

TERMS AND CONDITIONS GOVERNING CIMB CURRENT / SAVINGS ACCOUNT(S) REFERRAL PROGRAMME Q1 2020 (“Promotion”)

1. This Promotion is open to all existing Retail Banking customers (“Referrers”) of CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or “the Bank”) who successfully refer New Customer(s) (“Referred Person(s)”) to open a CIMB FastSaver Account, CIMB FastSaver-i Account, CIMB Starsaver Account, CIMB Starsaver-i Account, CIMB StarSaver (Savings) Account, CIMB StarSaver (Savings)-i Account and CIMB Junior Saver Account (“Eligible Account”) as the main account holder (“Referral”) between 15 January 2020 to 31 March 2020 (“Promotion Period”), both dates inclusive.
2. New Customer(s) refer to those who do not hold any CIMB Bank Retail Banking Current or Savings Account(s) and did not close any CIMB Retail Banking Current or Savings Account(s) within the past twelve (12) months immediately prior to the date the new Eligible Account is opened.
3. The Eligible Account(s) must be opened with a minimum of S\$5,000 in the form of New Deposits deposited within fourteen (14) calendar days from the account opening date, and the minimum New Deposit amount must be maintained for at least six (6) months from the date of account opening in order to be deemed as a successful Referral.
4. New Deposits refer to:
 - (a) funds in the form of non-CIMB Bank cheques;
 - (b) other funds that are not transferred from any existing CIMB Bank current, savings or fixed deposit account; OR
 - (c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Promotion Period.
5. To qualify for this Promotion, the Referred Person(s) must have obtained the appropriate consent from the Referrer to permit the Referrer Person to disclose the Referrer’s personal data to CIMB for the purpose of this Promotion. The Referred Person must apply for the Eligible Account online and indicate the following details under the ‘Referrer’s section of the online application form:
 - (a) Referrer’s Full Name under ‘**Referrer’s Full Name (as per NRIC/Passport)**’
 - (b) Referrer’s Last 4 Characters of NRIC/Passport number under ‘**NRIC/Passport No. (Last 4 Characters)**’

Before you submit

Are you referred by a friend or family member?

Yes No

Referrer’s Full Name (as per NRIC/Passport)

Referrer’s Full Name

NRIC/Passport No. (Last 4 characters)

e.g. 153C

6. By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referral has met or will meet the eligibility criteria for this Promotion (where applicable).
7. The Referrer and Referred Person must not be a staff of CIMB Bank and/or CGS-CIMB Securities (Singapore) Pte. Ltd.
8. The Referrers cannot refer themselves for this Promotion.
9. The Referrer must not be the joint account holder of the new Eligible Account opened by the Referred Person.
10. Two or more Referred Persons who open a joint Eligible Account will only be considered as one successful Referral. For each such Referral, only one (1) Gift will only be awarded to the Referrer who referred the main account holder of the Eligible Account.

11. CIMB Bank reserves the right to determine the eligibility of a Referral or a Referrer in its sole and absolute discretion, without the need to provide any reasons whatsoever. If CIMB Bank in its sole and absolute discretion determines that a Referral or Referrer does not otherwise qualify under this Promotion, CIMB Bank reserves the right not to award the Gift (defined below).

Gift

12. Successful Referrers and Referred Person(s) who have met all the terms and conditions will be entitled to receive Cash Credit ("Gift") for each successful Referral made, as follows.

Gift for Referrer	Gift for Referred Person
S\$10 Cash Credit for each successful Referral	S\$10 Cash Credit for each successful Referral

13. The Gift will be credited to the eligible Referrer's and Referred Person's CIMB StarSaver, FastSaver or Junior Saver account within three (3) calendar months after the Referred Person successfully opens the Eligible Account with the Bank.
14. In the event of a cross-referral, where more than one Referrer refers the same Referred Person during the Promotion Period, the Referrer that is indicated on the Referred Person's duly completed account opening form first received by CIMB Bank will be entitled to the Gift. Notwithstanding the aforesaid, CIMB Bank reserves the right to determine in its absolute discretion, the Referrer in respect of that Referral for the purpose of this Promotion. CIMB Bank's decision on this matter will be final and conclusive. No correspondence or claims shall be entertained.
15. There is no limit to the number of Referrals and/or Referred Persons that can be referred by the Referrer during the Promotion Period. However, the referral of each Referred Person shall be considered as only one (1) Referral regardless of the number of new Eligible Accounts opened by the same Referred Person.
16. 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 without liability.
17. The Gifts are not exchangeable for other goods and services or other items of any kind and is not transferable.
18. In the event the Referred Person closes the Eligible Account within six (6) months from the date of account opening, or breaches any of the terms and conditions contained herein or if the Referrer no longer qualifies or is eligible for the Gift, CIMB Bank may in its discretion forfeit the Gift and where the Gift has already been awarded, CIMB Bank reserves the right to deduct a sum equivalent to the value of the relevant Gift for that Eligible Account from the Referrer's and Referred Person's account. Any expenses or costs resulting from such a deduction will be borne by the Referrer and Referred Person. The Referrer and Referred Person is deemed to have authorised such deductions.

General Terms and Conditions

19. New Deposits used for redemption of this Promotion will not be valid for other promotions organised by CIMB Bank and vice versa, unless otherwise stated.
20. 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 Referrer, Eligible Account and/or Referral to participate in this Promotion.
21. Referrals' Current or Savings account(s) have to be in good standing and have not been suspended, cancelled or terminated for any reason whatsoever within six (6) months from the date of account opening to be eligible to participate in this Promotion.

22. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate or suspend this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all participants 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 account holder'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 account holder 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.
23. Any termination, suspension, amendment or variation of this Promotion 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.
24. CIMB Bank gives no representation or warranty with respect to the quality of the Gift or 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 this Promotion and/or the redemption or use of the Gift. Any dispute about the same must be resolved directly with the merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.
25. All feedback on relations with the merchants should be directed to the relevant merchant.
26. In case of dispute, CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
27. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts and Terms and Conditions Governing Electronic Banking Services ("Product Terms") (available at any CIMB Bank branch or on www.cimb.com.sg) continue to apply with full force and effect.
28. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotion material relating to this Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
29. By participating in this Promotion, all participants 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.cimbbank.com.sg) and for the purposes stated below 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:
 - (a) disclosing the personal data of the participants to the merchants/suppliers of goods in connection with this Promotion; and/or
 - (b) administering and conducting this Promotion.
30. These terms and conditions shall be governed by the laws of Singapore and all participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
31. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
32. All information is correct at the time of print.
33. **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.