



TERMS AND CONDITIONS GOVERNING CIMB JSA x NINTENDO SWITCH 2 LUCKY DRAW ACCOUNT OPENING PROMOTION 2026

- 1) The CIMB Nintendo Switch 2 Account Opening Lucky Draw Promotion 2026 ("Promotion") is available from 01 January 2026 to 31 March 2026 ("Promotion Period") both dates inclusive.
- 2) This Promotion is open to "Eligible Participant(s)" who:
 - (i) Are New to Junior Saver Account ("JSA") Customer(s) of CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank") who successfully opened and activated a CIMB Junior Saver Account ("Qualifying Account") within the Promotion Period. A "New to Junior Account Customer", with reference to the main and joint account holder(s) (for joint accounts), is defined as individual(s) who does not have any existing CIMB Junior Saver Account(s), or has not terminated or closed any CIMB Junior Saver 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.
 - (ii) For Existing Customers, hold an existing Qualifying Account before the Promotion Period.
- 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 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.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 transferable and is exclusive only for the Eligible Participant(s).
- 5) 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.
- 6) Eligibility of this Promotion shall be determined with reference to both the main and joint account holder(s) (for joint accounts) of the Qualifying Account(s).
 - (i) For the avoidance of doubt, where a child is a joint account holder under the CIMB JSA opened with one parent ("Parent A"), any subsequent CIMB JSA opened for the same child with another parent ("Parent B") shall not be deemed a new JSA for the purpose of the Promotion.
 - (ii) Accordingly, in a scenario where Parent A opens JSA jointly with his/her child respectively, and Parent B opens a separate JSA jointly with the same child that Parent A has opened the JSA with, such accounts opened by Parent B shall not qualify for this Promotion.
 - (iii) Accordingly, if two separate JSAs are opened on the same day— one by Parent A with their child and another JSA by Parent B with the same child — only the account that is opened first, based on the time of account opening in the Bank's records, will qualify for participation in this Promotion.
 - (iv) Each child shall be eligible to participate in this Promotion only once, regardless of the number of joint account holders associated with that child's JSA(s).

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- 7) New to JSA Customer(s) must fund-in the minimum deposit of S\$2,000 fresh funds, 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.
- 8) New to JSA Customer(s) who deposit a minimum of S\$2,000 in fresh funds, into their Qualifying Account(s) within 30 calendar days from the date of account application (the "Fund-in Period"), as stipulated in Clause 7, shall be entitled to receive a cash credit of S\$50.
 - (i) In addition, such Eligible Participant(s) shall be entered into a draw for a chance to win one (1) Nintendo Switch 2.
 - (ii) Eligible Participant(s) shall earn one (1) additional entry into the same draw for the Nintendo Switch 2 for every additional fresh funds in multiples of S\$1,000 deposited within promotion period, over and above the minimum deposit amount specified in Clause 7.

Criteria	Details
Minimum Deposit	S\$2,000 in fresh funds within 30 calendar days from account application (Fund-in Period)
Reward	(i) Cash credit of S\$50 (ii) One (1) entry into the lucky draw for a Nintendo Switch 2
Additional Lucky Draw Entries	One (1) extra entry for every additional fresh funds in multiples of S\$1,000 deposited within promotion period

Account Application Date(s)	Fund-in Period (both dates inclusive)
1 Jan 2026	1 Jan 2026 to 30 Jan 2026
31 March 2026	31 March 2026 to 29 April 2026

