

TERMS AND CONDITIONS GOVERNING STARSaver ACCOUNT OPENING PROMOTION 2025

1. The CIMB StarSaver Account Opening Promotion 2025 ("Promotion") is available from 1 November to 31 December 2025 ("Promotion Period") both dates inclusive.
2. This Promotion is open to "Eligible Participant(s)" who are New Customer(s) of CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank") who successfully opened and activated a CIMB StarSaver Account (the "Qualifying Account") as the main and joint account holder (for joint account), during the Promotion Period. A "New 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 single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings 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.

By way of example:

- (i) If a New Customer A opens and activates a Qualifying Account on 1 November 2025, he will be considered an Eligible Participant.
 - (ii) If after New Customer A opens a Qualifying Account on 1 November 2025 and:
 - a. if the same customer A and New Customer B open a joint Qualifying Account on 2 November 2025, customers A and B will not be considered Eligible Participants with respect to the joint Qualifying Account opened by customers A and B.
 - b. if after (a) above, the same customer A and customer B open a joint Qualifying Account on 3 November 2025, customers A and B will not be considered Eligible Participants with respect to the joint Qualifying Account opened by customers A and B.
 - c. if the same customer A and New Customer C open a joint Qualifying Account on 4 November 2025, customers A and C will not be considered Eligible Participants with respect to the joint Qualifying Account opened by customers A and C.
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 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.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 transferrable 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.

StarSaver Account Opening Promotion 2025 S\$300 Cash Credit ("Reward")

6. The Eligible Participant(s) must fund-in the minimum deposit of S\$100,000 fresh funds, into their Qualifying Account(s) within 30 calendar days ("Fund-in Period") from the date of account application (which is considered day 1 for the period calculation). This amount will include the initial S\$1,000 required for account opening.

Application date	Fund-in Period
01 November 2025	01 November 2025 to 30 November 2025
31 December 2025	31 December 2025 to 29 January 2026

7. The end-of-day balance of the Qualifying Account(s) must not fall below S\$100,000 for 90 calendar days, from the first fund-in date of S\$100,000 in the Qualifying Account ("Fund-in Date") ("Holding Period"), to be eligible for the Reward.

S\$100,000 First Fund-in Date	Holding Period (both dates inclusive)
01 November 2025	01 November 2025 to 29 January 2026
31 December 2025	31 December 2025 to 30 March 2026
29 January 2026 (last day to Fund-In)	29 January 2026 to 28 April 2026

8. Eligible Participant(s) who have met all the terms and conditions will be eligible to receive the Reward, in accordance with the illustration timeline above:
9. Rewards will be credited to customers' account(s) by the following timetable below.

End of Holding Period	Reward Crediting by
29 January 2026	March 2026
30 March 2026	May 2026
28 April 2026	June 2026

10. If the reward crediting of that month falls on a weekend or public holiday, it will be credited on the next working day ("Reward Crediting").
11. 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) Reward per Qualifying Account.
12. Rewards are limited to the first 500 Qualifying Accounts during the Promotion Period, and the first 500 Qualifying Accounts will be determined by the first Fund-in Date.

General Terms and Conditions

13. 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.
14. 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:
- disclosing the personal data of the Customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - administering and conducting the Promotion.
15. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

16. 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.
17. 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).
18. 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.
19. 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.
20. 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.
21. CIMB Bank reserves the right to replace and/or modify the Reward at its sole discretion at any time and without prior notice.
22. 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.
23. All feedback on relations with merchant(s) should be directed to the relevant merchant.
24. 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.
25. 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.
26. 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.
27. 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))