendar days ("Fund-in Period") from the date of account application. This amount will include the initial S\$1,000 required for account opening.

For example, if the Eligible Participant(s) were to fund in S\$10,000, or S\$25,000, or S\$100,000 within the Fund-in Period successfully, the customer will be eligible for eCapitaVoucher vouchers worth S\$30, S\$100, or S\$500 ("Reward") respectively depending on the tier of funding, strictly in accordance with the table below and subject to the fulfilment of all the terms and conditions.

| Fresh Funds | Rewards |
|-------------|---------------------------------|
| S\$10,000 | S\$30 worth of eCapitaVouchers |
| S\$25,000 | S\$100 worth of eCapitaVouchers |

| | |
|------------|---------------------------------|
| S\$100,000 | S\$500 worth of eCapitaVouchers |
|------------|---------------------------------|

| Account Application Date(s) | Fund-in Period (both dates inclusive) |
|-----------------------------|---------------------------------------|
| 1 Jan 2026 | 1 Jan 2026 to 30 Jan 2026 |
| 28 Feb 2026 | 28 Feb 2026 to 29 Mar 2026 |

8. The end-of-day balance of the Qualifying Account(s) must not fall below the respective tiered amount in SGD for 60 days from the first Fund-in Date ("Holding Period"), to be eligible for the Rewards.

| Fund-In Date (start date inclusive) | Holding Period (both dates inclusive) |
|-------------------------------------|---------------------------------------|
| 1 Jan 2026 | 1 Jan 2026 to 1 Mar 2026 |
| 31 Jan 2026 | 31 Jan 2026 to 31 Mar 2026 |
| 1 Feb 2026 | 1 Feb 2026 to 1 Apr 2026 |
| 28 Feb 2026 | 28 Feb 2026 to 28 Apr 2026 |
| 1 Mar 2026 | 1 Mar 2026 to 29 Apr 2026 |
| 29 Mar 2026 | 29 Mar 2026 to 27 May 2026 |

9. During the Promotion Period, Eligible Participant(s) who have met all the terms and conditions will be eligible to receive the respective Reward, in accordance with the illustration timeline below:

| End of Holding Period | Reward Crediting by |
|-----------------------|---------------------|
| Month of Mar | 31 May 2026 |
| Month of Apr | 30 Jun 2026 |
| Month of May | 31 Jul 2026 |

10. Customers are able to play the card game once a day during the period of the campaign, 1 January to 28 February 2026 (both dates inclusive).
11. Participants who meet the tier criteria, play the "Pick-a-Red-Packet" game and draw the "2x Vouchers" card will be eligible for double the base amount of eCapitaVouchers (S\$30, S\$100, or S\$500) corresponding to the tier that they qualify for. Possible cards that will be drawn are:

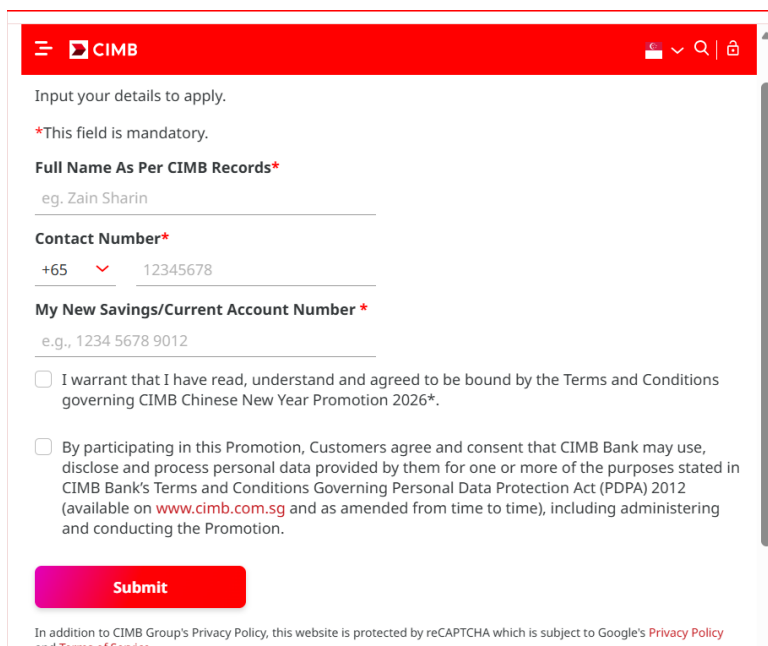
| "2x Vouchers" Card | "Try Again Tomorrow" Card |
|---|--|
|  |  |

12. Doubled Rewards are limited to the following number of Qualifying Accounts:

| Fresh Funds | Doubled Rewards | Capped at |
|-------------|----------------------------------|--------------------|
| S\$10,000 | S\$30 → S\$60 eCapitaVouchers | First 30 customers |
| S\$25,000 | S\$100 → S\$200 eCapitaVouchers | First 20 customers |
| S\$100,000 | S\$500 → S\$1000 eCapitaVouchers | First 10 customers |

Customers have to win the game (per clause 12) **and meet fund-in and holding criteria to be eligible for doubled rewards.*

Eligible participants will need to enter their details and new savings/current account number into the entry form to be rewarded the doubled amount of eCapitaVouchers.



