

## Terms And Conditions Governing CIMB Wellness Hub Lucky Draw Promotion (“Promotion”)

Participation in the Promotion constitutes acceptance of these Terms and Conditions.

### Definitions

Unless otherwise defined in these Terms and Conditions, the following words and phrases shall have the meanings hereby assigned to them:

1. The Promotion is held from 5 April 2024, 11:00 hours to 21 April 2024, 21:00 hours, both dates inclusive (the “**Promotion Period**”) at CIMB Wellness Hub Pop Up Booth located along Orchard Road, outside Mandarin Gallery, 333A Orchard Rd, Singapore 238897 (“**Promotion Venue**”).
2. Promotion is open to individuals who are at least 18 years old at the time of entry except employees of CIMB Bank (and its affiliates) or the spouse of such an employee (“**Eligible Participant(s)**”).
3. “**CIMB**” or “**CIMB Bank**” or “**the Bank**” means CIMB Bank Berhad, Singapore Branch.
4. “**Qualifying Account**” refers to CIMB FastSaver Account, CIMB StarSaver (Savings) Account, CIMB StarSaver Account, and CIMB Junior Saver Account.
5. “**New-to-Bank**” customers refer to customers who do not have any existing CIMB Consumer Banking Relationship, have not had any CIMB Consumer Banking Relationship terminated, or closed any CIMB Consumer banking product(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.
6. “**Consumer Banking Relationship**” refers to the holding of any consumer banking products which includes any consumer banking accounts, investments, insurance, housing loans, renovation loans, education loans, secured share overdraft and credit cards (principal or supplementary) issued by the Bank.
7. “**New-to-Preferred**” customers refer to customers who are not CIMB Preferred customers in the past twelve (12) months immediately prior to the date of establishment of the new CIMB Preferred Relationship.
8. “**New-to-Deposits**” customers refer to customers who do not have any existing Qualifying Account(s) or must not have terminated or closed any existing Qualifying 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. This is with reference to both the main account holder and/or joint account holder of the Qualifying Account opening during this Promotion.
9. “**Fresh Funds**” are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
  - a) funds in the form of non-CIMB cheques;
  - b) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
  - c) 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.

### Eligibility, Qualifying Criteria and Lucky Draw Chances

10. The CIMB Pop Up Experience Lucky Draw (“**Lucky Draw**”) is conducted by CIMB Bank.
11. To participate in the Promotion, Eligible Participants must first opt in to participate in the Promotion during the Promotion Period and accept the terms and conditions of the Promotion. This will only be accessible via CIMB WhatsApp EVA (“Eva”) which would appear upon scanning the QR code at CIMB Wellness Hub Pop Up Booth. As part of the registration process, Eligible Participants will be required to agree to and provide their valid WhatsApp registered mobile number, email address, NRIC number and/or full name.
12. By participating in the Promotion, without prejudice and in addition to any other clauses herein, Eligible Participants consent to CIMB Bank contacting them via calls/email/SMS/WhatsApp for the Prize redemption.
13. Qualifying Criteria:
- 13.1. Eligible Participant(s) are required to complete at least one of the criteria as set out in the table below (“**Qualifying Criteria**”) within the Promotion Period to earn lucky draw chances.

Category No.	Category	Qualifying Criteria	Lucky Draw Chances
1	Deposits	(1a) For New-to-Deposits customers, open and activate a Qualifying Account.	1
		(1b) Top up S\$2,000 Fresh Funds (incremental balance compared to 31 March 2024 End-Of-Day balance) into your existing Qualifying Account.	2
2	Credit Card	(2a) For new CIMB Credit Cardmembers, apply for an Eligible Card (as defined herein below under clause 14.2.) (with approval of such application from CIMB)	1
		(2b) Charge a minimum of S\$500 to a CIMB Credit Card	2
3	Preferred	(3a) Join CIMB Preferred with an increase of S\$250,000 in AUM	25
		(3b) Top up S\$10,000 Fresh Funds into your existing Qualifying Account	12

- 13.2. Eligible Participant(s) are allowed to fulfil the above Qualifying Criteria up to a maximum of one (1) time each, across the three categories (each as “**Category**” and collectively, “**Categories**”) as per the table above, subjected to the respective terms & conditions of the Qualifying Criteria as set out in Clause 14. By way of example, for Category (1b), each Eligible Participant can only fulfil it once notwithstanding top-up of more than S\$2,000 Fresh Funds.

