

TERMS AND CONDITIONS GOVERNING CIMB PROPERTY LOANS REFERRAL PROMOTION 2025

1. The CIMB Property Loans Referral Promotion ("Promotion") is open to all existing individual customers ("Referrer") of CIMB Bank Berhad, (Singapore Branch) ("CIMB Bank" the "Bank") who successfully refer New Customer(s) ("Referred Person(s)") to take up a Property Loan ("Loan") between 10 April 2025 to 31 December 2025 ("Qualifying Period"), both dates inclusive. This Promotion is not valid for any referral of property loans for the servicing, restructuring, refinancing or repricing of existing loans already with CIMB Bank.
2. "Referred Person(s)" refers to individual(s) who do/does not have any existing mortgage facility/(ies) with the Bank as at the date of his/her/their Loan application.
3. To qualify for the Promotion, the Referred Person(s) must apply for a Loan with CIMB Bank within the Qualifying Period. The Qualifying Loan (as defined under clause 3(a) below) must also satisfy the qualifying criteria set out below before the Referrer and Referred Person will be eligible to receive the Mortgage Referral Reward ("Reward") under the Promotion, subject to the fulfilment of all the relevant terms and condition of this Promotion.

Type of Property Loan	Minimum Loan Amount	Mortgage Referral Reward
A. Singapore Property Loan: <ul style="list-style-type: none"> - Private Residential - Commercial Property - HDB 	Tier 1: S\$200,000 to S\$1,499,999	S\$500 shopping vouchers each for Referrer and Referred Person per successful referral
B. SGD-Denominated Overseas Property Loan: <ul style="list-style-type: none"> - Australia Property Loan - Japan Property Loan - London Property Loan - Malaysia Property Loan 	Tier 2: S\$1,500,000 and above	S\$1,000 shopping vouchers each for Referrer and Referred Person per successful referral
C. FCY-Denominated Overseas Property Loan: <ul style="list-style-type: none"> - Australia Property Loan - Japan Property Loan - London property Loan 	Tier 1: A\$200,000 / £200,000 / ¥25,000,000 to FCY equivalent of S\$1,499,999	S\$500 shopping vouchers each for Referrer and Referred Person per successful referral
	Tier 2: FCY equivalent of S\$1,500,000 and above	S\$1,000 shopping vouchers each for Referrer and Referred Person per successful referral

- a) The Qualifying Loan refers to a retail banking mortgage facility granted to individuals with a minimum loan amount as listed above for the purposes of:
 - i) Financing/refinancing of residential and/or commercial properties in Singapore; or
 - ii) Financing/refinancing of residential properties in Australia, Malaysia, Japan or London.
- b) A Qualifying Loan must be approved by CIMB Bank and the Letter of Offer in respect of the Property Loan is accepted by the Referred Person(s) (and joint applicants (if any)) on or before 15 January 2026.
- c) Referred Person(s) who accepted the Loan on and before 15 January 2026 shall be entitled to the Mortgage Referral Reward above.
- d) The Referrer who successfully refers Qualifying Loans during the Qualifying Period shall be entitled to the Mortgage Referral Reward based on the number of successful referrals.
- e) Both the Referrer and Referred Person(s) must have a Singapore-registered mobile line before they can participate in this Promotion.

4. Subject to the fulfilment of all the relevant terms and condition of this Promotion, the Referrer will be eligible to receive higher Mortgage Referral Reward for such amounts indicated in the table below for the next 2 subsequent Successful Referral of a Qualifying Loan within 3 calendar months from the loan acceptance date of the 1st successful referral loan and these subsequent loans must be accepted on or before 15 January 2026.

Bonus Tier	Property Loan Size	Mortgage Referral Reward
1st subsequent referral case	Tier 1: S\$200,000 to S\$1,499,999 Or A\$200,000 / £200,000 / ¥25,000,000 to FCY equivalent of S\$1,499,999	S\$600 shopping vouchers for Referrer per successful referral
	Tier 2: S\$1,500,000 and above Or FCY equivalent of S\$1,500,000 and above	S\$1,100 shopping vouchers for Referrer per successful referral
2nd subsequent referral case	Tier 1: S\$200,000 to S\$1,499,999 Or A\$200,000 / £200,000 / ¥25,000,000 to FCY equivalent of S\$1,499,999	S\$700 shopping vouchers for Referrer per successful referral
	Tier 2: S\$1,500,000 and above Or FCY equivalent of S\$1,500,000 and above	S\$1,200 shopping vouchers for Referrer per successful referral

By way of example:

