

**Terms and Conditions Governing CIMB Credit Card S\$100 Cash Credit Promotion 2020
(1 August 2020 – 31 October 2020)**

1. The CIMB Credit Card S\$100 Cash Credit Promotion 2020 (“Promotion”) is held from 1 August 2020 to 31 October 2020, both dates inclusive (the “Promotion Period”).

Eligibility Criteria

2. To qualify for this Promotion and to receive the Gift as set out in Clause 4 below: -
 - a) Applicant must apply for any one (1) of the following eligible CIMB Credit Cards (each an “Eligible Card” and collectively, “Eligible Cards”) issued by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) as principal cardholder (“Cardholder”) within the Promotion Period:
 - i. CIMB Platinum Mastercard™
 - ii. CIMB Visa Signature
 - iii. CIMB World Mastercard™
 - iv. CIMB Visa Infinite
 - b) The Promotion is open to applicants who do not hold any principal CIMB Credit Cards at the start of the Promotion Period (“Eligible Customer(s)”). An applicant who cancelled his/her CIMB Credit Card within the last 12 months before the month that the new Eligible Card is approved is not an Eligible Customer for the purposes of this Promotion;
 - c) Notwithstanding the foregoing, CIMB Bank may continue to process any application received by CIMB Bank up to 16 calendar days after the end of the Promotion Period, and CIMB Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
 - d) To be eligible for this Promotion, applicants have to apply for a new Eligible Card through the Channel (as defined below).
3. Existing principal CIMB credit cardholders, new CIMB CashLite and Balance Transfer applications, new supplementary cardholder, new Secured Credit Card applications, and upgrading principal CIMB credit cardholders are not eligible for this Promotion.
4. Subject to these terms, if the Eligible Customer satisfies the eligibility criteria set out in Clause 2, the Eligible Customer will receive the Gift, subject to fulfilment of the corresponding Qualifying Spend within the specified Qualifying Period as set out below (“Qualified Eligible Customer”):

Eligible Card	Channel	Gift	Qualifying Period(s)	Qualifying Spend	Example of Qualifying Period
CIMB Platinum Mastercard / CIMB Visa Signature / CIMB World Mastercard / CIMB Visa Infinite	CIMB Bank Online Channels / Roadshow Channels / Telesales / Branch / Others	S\$100 ("Cash Credit")	First sixty (60) days from Eligible Card approval date	Spend a minimum of S\$350 during the first 30 days from Eligible Card approval date and another S\$350 during the subsequent 30 days, on Eligible Posted Transaction(s) on your new Eligible Card(s)	Eligible Card approval date: 19 August 2020 First thirty (30) days : 19 August 2020 – 17 September 2020 Subsequent thirty (30) days : 18 September 2020 – 17 October 2020

5. **Eligible Posted Transaction(s) refer to retail transactions and online transactions only, excluding ez-Link/Transit Link top-up/reload, cash advances, balance transfers, funds transfers, CIMB 0% i.Pay Plan, fees, interest charges and/or any amount brought forward from the customer's last statement and which is successfully posted on the Bank's systems during the Qualifying Period.**
6. "CIMB Bank Online Channels" refer to the online application form on CIMB Bank's website and excludes the Let Us Call You Form.
7. All spend on Eligible Posted Transactions made on all of the Eligible Customer's Eligible Cards during the Qualifying Periods will be aggregated for the purposes of tabulating for the Qualifying Spend for the Promotion only if all the Eligible Customer's Eligible Cards are approved on the same day. In the event Qualified Eligible Customer has two (2) Eligible Cards with different card approval dates, CIMB Bank will consider the Qualifying Period to begin from the date the first Eligible Card is approved.
8. For the avoidance of doubt, the Qualified Eligible Customer will only receive a maximum of one (1) Gift and where applicable.
9. The Cash Credit will be credited into the account of the Qualified Eligible Customer's Eligible Card. In the event the Qualified Eligible Customer has activated two or more Eligible Cards, the Cash Credit will be credited into the account of the Eligible Card with the highest spend on Eligible Posted Transactions within two (2) months after the Qualifying Period and after all relevant terms and conditions herein are met.

General Terms and Conditions

10. In order to be eligible for the Promotion, all credit cards applied for under this Promotion i.e. the Eligible Card(s) must be successfully approved no later than 16 November 2020.
11. Transactions made by Supplementary Cardholder(s) will be taken into consideration as whole or part of the Qualifying Spend.
12. Local and overseas transactions will be aggregated in determining if the minimum Qualifying Spend has been met.

13. Overseas spend which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the respective card associations' prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend.
14. CIMB Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction. This includes, without limitation, whether the transaction is considered a retail or online transaction. If CIMB Bank in its sole and absolute discretion determines that the transaction is not a retail or online transaction, or that the transaction does not otherwise qualify as an Eligible Transaction, CIMB Bank reserves the right not to award the Gift.
15. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa, unless otherwise stated.
16. The Cash Credit must be taken as provided and is non-exchangeable for other goods and services and non-transferable.
17. CIMB Bank reserves the right to reverse the Cash Credit credited to the Cardholder's card account if (i) the credit card transaction(s) used for the Promotion be cancelled or withdrawn for any reason whatsoever; or (ii) the same credit card transaction(s) be used for the Promotion and other CIMB Bank promotions; or (iii) the Cardholder no longer qualifies or is eligible for the Gift; or (iv) the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period; or (v) the Cardholder breaches any of the terms and conditions contained herein.
18. The CIMB Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Gift. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit the Gift and the Eligible Customer shall not be entitled to any compensation or payment whatsoever.
19. CIMB Bank reserves the right to replace the Gift (with an item of similar value) at its sole and absolute discretion at any time without prior notice.
20. CIMB Bank accepts no liability for any late approval of any credit card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
21. CIMB Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Cardholder to participate in this Promotion or to receive any Gift.
22. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
23. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift, the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
24. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend this Promotion and/or any of its governing terms in its absolute discretion at anytime without any liability and such changes shall be binding on all participants with effect from the earliest of the following:
 - a) the date the Bank places notice of such changes on its Singapore website;
 - b) the day after the Bank sends notice of such changes to the participant's last known address in the records of the Bank by ordinary post;
 - c) the day after CIMB Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
 - d) the date the Bank places such notice at all of its branch(es) in Singapore.
25. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Promotion and/or any change, amendment,

cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.

26. All other terms and conditions applicable to and governing the use of CIMB Credit Cards (“Product Terms”) and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.
27. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
28. In the event of any inconsistency between these terms and conditions and the Product Terms or 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. 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.

CIMB Bank Berhad (13491-P)

Information is correct as at 7 September 2020