Eligible Participant(s) who have completed the Qualifying Criteria and are verified by our CIMB staff (“Qualifying Participant(s)”) will be provided with a WhatsApp QR Code at the Promotion Venue for entry to the Lucky Draw with the allocated Lucky Draw Chances as per the table under clause 13.1.

14. The terms and conditions of the Qualifying Criteria for the Categories are set forth herein under clause 14.

#### 14.1. Category 1 – Deposits

14.1.1. Eligible Participant(s) participating in **Qualifying Criteria (1a)**:

- (i) Must be a New-to-Deposits customer.
- (ii) Scan QR to register participation in CIMB EVA WhatsApp ChatBot (“Date of Registration”).
- (iii) Are required to open a Qualifying Account during the Promotion Period and key in “CIMBWH” as the promotion code as indicated in the example below upon application.

**Before you submit**

Are you referred by a friend or family member?

Yes  No

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes  No

Promo Code\*



- (iv) Eligible Participant(s) may be requested to provide additional supporting documents for account opening, if required.
- (v) Account must be activated within 30 calendar days from the date of account opening.

14.1.2. **Qualifying Criteria (1b)** is open to:

- (i) Eligible Participants with an existing Qualifying Account.
- (ii) Scan QR to register participation in CIMB EVA WhatsApp ChatBot (“Date of Registration”).
- (iii) Eligible Participants are required to top up S\$2,000 Fresh Funds in a single transaction from a non-CIMB account and key in “CIMBWH” as the transaction description during the Promotion Period on/after the Date of Registration.
- (iv) For the avoidance of doubt, Eligible Participants who subsequently withdraw the funds, as per the transaction performed for 12.1.2. (ii), before the Lucky Draw is conducted, will not be eligible for this Qualifying Criteria. The incremental balance of S\$2,000 Fresh Funds will be determined by comparing against the end-of-day balance of the Qualifying Account on 31 March 2024. For New-to-Deposits accounts, the end-of-day balance of the newly opened

Qualifying Account must not fall below S\$2,000 on any day until 30 June 2024 or the date of the Lucky Draw, whichever is earlier. For existing customers, the incremental Fresh Funds of S\$2,000 must be maintained from the date of fund-in to 30 June 2024 or the date of the Lucky Draw, whichever is earlier. For example, if your end-of-day balance as of 31 March 2024 is S\$10,000 and you have topped up S\$2,000 Fresh Funds with end-of-day balance of S\$12,000 on 5 April 2024, your daily end-of-day balance must not fall below S\$12,000 on any day from the day of the fund-in to 30 June 2024 or the date of the Lucky Draw, whichever is earlier.

## **14.2. Category 2 - Credit Card**

### **14.2.1. Eligible Participant(s) participating in **Qualifying Criteria (2a)**:**

- (i) Must not hold any principal CIMB Credit Cards at the time of his/her application. For the purpose of these terms and conditions, "CIMB Credit Cards" include CIMB Visa Signature, CIMB World MasterCard™, CIMB Visa Infinite and CIMB AWSM Card.
- (ii) For the avoidance of doubt, an applicant who cancelled his/her CIMB Credit Card within the last 12 months before the month that the new Eligible Card (as defined hereinafter) is approved will not be eligible for this Qualifying Criteria.
- (iii) Must apply during the Promotion Period for any one (1) of the following eligible CIMB Credit Cards (each an "Eligible Card" and collectively, "Eligible Cards") issued by CIMB Bank as the principal cardholder via a QR code that is provided at the Promotion Venue within the Promotion Period:
  - a) CIMB Visa Signature
  - b) CIMB World MasterCard™
  - c) CIMB Visa Infinite
- (iv) Notwithstanding any term to the contrary herein, CIMB Bank may continue to process any application received by CIMB Bank 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.
- (v) 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 15 May 2024.