- (i) If Referrer A made a successful referral of Tier 1 Qualifying Loan of S\$300,000 and the Letter of Offer ("LO") was signed on [1-May-2025], the S\$500 shopping vouchers will be given each to Referrer A and the Referred Person.
 - (ii) If Referrer A made a 1st subsequent successful referral of Tier 2 Qualifying Loan of S\$1,600,000 and the LO was signed on [15-Jul-2025], Referrer A will get S\$1,100 shopping vouchers, while the Referred Person gets S\$1,000 shopping vouchers.
 - (iii) If Referrer A made a 2nd subsequent successful referral of Tier 1 Qualifying Loan of S\$800,000 and the LO was signed on [3-Sep-2025], this 2nd subsequent referral is not within 3 calendar months from the loan acceptance date of the referral loan under 4(i). Therefore, S\$500 shopping vouchers will be given each to Referrer A and the Referred Person.
5. Subject to the fulfilment of all the relevant terms and condition of this Promotion, the Referrer and/or Referred Person(s) will be eligible to receive S\$10 worth of voucher ("Vouchers") when they speak to CIMB Mortgage Sales specialist for a property loan consultation subject to the following conditions being met:

- a) For a Purchase case, to show/provide to our Mortgage Sales specialist, an Option to Purchase or sales purchase agreement stating a purchase has occurred; or
 - b) For a Refinance case, to show/provide to our Mortgage Sales specialist, an existing bank/financier outstanding property loan statement. Do note existing CIMB housing loans customers do not qualify.
 - c) A redemption acknowledgement form will be signed by the Referrer and/or Referred Person(s) upon receipt of the Vouchers.
6. The applicable Mortgage Referral Reward will be rewarded to a qualifying Referrer and Referred Person (main borrower in the Property Loan Application when there are more than 1 joint borrowers) through a SMS notification based on his/her Singapore-registered mobile phone number maintained in the Bank's record within three (3) calendar months after the Referred Person(s) has successfully taken up the Loan with CIMB Bank ("Mortgage Referral Reward Fulfilment Period").
7. The rate of exchange as determined by CIMB Bank shall be binding and conclusive on the customers.
8. By participating in the Promotion, the Referrer represents, undertakes and warrants that:
- a) he/she shall comply with the provisions of the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "Act") and shall assist CIMB Bank to comply with the Act;
 - b) he/she has obtained the appropriate consent under the Act from the Referred Person(s) to the collection, use, disclosure and/or processing by CIMB Bank and its related corporations (in Singapore and/or elsewhere) and such other third party of the Referred Person's personal data for the purpose of the Promotion (including without limitation for CIMB Bank mortgage sales representative to contact the Referred Person to share more about the mortgage product);
 - c) to the best of his/her knowledge, the Referred Person's personal data that he/she is disclosing to CIMB Bank is accurate. The Referrer shall give CIMB Bank notice in writing as soon as reasonably practicable if he/she is aware that any such personal data has been updated and/or changed after such disclosure;
 - d) he/she shall inform CIMB Bank as soon as reasonably practicable if he/she is aware that the Referred Person has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;
 - e) he/she consents to CIMB Bank disclosing his/her name to the Referred Person(s) for the purpose of the Promotion;
 - f) he/she has read and agrees (and procures that the Referred Person has read and agrees) to be bound by these terms and conditions governing CIMB Bank Property Loans Referral Promotion 2025;
 - g) he/she has informed the Referred Person(s) that a reward will be accorded to him/her if these Promotion terms and conditions are complied with;
 - h) he/she has informed, and obtained the consent of, such Referred Person(s) that the application status of their Qualifying Loans with the Bank would be disclosed to the Referrer by virtue of whether the reward under this Promotion is accorded; and
 - i) the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).

Similarly, by participating in this Promotion, the Referred Person agrees to comply with the Act and the above provisions in this clause (as amended accordingly to apply to the Referred Person). In particular, the Referred Person warrants that he/she has obtained the appropriate consent under the Act from the Referrer to permit him/her to disclose the Referrer's personal data to CIMB Bank for the purposes of the Promotion.

9. Employees of the Bank are not eligible to participate in this Promotion and shall not qualify as a Referrer or Referred Person(s). Any property loan with existing CIMB staff as one of the loan borrowers shall not be eligible for this Promotion.
10. By participating in this Promotion, the Referred Person(s) acknowledges that the Referrer is or will be aware that the Referred Person(s) has met or will meet the eligibility criteria for this Promotion (where applicable).
11. By participating in this Promotion, the Referred Person(s) confirms that the Reward is not and will not be used in any manner to fund the purchase of the Property (if applicable). The value of the Reward will constitute a discount, rebate or benefit received for the purchase of a residential property and the value will be deducted from the purchase price to derive the adjusted purchase price, in compliance with applicable regulations. The loan amount will be computed on the applicable loan-to-value based on this adjusted purchase price or the current market value, whichever is lower.

