TERMS AND CONDITIONS

"CUSTOMER APPRECIATION WEEK 2026" GIVEAWAY SOCIAL MEDIA CONTEST ("Contest")

1. The Contest is held on the Instagram account of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") which can be accessed through **CIMB Bank's Instagram handle, @cimbbanksg** ("CIMB IG").

2. The Contest is valid from **12 October 2026 to 18 October 2026** (both dates inclusive) ("Contest Period"). By participating in this Contest, each participant acknowledges and is aware of the eligibility criteria of this Contest, and agrees to be bound by these terms and conditions. CIMB Bank's employees are excluded from this Contest.

3. To qualify for the Contest and win the Gift (as defined below), the participant has to fulfil the following criteria ("Contest Criteria") and satisfy all other terms and conditions herein:

- Follow CIMB Instagram ("IG") account @cimbbanksg;
- Share a financial milestone, goal or moment he/she is proud of and tell us how CIMB Bank has been part of his/her financial journey, by completing this sentence in the comment section: **"Here's to me, because I _____ and CIMB was part of my journey by _____."**
- Be among the 3 participants selected by CIMB Bank based on the thoughtfulness and relevance of their submitted answers.

Gift

4. Participant(s) who meet all the criteria under clause 3 above and complies with all relevant terms and conditions herein (each a "Winner" and collectively, "Winners") will each be entitled to **S$50 worth of GrabGift Voucher(s)** ("Gift").

Notification and Contest Mechanism

5. After the end of the Contest Period, CIMB Bank will, in its sole and absolute discretion, pick **3 Winners** to receive the Gift. CIMB Bank's decision on the Winners is final and binding, and CIMB Bank will update CIMB IG page to notify the public that the Winners have been determined through the original IG post for the Contest, within 5 working days after the end of the Contest Period.

6. CIMB Bank will request for each Winner to send a Direct Message to CIMB IG for the purposes of verification and Gift redemption. Upon receiving the Direct Message from each Winner, CIMB Bank will request for the Winner to send their Name as per NRIC, email address and phone number.

7. Failure to respond to the Bank's message within 3 working days from the date of the Bank's notification message, and/or failure to respond to the Bank's request for their Name as per NRIC, email address and phone number by **28 October 2026**, may result in disqualification, and an alternate winner may be selected by the Bank in its sole and absolute discretion.

8. Each Winner shall only be entitled to receive **one** (1) Gift regardless of the number of comments posted or Instagram accounts used to make submissions for the Contest. If CIMB Bank, in its sole and absolute discretion, determines that multiple winning entries were submitted by the same person, CIMB Bank reserves the right to award only one (1) Gift to that person even if each entry satisfies the Contest Criteria.

9. Winners will receive GrabGift voucher(s) via the email address provided to CIMB Bank within one week of submitting their Name as per NRIC, email address and phone number.

10. CIMB Bank reserves the right to replace the Gift with an item of similar value at its sole discretion at any time without prior notice and liability.

11. The Gift is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.

12. Respective merchant terms and conditions apply. Please refer to the merchant's Gift terms and conditions for details.

13. CIMB Bank is not a supplier of the Gift offered under this Contest and will not accept any liability in relation thereto. CIMB Bank gives no representation or warranty with respect to the quality of the Gift 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 Contest and/or the redemption or use of the Gift. 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.

14. All feedback on the Gift should be directed to the relevant merchant.

15. There will be no replacement of Gift(s) reported lost and/or stolen and/or not received.

16. In the event the participant breaches any of the terms and conditions contained herein, CIMB Bank may in its discretion forfeit the Gift; and where the Gift has already been awarded, CIMB Bank reserves the right to charge the participant the value of the Gift, or to claw back the Gift. Any expenses or costs resulting from such a deduction will be borne by participant. The participant is deemed to have authorised such deductions.

General Terms and Conditions

17. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Contest or terminate this Contest or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on participants in this Contest with effect from the earliest of the following:

a) the date CIMB Bank places notice of such changes on its Singapore website and/or CIMB IG;
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; or
c) the date CIMB Bank places such notice at all of its branch(es) in Singapore.

18. 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 participant to participate in this Contest.

19. The participant's comment posted for purposes of this Contest may be re-posted and/or shared on CIMB IG.

20. CIMB Bank's decision on all matters relating to this Contest is final and binding, and no further correspondence will be entertained.

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

22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or material relating to the Contest, these terms and conditions shall prevail.

23. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available at www.cimb.com.sg) apply.

24. These terms and conditions shall be governed by the laws of Singapore and all participants in the Contest irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Contest shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

25. By participating in this Contest, all participants agree and consent that CIMB Bank may use, disclose and process personal data provided by the participant and the comment posted by the participant, for the purposes of administering, verifying and conducting this Contest and for one or more of the purposes stated in the CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and 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.

26. CIMB Bank complies with the Do Not Call (DNC) provisions of the Personal Data Protection Act 2012 (PDPA). We are committed to ensuring your personal data is used responsibly. We will not use your personal data for marketing purposes unless you have expressly opted in to receive such communications. Even in such cases, we will comply with the DNC Registry requirements, and you may withdraw your consent at any time by performing the steps stated on our official website or send an email to socialmediasg@cimb.com.

27. All information relating to the Contest is correct at the time of publishing or posting online.

CIMB Bank Berhad 197201001799 (13491-P)