### **14.2.2. Eligible Participant(s) participating in **Qualifying Criteria (2b)**:**

- (i) Must be existing CIMB Credit Cardmembers who charge a minimum of S\$500 in a single eligible retail transaction during the Promotion Period to their CIMB Credit Card.
- (ii) CIMB Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as a retail transaction under this Promotion. If CIMB Bank in its sole and absolute discretion determines that the transaction is not a retail transaction, CIMB Bank reserves the right not to award the Prize.

### 14.3. Category 3 – Preferred

#### 14.3.1. Eligible Participant(s) participating in **Qualifying Criteria (3a)**:

- (i) Must be either New-to-Bank customers or New-to-Preferred customers.
- (ii) For New-to-Bank customers, such customers must start a new CIMB Preferred Relationship and increase a minimum of S\$250,000 in AUM (as defined hereinafter) with the Bank within the Promotion Period and key in “CIMBWH” as the promotion code as indicated in the example below upon application.

**Before you submit**

Are you referred by a friend or family member?

Yes  No

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes  No

Promo Code\*

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- (iii) “**AUM**” or “**Assets under Management**” refers to Fresh Funds placed into the Qualifying Account.
- (iv) For existing CIMB Bank customers, there must be an increase in the Total Relationship Balance (“**TRB**”) with Fresh Funds of at least S\$250,000 in AUM within the Promotion Period and be upgraded to be a CIMB Preferred customer. The increase in the TRB with Fresh Funds will be determined by comparing against the end-day balance on the last day of the previous month (i.e. 31 March 2024).

#### 14.3.2. Eligible Participant(s) participating in **Qualifying Criteria (3b)**:

- (i) Must be a CIMB Preferred Customer at the time of participation.
- (ii) Are required to top up S\$10,000 Fresh Funds in Qualifying Account in a single transaction from a non-CIMB account and key in “CIMBWH” as the transaction description during the Promotion Period.
- (iii) The incremental Fresh Funds of S\$10,000 must be maintained from the date of fund-in to 30 June 2024 or the date of the Lucky Draw, whichever is earlier. For the avoidance of doubt, Eligible Participants who subsequently withdraw the funds, as per the transaction performed for 12.3.2. (ii), before the Lucky Draw is conducted, will not be eligible for this Qualifying Criteria. The incremental balance of S\$10,000 fresh funds will be determined by comparing against the end-of-day balance of the Qualifying Account on 31 March 2024.

- 14.3.3. Upon completion of the requirements set out under clause 14.3.1., Qualifying Participant(s) are also eligible to enter the CIMB Preferred Welcome Promotion and qualify for a welcome gift of up to S\$3,000. Terms and conditions governing the CIMB Preferred Welcome Promotion Q2 2024 apply. A copy of which can be found

at <https://www.cimbpreferred.com.sg/en/preferred-experience/preferred-promotions/preferred-acquisition.html>.

14.3.4. Eligible Participant(s) are also subject to the terms and conditions governing CIMB Preferred Services upon joining CIMB Preferred. A copy of which can be found on CIMB Singapore Website [General Terms & Conditions page](#).

15. CIMB Bank reserves the right to disqualify any Qualifying Participant(s) who is/are deemed by the Bank (in its sole and absolute discretion) not to have been conducted in a proper and satisfactory manner from participating in the Promotion and/or Lucky Draw. CIMB Bank's decision on whether a Qualifying Participant is qualified to participate in the Promotion and/or Lucky Draw will be final and conclusive.

### **Fulfillment**

16. The Lucky Draw shall be conducted by CIMB Bank within sixty (60) calendar days after the end of the Promotion Period or such other time that the Bank may determine at its sole discretion.

17. The winners of the Lucky Draw (each a "**Winner**" and collectively, "**Winners**") will be selected at random by such means and methods (which may be manual or automated) as the Bank may determine in the presence of an external auditor or otherwise as advised by an external auditor.

18. Each Winner is entitled to only receive one (1) Prize (as defined below) during the Lucky Draw.

19. Results of the Lucky Draw will be published on CIMB's website within seven (7) days after the Lucky Draw pursuant to clause 16 and all Winners will be deemed to have been notified upon such publication. The Bank shall have the right to publish the name(s) of the Winners in the newspapers and other promotional, advertising or publicity materials.