12. Loan referred cannot involve other referral scheme such as partner referral fee and staffs' referral.
13. By participating in the Promotion, all Referrers and Referred Persons 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 they 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.
14. In the event the Loan is cancelled for any reason whatsoever, whether by the Referred Persons or by CIMB Bank or left undrawn on the expiry of the Availability Period as stated in the Letter of Offer, CIMB Bank reserves the right not to award or to clawback the Reward and/or Vouchers from the Referrer and Referred Person(s). CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Reward and/or Vouchers from the Referrer and Referred Person(s)'s CIMB Bank account. Any expenses or costs resulting from such deduction will be borne by the Referrer and Referred Person(s). The Referrer and Referred Person(s) are deemed to have authorised such deductions.
15. By signing on the referral form ("Referred Customer Form for CIMB Property Loans Referral Promotion 2025") and participating in this Promotion, the Referrer and Referred Person(s) is deemed to have accepted these terms and conditions and to have consented to the Bank collecting, using, disclosing and processing personal information provided by the Referrer and Referred Person(s) to the Bank, for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available on www.cimb.com.sg (including for the purposes of processing the referral and/or application).
16. CIMB Bank reserves the right not to award the Referrer and Referred Person the Reward if:
 - a) details provided in relation to the Referred Persons are inaccurate or incomplete; or
 - b) there are referral payments made to other parties for the Loan.
17. 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 and/or Referred Persons to participate in the Promotion.
18. If more than one person refers the same Referred Person(s) or if different joint borrowers under the Property Loan application are referred, whether under this Promotion or any other CIMB Bank referral promotion, only the first person to make the referral will be eligible for the Reward under the relevant promotion. In the event of any dispute, CIMB Bank shall have the sole and final discretion in deciding which person made the first referral.
19. For avoidance of doubt, this Promotion is not applicable to restructuring, refinancing or repricing of existing Loan(s) already with CIMB Bank. Likewise, the Promotion is not applicable for any mortgage equity withdrawal loan.
20. The Bank at its sole and absolute discretion, reserves the right to:
 - a) determine if the Referrer and Referred Person(s) has complied with all the requirements of this Promotion; and
 - b) replace the Reward and/or Vouchers with an item of similar value without prior notice.
21. The Reward and/or Vouchers are subject to:
 - a) availability and offered on a first-come-first-serve basis; and
 - b) participating merchants' terms and conditions.
22. The Reward and/or Vouchers are not exchangeable for cash, credit or other goods and services and are non-transferrable. There will be no replacement of Reward and/or Voucher(s) reported lost or stolen.

23. The Bank makes no warranty or representation with respect to the quality of goods and/or services purchased or redeemed, or their suitability for any purpose and shall not be responsible for any consequence arising from or in connection with the Promotion and/or the redemption or use of any gifts, prizes, goods or services.
24. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received shall be settled directly between you and the participating merchant establishment.
25. The Bank assumes no responsibility for incomplete, lost, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or Referred Person(s) to participate in the Promotion.
26. CIMB Bank may at any time vary, modify, add or delete any of the terms and conditions governing this Promotion, including without limitation terminating or withdrawing this Promotion, without any prior notice or reason provided and without any liability. Amendments shall be binding on the participant(s) with effect from the earliest of the following:
 - a) the date the CIMB Bank places notice of such changes on its Singapore website;
 - b) the day after the Bank sends notice of such changes to the customer(s) address in the records of the Bank by ordinary post;
 - c) the date after CIMB Bank sends notice of such change to the customer(s) 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.
27. CIMB Bank reserves the right at its absolute discretion without being required to assign any reason to terminate the Promotion without any liability on its part (whether accrued or otherwise) or vary, delete, supplement, modify, amend or add to any of these terms and conditions from time to time at its discretion without prior notice.
28. CIMB Bank's decision on all matters arising out or in connection with this Promotion is final and binding and no further correspondence will be entertained.
29. 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.
30. This Promotion is not valid with other promotional offers unless otherwise stated.
31. The Bank's Terms and Conditions Governing Banking Facilities Granted By CIMB Bank Berhad (Singapore Branch) (Secured By A Mortgage Of Property (and if applicable, Japan / Australia / Malaysia)) ("General Terms") apply to this Promotion. If there is any inconsistency between the General Terms and these terms and conditions, these terms and conditions shall prevail only to the extent of such inconsistency.
32. 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.
33. A person who is not a party to any agreement governed by these terms and conditions shall not have the right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
34. All product related terms and conditions apply. For product related terms and conditions, details can be found on the CIMB website (www.cimb.com.sg).
35. The Promotion is governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

CIMB Bank Berhad (197201001799 (13491-P))