

TERMS AND CONDITIONS GOVERNING CIMB PROPERTY LOANS DIRECT PROMOTION 2025

- The CIMB Property Loans Direct Promotion 2025 ("Promotion") is open to all individual customers ("Customer(s)") of CIMB Bank Berhad, (Singapore Branch) ("CIMB Bank" the "Bank") who apply directly (without referral) and successfully take up a Property Loan ("Loan") between 10 June 2025 to 31 December 2025 ("Qualifying Period"), both dates inclusive.
- To qualify for the Promotion, the Customer(s) must apply for a Loan with CIMB Bank within the Qualifying Period. The Qualifying Loan (as defined under clause 2(a) below) must also satisfy the qualifying criteria set out below before the Customers will be eligible to receive the shopping vouchers ("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	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\$800 eCapita shopping vouchers per successful loan
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\$1,200 eCapita shopping vouchers per successful loan
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\$800 eCapita shopping vouchers per successful loan
	Tier 2: FCY equivalent of S\$1,500,000 and above	S\$1,200 eCapita shopping vouchers per successful loan

- 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:
 - Financing/refinancing of residential and/or commercial properties in Singapore; or
 - Financing/refinancing of residential properties in Australia, Malaysia, Japan or London.
 - A Qualifying Loan must be approved by CIMB Bank and the Letter of Offer in respect of the Property Loan is accepted by the Customer(s) (and joint applicants (if any)) on or before 15 January 2026.
 - Customer(s) who accepted the Loan on and before 15 January 2026 shall be entitled to the Reward above.
 - All the Customer(s) must have a Singapore-registered mobile line before they can participate in this Promotion.
 - Qualifying Loan cannot be referred by any of the Bank's referral schemes such as partner referral fee and staffs' referral.
- The applicable Reward will be rewarded to a qualifying Customer (main borrower in the Property Loan Application when there are more than 1 joint borrowers) through a SMS notification sent to his/her latest Singapore-registered mobile phone number maintained in the Bank's record within three (3) calendar months after the Customer(s) has successfully taken up the Loan with CIMB Bank ("Reward Fulfilment Period").
 - The rate of exchange as determined by CIMB Bank shall be binding and conclusive on the customers.
 - By participating in the Promotion, the Customer(s) 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 hereby grants the appropriate consent under the Act 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 his/her personal data for the purpose of the Promotion (including without limitation for CIMB Bank mortgage sales representative to contact him/her to share more about the mortgage product);
 - c) to the best of his/her knowledge, the personal data that he/she is disclosing to CIMB Bank is accurate. He/She 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 has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;
 - e) he/she has read and agrees to be bound by these terms and conditions governing CIMB Bank Property Loans Direct Promotion 2025;
 - f) he/she is informed that a Reward will be accorded to him/her if these Promotion terms and conditions are complied with.
6. Employees of the Bank are not eligible to participate in this Promotion and shall not qualify as a Customer(s). Any property loan with existing CIMB staff as one of the loan borrowers shall not be eligible for this Promotion.
7. By participating in this Promotion, the Customer(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.
8. By participating in the Promotion, all 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 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.
9. In the event the Loan is cancelled for any reason whatsoever, whether by the Customers 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 from the Customer(s). CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Reward from the Customer(s)'s CIMB Bank account. Any expenses or costs resulting from such deduction will be borne by the Customer(s). The Customer(s) are deemed to have authorised such deductions.
10. CIMB Bank reserves the right not to award the Customer(s) the Reward if:
 - a) details provided in relation to the Customer(s) are inaccurate or incomplete; or
 - b) there are referral payments made to other parties for the Loan.
11. 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(s) to participate in the Promotion.
12. 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.
13. The Bank at its sole and absolute discretion, reserves the right to:
 - a) determine if the Customer(s) has complied with all the requirements of this Promotion; and

- b) replace the Reward with an item of similar value without prior notice.

14. The Reward are subject to:

- a) availability and offered on a first-come-first-serve basis; and
- b) participating merchants' terms and conditions.

15. The Reward are not exchangeable for cash, credit or other goods and services and are non-transferrable. There will be no replacement of Reward reported lost or stolen.

16. 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.

17. 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.

18. 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 Customer(s) to participate in the Promotion.

19. 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.

20. 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.

21. 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.

22. 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.

23. This Promotion is not valid with other promotional offers unless otherwise stated.

24. 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.

25. 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.

26. 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.



27. 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).
28. 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))