TERMS AND CONDITIONS GOVERNING CIMB CASA SHOPPING VOUCHERS PROMOTION 2023

1. The CIMB CASA Shopping Vouchers 2023 (the "Promotion") is available from 22 November to 31 December 2023 ("Promotion Period") both dates inclusive.

2. This Promotion is open to "Eligible Participant(s)" who:

   a. Are existing CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank" or "the Bank") customers ("Customers") with a CIMB FastSaver/FastSaver-i/StarSaver/StarSaver-i/StarSaver (Savings)/StarSaver (Savings)-i Account ("Qualifying Account(s)");

   b. Are intended recipients of related promotional materials sent via CIMB Clicks notifications during the Promotion Period; and

   c. Registered for this Promotion within the Promotion Period via CIMB registration form and select the promotion options (i.e. set up salary crediting, set up GIRO for individual income tax and/or register PayNow to receive incoming transfer under clause 6 below). For the avoidance of doubt, if the relevant promotion option is not selected in the registration form, the Eligible Participant will not be entitled to the Reward for that particular option even if he/she fulfilled the conditions for that option.

3. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).

4. The Eligible Participant must not be a staff of CIMB Bank and/or CGS-CIMB Securities (Singapore) Pte. Ltd.

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.

Reward

6. Eligible Participant(s) must fulfill minimum ONE of the conditions below:

(a) Salary Crediting

   i. Set up a recurring salary crediting arrangement for your CIMB Qualifying Account of minimum S$1,000 per month no later than 31 December 2023 for the next 3 consecutive months. The first salary crediting of minimum S$1,000 must be completed by 31 January 2024.

   ii. Inform your HR Department of your CIMB FastSaver/ FastSaver-i/ StarSaver/ StarSaver-i/ StarSaver (Savings)/ StarSaver (Savings)-i account number.

   iii. Only salary credit through GIRO with transaction description of "INT GIRO SALARY CR" or "INT FAST PAYROLL CR" in your statement will qualify for this Promotion.

   iv. Eligible Participant(s) who have met all the terms and conditions will be eligible to receive S$150 Takashimaya vouchers ("Reward").

(b) Individual Income Tax GIRO

   i. Set up an individual income tax GIRO.

   ii. Download the "Individual Income Tax GIRO Application Form" available on Inland Revenue Authority of Singapore (IRAS) website, complete and mail in to IRAS no later than 31 December 2023.

iii. First deduction from your CIMB Qualifying Account must be completed by 31 January 2024.

iv. Eligible Participant(s) who have met all the terms and conditions will be eligible to receive S$150 Takashimaya vouchers ("Reward").

(c) Paynow

i. Set-up incoming Paynow.

ii. Receive minimum S$100 inward funds via an incoming transaction from Paynow into your CIMB Qualifying Account.

iii. Eligible Participant(s) who have met all the terms and conditions will be eligible to receive S$50 Takashimaya vouchers ("Reward").

7. 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 Qualifying Account within the relevant period;
   (iv) salary credited by CIMB Bank to the staff's Qualifying Account or funds credited by CIMB pursuant to staff benefit.

8. The Reward will be mailed by 31 March 2024 if the Qualifying Account is funded in accordance with these terms and conditions.

General Terms and Conditions

9. 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.

10. 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.

11. This Promotion is not valid in conjunction with other promotional offers.

12. 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.

13. 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).

14. 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.

15. 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.

16. 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.

17. 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.

18. All feedback on relations with merchant(s) should be directed to the relevant merchant.

19. 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.

20. 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.

21. 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.

22. 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 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 (197201001799 (13491-P))