The screenshot shows the CIMB mobile app interface for the entry form. It includes a red header with the CIMB logo and navigation icons. The form fields are: 'Full Name As Per CIMB Records*' with a placeholder 'eg. Zain Sharin', 'Contact Number*' with a dropdown for country code (+65) and a text field for the number (12345678), and 'My New Savings/Current Account Number*' with a placeholder 'e.g., 1234 5678 9012'. Below the fields are two checkboxes for terms and conditions. A red 'Submit' button is at the bottom. A footer note mentions reCAPTCHA and Google's Privacy Policy and Terms of Service.

13. Participants who play the “Pick-a-Red-Packet” game and draw the “Try Again Tomorrow” card are not eligible to double their Rewards (e.g. an eligible customer with a fund-in of S\$10,000 who has drawn the “Try Again Tomorrow” card will only be eligible to receive S\$30 eCapitaVouchers).
14. There is no limit to the number of Qualifying Accounts the Eligible Participant(s) can open during the Promotion Period, but he/she will still receive only one (1) Reward per Eligible Participant.
15. There is no limit to the number of times the Eligible Participant(s) can play the card game during the promotion period, but he/she will still receive only one (1) Reward per Eligible Participant.
16. Rewards are limited to the first 1,500 Qualifying Accounts during the Promotion Period, and the first 1,500 Qualifying Accounts will be determined by the Fund-in Date.
17. Doubled Rewards are limited to the first 60 customers who have
- Qualifying Accounts;
 - drawn the “2x Vouchers” card in the game during the Promotion Period;
 - transferred the corresponding fresh funds shown in Clause 7;
 - successfully submitted the corresponding entry form shown in Clause 12,
 - and met all eligibility requirements to receive the base amount of eCapitaVouchers.
18. Eligible customers who qualify for the reward eCapitaVoucher(s) will be notified via Push Notification through the CIMB Clicks App (or such other method as determined by the Bank in its sole discretion) by 31 May 2026, 30 June 2026, **or** 31 July 2026 – depending on the end of their respective holding periods as illustrated in Clause 9. Winners will receive a unique redeemable eCapitaVoucher code which will have to be entered into their CapitaStar app to acquire their Reward.

19. Eligible customers need to have an activated CIMB Clicks app to receive the Push Notifications in the event of qualifying for the eCapitaVoucher reward. Failure to activate the eligible CIMB Clicks account will result in forfeiture of the Reward, and CIMB Bank reserves the right to select a replacement recipient.
20. eCapitaVoucher reward recipients must redeem their prize within the validity period stated in the notification. Failure to redeem within the stipulated timeframe will result in forfeiture of the Reward, and CIMB Bank reserves the right to select a replacement recipient.

General Terms and Conditions

21. In the event the Eligible Participant closes his/her Qualifying Account(s) within twelve (12) months from the opening date of the Qualifying Account(s) or breaches any of the terms and conditions contained herein or if the Customer no longer qualifies or was never eligible for the Reward, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Reward from the Customer's account. Any expenses or costs resulting from such deduction will be borne by the Customer. The Customer is deemed to have authorized such deductions.
22. By participating in this Promotion, Customers 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 stated below and all Customers 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 Customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - b. administering and conducting the Promotion.
23. This Promotion is not valid in conjunction with the CIMB Preferred Banking Bonus Interest/Profit Promotion 2026 and/or any other promotional offers unless otherwise stated. For the avoidance of doubt:
 - a) If Customer is eligible for this Promotion, and receives an eCapitaVoucher reward under this Promotion, the Customer will not be eligible to participate in the CIMB Preferred Banking Bonus Interest/Profit Promotion 2026.
24. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in the ineligibility of the Customer in participating in the Promotion.
25. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Reward(s) are awarded. In the event the relevant Qualifying Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Reward(s) are awarded, CIMB reserves the right not to award the Reward(s).
26. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this 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 Customers 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 Customer's last known address in the records of CIMB Bank by ordinary post;
 - c. the day after CIMB Bank sends notice of such changes to the Customer 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.
27. The Customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
28. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.
29. CIMB Bank reserves the right to replace and/or modify the Reward at its sole discretion at any time and without prior notice.

30. CIMB Bank gives no representation or warranty with respect to the quality of the Rewards 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 Rewards. 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 merchants' goods and services.
31. All feedback on relations with merchant(s) should be directed to the relevant merchant.
32. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers to the Promotion and/or Reward), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
33. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
34. These terms and conditions shall be governed by the laws of Singapore and all Customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
35. 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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

CIMB Bank Berhad (197201001799 (13491-P))