20. In addition, the Winners will be notified via email, push notification or telephone call by 30 June 2024 (or such other date or mode of communication as CIMB may determine at its sole discretion without prior notice) as per each Winner's records with CIMB. It is the responsibility of all Winners to provide CIMB with their updated postal address and email address.

21. Winners shall ensure that they remain contactable at all times. If any Winner is uncontactable for any reason whatsoever, CIMB reserves the right to forfeit/reclaim the Prize at CIMB's discretion (without any liability to any Winners whose Prize was forfeited/reclaimed). If any of the Winners fails to claim his/her Prize within the stipulated redemption period as notified under clause 20 above, his/her Prize will be forfeited.

22. Only Winners with Qualifying Accounts and/or CIMB Credit Card accounts as set out in clause 15 that are maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of fulfilment will be eligible for the Prizes.

23. The Bank reserves the right to draw "Reserve Winners" and accordingly select Reserve Winners to replace any Winner(s), and/or forfeit the Prize to the Winner(s), or deal with the Prize in any other manner that the Bank deems fit, if:

- (i) any Winner(s) is/are subsequently found to be disqualified or not eligible for the Lucky Draw/the Prize for any reason whatsoever and/or has breached any of the terms and conditions of the Promotion;

- (ii) the Bank does not receive any acknowledgement from the Winner(s) in accordance to clause 21.

24. Winners' eligibility to participate in the Lucky Draw is subject to verification, and in the event that a Winner is determined by CIMB Bank to be ineligible to participate in the Lucky Draw, the Bank shall have the right to disqualify that Winner without notice and award his/her Prize to a Reserve Winner.
25. Winners who have been awarded a Prize shall not be entitled to any compensation, benefits, or substitution in any form whatsoever in lieu of the Prize and/or should any Prize be forfeited or reclaimed.

### **Prizes**

26. There are a total of 42 prizes (each a "Prize" and collectively "Prizes") to be won as set out in the table below.

<b>Prize Category</b>	<b>Prize Description</b>	<b>Number of Winners</b>
<b>Grand Prize</b>	3D2N Staycation at The Capitol Kempinski Hotel Singapore worth S\$12,134	1
<b>2nd Prize</b>	Brompton P Line H4L + Brompton Borough Basket Bag worth S\$4,645	2
<b>3rd Prize</b>	CRU TV BIKE worth S\$3,835	3
<b>4th Prize</b>	A pair of 150-min Me Time Day Experiences at The Capitol Kempinski Hotel Singapore worth S\$1,100	6
<b>Consolation Prize Category 1</b>	A pair of 120-minute Aromatherapy Massage at The Capitol Kempinski Hotel Singapore worth S\$695	3
<b>Consolation Prize Category 2</b>	S\$600 credits for 8 Pro Bono sessions at Thrive Psychology	3
<b>Consolation Prize Category 3</b>	One year worth of Châteaux Signature 6-Pack (330ml x 6) worth S\$407	8
<b>Consolation Prize Category 4</b>	10 classes CRU Combo Package worth S\$350	8
<b>Consolation Prize Category 5</b>	S\$300 Kydra Gift Card	8

27. In the event that a Prize should become unavailable, CIMB Bank reserves the right to substitute a prize which it may deem as being of equal value.

28. Prizes are strictly non-redeemable for credit, non-transferable, non-assignable, non-exchangeable and non-replaceable.
29. The Prizes are supplied by third party merchants and CIMB is not an agent of the merchant and/or supplier of the Prize. Accordingly, CIMB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Prize and CIMB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Prize. Any dispute regarding the Prize is to be resolved directly with the merchant and/or supplier of the Prize. CIMB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Prize. For the purposes of this clause, "Prize" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Prize. The Prize is subject to all applicable terms and conditions prescribed from time to time by the merchant and/or supplier of the Prize.