- 9) For New to JSA Customer(s), the end-of-day balance of the Qualifying Account(s) must not fall below S\$2,000 in fresh funds for three (3) consecutive calendar months (the "Holding Period"), starting from the date the initial S\$2,000 fresh funds are first deposited (the "Fund-in Date").
- 10) Any additional fresh funds deposited to earn extra lucky draw entries (e.g., in multiple of S\$1,000) must be deposited within the promotion period and maintained the fund until 30 April 2026, regardless of the date of deposit.
- 11) The Holding Period under Clause 9 applies only to the initial S\$2,000 deposit. Additional fresh funds deposited under Clause 10 are subject to a separate requirement: they must be maintained until 30 April 2026.
- 12) Existing Customer(s) who deposit a minimum of S\$1,000 in fresh funds into their Qualifying Account(s) during the Promotion Period shall earn one (1) chance to win a Nintendo Switch 2 in the draw. For every additional fresh fund in multiples of S\$1,000 deposited within the same Promotion Period, over and above the initial deposit, the customer shall earn one (1) additional chance.
- 13) Existing Customer(s) must maintain an end-of-day balance in the Qualifying Account(s) that is not less than the total fresh funds deposited (including the initial S\$1,000 and any additional deposits for extra entries) until 30 April 2026, regardless of the date of deposit during the Promotion Period. Failure to maintain this balance will result in disqualification from the lucky draw.

- 14) The Holding Period applies only to the initial deposit of S\$2,000 and must be maintained for three (3) consecutive calendar months starting from the Fund-in Date. Illustration of Holding Period For New to JSA Customer(s):

Fund-in Date	Holding Period
1 January 2026	1 January 2026 to 1 April 2026
31 January 2026	31 January 2026 to 30 April 2026
1 February 2026	1 February 2026 to 1 May 2026
28 February 2026	28 February 2026 to 31 May 2026
1 March 2026	1 March 2026 to 1 June 2026
31 March 2026	31 March 2026 to 30 June 2026
29 April 2026 (Last possible fund-in date)	29 April 2026 to 29 July 2026

- 15) Cash credit will be credited to the customers' account(s), in accordance with the illustration timeline below:

End of Holding Period	Cash Credit Crediting By
Month of April 2026	30 June 2026
Month of May 2026	31 July 2026
Month of June 2026	31 August 2026
Month of July 2026	30 September 2026

- 16) 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) Cash Credit per Qualifying Account, subject to Clause 6. For New to JSA Customer(s), each Qualifying Account will entitled a cash credit of S\$50 and an opportunity to be entered into a draw for a chance to win one (1) Nintendo Switch 2, as specified in Clause 8 ("Reward").
- 17) Cash Credit for New to JSA Customer(s) are limited to the first 500 Qualifying Accounts during the Promotion Period, and the first 500 Qualifying Accounts will be determined by the Fund-in Date. There is no cap on the number of Qualifying Accounts for Existing Customers; all Existing Customers who meet the eligibility criteria will qualify for the lucky draw chances.
- 18) The Lucky Draw will be conducted after 30 September 2026. Only Eligible Participant(s) who have met all requirements stated in these Terms and Conditions by the stipulated maintenance period will be included in the draw.
- 19) The winners will be selected randomly. A total of three (3) Nintendo Switch 2 consoles ("Prizes") are available as prizes for the lucky draw. The lucky draw will be conducted in the presence of an independent external auditor engaged by the Bank. The date, time, and place of the lucky draw will be published on CIMB Bank's website prior to the draw.
- 20) Eligible winners will be notified within seven (7) calendar days of the lucky draw determination via Push Notification through the CIMB Clicks App (or such other method as determined by the Bank in its sole discretion). Winners will receive a digital scratch card, which will reveal the prize upon scratching. Prizes will be pre-assigned through the lucky draw system, and winners 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 prize, and CIMB Bank reserves the right to select a replacement winner.

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:
- (i) disclosing the personal data of the customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - (ii) administering and conducting the Promotion.
- 23) This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
- 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:
- (i) the date CIMB Bank places notice of such changes on its Singapore website;
 - (ii) 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;
 - (iii) the day after CIMB Bank sends notice of such changes to the customer by short messaging system (SMS) or electronic mail; and/or
 - (iv) 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 / Prizes 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 / Prizes 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 / Prizes. 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))