

TERMS AND CONDITIONS GOVERNING CIMB GIRO SIGN-UP PROMOTION 2020

1. The CIMB GIRO Sign-up Promotion 2020 (the "Promotion") is open to all new and existing customers ("Customers") who sign up for new GIRO arrangement(s) with IRAS, telco and/or utilities billing organisation(s) using a CIMB StarSaver, CIMB StarSaver-i, CIMB StarSaver (Savings), CIMB StarSaver-i (Savings), CIMB FastSaver or CIMB FastSaver-i account ("Eligible Account") held with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") between 01 August 2020 and 31 December 2020 ("Qualifying Period"), both dates inclusive.
2. To be eligible for the Promotion, Customers must sign up for new GIRO arrangement(s) within the Qualifying Period and must make at least one (1) successful deduction of minimum SGD\$10 through the new GIRO arrangement(s) within two (2) calendar months after the application has been successfully approved ("Qualifying Criteria"). For example, for new GIRO arrangement(s) signed up on 18 July 2020, the first GIRO deduction must be transacted by 30 September 2020.
3. The Terms and Conditions Governing the Operations of Deposits Accounts apply. Please visit www.cimbbank.com.sg for the full terms and conditions.
4. CIMB Bank reserves the right to determine the eligibility of a Customer in its sole and absolute discretion, without the need to provide any reasons whatsoever.

Gift

5. Customers who are the main account holders of the Eligible Account and who meet the Qualifying Criteria set out at Clause 2 above ("Eligible Customers"), will receive the Takashimaya shopping vouchers ("Gift") in accordance with the table below.

No. of GIRO	Gifts
1 GIRO or more	\$20

6. In the event a Customer signs up for more than one (1) GIRO arrangements during the Qualifying Period, he/she will still receive only one \$20 Takashimaya voucher.
7. The Gift will be sent to the Eligible Customer's mailing address registered under the Bank's records for their Eligible Account via a registered mail latest by 30 June 2021.
8. The GIRO arrangement must be maintained with the Bank for a minimum period of twelve (12) months from the date of the first successful GIRO deduction.
9. The Gift(s) are subject to availability and are offered on a first-come-first-served basis. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion at any time without prior notice and without any liability.
10. Respective merchant terms and conditions apply. Please refer to the Gift and respective merchant for details.
11. CIMB Bank is not a supplier of the Gift offered under this Promotion and will not accept any liability in relation thereto.
12. The Gift is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.
13. Usage of the Gift is subject to the terms and conditions accompanying them (e.g. vouchers are to be utilized no later than the expiry date indicated on each voucher)
14. There will be no replacement of Gift(s) reported lost and/or stolen and/or not received, unless the Eligible Customer has notified CIMB Bank in writing within 6 months from 30 June 2021 that he/she

has not received the Gift, and CIMB has determined (in its absolute discretion) that the Gift was not received by the Eligible Customer. CIMB Bank's decision shall be final and conclusive.

15. New GIRO arrangement(s) with CIMB Bank refers to direct automated electronic payments to IRAS, telco and/or utilities billing organisation(s) from an Eligible Account. Standing Instructions are not included in this Promotion.

General Terms and Conditions

16. In the event the Customer closes his/her Eligible Account or terminates his/her GIRO arrangement within twelve (12) months from the date of the first successful GIRO deduction or breaches any of the terms and conditions contained herein or if the Customer no longer qualifies or was never eligible for the Gift, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Gift 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 authorised such deductions.
17. 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.
18. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
19. 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.
20. Eligible Account(s) must be in good standing during the Promotion Period and up to the time the Gift(s) are awarded. In the event the relevant Eligible Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift(s) are awarded, CIMB reserves the right not to award the Gift(s).
21. 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.
22. 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.
23. 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.

24. 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 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.
25. All feedback on relations with merchant(s) should be directed to the relevant merchant.
26. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Customers to the Promotion and/or Gift), CIMB Bank's decision on all matters relating to this Promotion shall be final, conclusive and binding. No further correspondence will be entertained.
27. 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.
28. 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.
29. 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 (Cap. 53B) to enforce any of these terms and conditions.
30. **Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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 (13491-P)