### **General Terms & Conditions**

30. In the event the Eligible Participant cancels his/her existing CIMB Credit Card(s) or any Eligible Card(s) within twelve (12) months from the application date or breaches any of the terms and conditions contained herein or if the Eligible Participant no longer qualifies or was never eligible for the Prize or the credit card transaction(s) used for the Promotion is cancelled or withdrawn for any reason whatsoever, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Prize from the Eligible Participant's account. Any expenses or costs resulting from such deduction will be borne by the Eligible Participant. The Eligible Participant is deemed to have authorized such deductions.
31. By participating in the Promotion, all Eligible Participants are deemed to have granted CIMB Bank the right to:
- (i) disclose and/or publish (all of) their details including but not limited to their names and identification numbers to any party in any medium as the Bank may in its absolute discretion deem fit for any reason whatsoever;
  - (ii) use, amend, modify, adapt, reproduce, publish any still or moving images of them that are taken in relation to the Promotion and/or Lucky Draw, for any promotional or marketing or commercial or any other purposes as the Bank may in its absolute discretion deem fit without any payment or compensation; and
  - (iii) use their details and likenesses for promotional or marketing purposes.
32. By participating in the Promotion, all Eligible Participants consent to CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (2012) (available on [www.cimb.com.sg](http://www.cimb.com.sg)).
33. By participating in the Lucky Draw, all Eligible Participants agree and consent that CIMB Bank may use, disclose and process personal data provided by the Eligible Participants 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](http://www.cimb.com.sg)), and for the following purposes:
- (i) verifying whether the participants are eligible for the Promotion (including under clause 2 above). Further, in order to verify if the Eligible Participant is eligible under this Promotion and is not the spouse of a CIMB employee, the Eligible Participant is deemed to have obtained and provided the consent of the relevant CIMB employee for the Bank to conduct such verification;



- (ii) publishing and/or displaying the names of the Winner(s) of the Lucky Draw;
  - (iii) administering and conducting the Lucky Draw, including the announcing the results of the Lucky Draw, identifying and contacting the Winner(s); and/or
  - (iv) Prize fulfillment, including contacting the Winner(s) to collect the Prizes.
34. By participating in this Promotion and/or Lucky Draw, all Eligible Participants also hereby agree and irrevocably and unconditionally undertake to fully absolve CIMB Bank of all liabilities and agree to indemnify CIMB Bank (on a full indemnity basis) and hold CIMB Bank harmless against any claim by any third party and any loss, damage, cost or expense (including solicitor's fees and cost) that CIMB Bank may suffer or incur as a result of or in connection with the Promotion and/or Lucky Draw and/or Prize.
35. CIMB Bank's decision on all matters relating to the Promotion and/or Lucky Draw is final, binding and conclusive. No queries, appeals or protests will be entertained. CIMB Bank shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion and/or Lucky Draw.
36. CIMB Bank shall not be liable in any way to any Eligible Participant or any other person for any loss or damage or expenses arising in connection with this Promotion and/or Lucky Draw, howsoever arising, including without limitation, from any late or non-notification, any delay or error in processing of account opening or account-related instructions, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, lost or unavailable network connections, any failed, delayed or incorrect transactions (including, but not limited to cheque processing, funds transfers, etc), or any notice that is lost or misdirected.
37. Under no circumstances shall CIMB Bank be liable for any loss and/or damage incurred by any party (including without limitation the loss of income, profits or goodwill whether the same be direct or indirect, incidental, consequential, exemplary or punitive) nor shall CIMB Bank be liable for any special damages to any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion and/or Lucky Draw and/or the Prize, even if CIMB Bank had been advised of the possibility of such losses and/or damages in advance, and all such losses and/or damages have been expressly excluded
38. 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 Eligible Participant(s) to participate in the Promotion and/or Lucky Draw.
39. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Lucky Draw or terminate the Lucky Draw 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:
- (i) the date CIMB Bank places notice of such changes on its Singapore website;
  - (ii) 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;
  - (iii) the day after CIMB Bank sends notice of such changes to the Customer by short messaging system (SMS) or electronic mail; and/or
  - (iv) the date CIMB Bank places such notice at all of its branch(es) in Singapore.

40. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion and/or Lucky Draw, these terms and conditions shall prevail.
41. CIMB Bank's Terms and Conditions Governing the Operations of Deposits Account and Terms and Conditions Governing Electronic Banking Services (available on [www.cimb.com.sg](http://www.cimb.com.sg)) apply.
42. These terms and conditions shall be governed by the laws of Singapore and the Participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
43. 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 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.