

Terms and conditions governing CIMB PayEasy

Customers are bound by these terms and conditions (which may be modified from time to time) governing the virtual credit card known as CIMB PayEasy ("Facility"). By applying for or using the Facility, Customers commit to comply with all the terms and conditions set out herein.

These terms and conditions are additional to and are to be read together with all other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms"):

- (a) our CIMB Credit Cards Cardmember's Agreement ("Cardmember's Agreement");
- (b) Terms and conditions governing 'CIMB Credit Cards General Terms and Conditions'; and
- (c) the terms and conditions of other document or agreement governing your relationship with us.

As EZ-Link Micro Credit is a virtual credit card, for the avoidance of doubt, certain clauses of the Cardmember's Agreement may be inapplicable to the Facility, including clause 2.1 (receipt of Card/Pin), clause 5.4 (cash advance), clause 9 (Instalment payment plan) and clause 17 (cashback).

If there is any conflict or inconsistency between these terms and conditions and the Product Terms, these terms and conditions shall prevail over the Product Terms to the extent necessary to give effect to these terms and conditions. Please visit www.cimb.com.sg for full details.

1. Each application for the Facility is subject to approval of CIMB in its absolute discretion and receipt by CIMB of all document(s) and information required by CIMB. CIMB reserves the right to reject any application at its absolute discretion without providing any reason. Our decision shall be final and binding.
2. Upon the approval of the Facility, Customers can use the Facility to top up their electronic wallet ("e-wallet") in the app ("App") of SimplyGo Pte Ltd ("Partner") only, up to the available limit on the Facility. It will not be possible to use the Facility to make charges for purchases that are occurring outside of the Partner's App, including but not limited to other retail transactions, online transactions, foreign currency transactions, contactless transactions and cash advances.
3. If the Customer selects to top up their e-wallet in the Partner's App, the top-up amount is only available in blocks of S\$100.
4. The maximum top-up amount into the Customer's e-wallet with the Partner is capped at S\$500 per Customer per Facility Account only, or up to the available limit, whichever is lower.
5. The top-up amount will not earn any cashback or rewards from CIMB.
6. Customers agree to pay the top-up amount in Singapore Dollars to the Facility Account and repayment will be in a fixed instalment tenure. The instalment tenure ("Tenure") shall be 3 months period or such other period as the Bank may specify from time to time. A processing fee may be imposed by CIMB at its absolute discretion for each approved top-

up amount. If a processing fee is payable, the Customer authorises CIMB (at its absolute discretion) to deduct the processing fee as part of the top-up amount. Otherwise, the processing fee will be charged to the Customer separately.

7. A monthly electronic account statement will be made available. There is no paper statement for the Facility. The Instalment(s) payable will be reflected in the statement and shall be payable in accordance with the terms herein and under the CIMB Credit Cards Cardmember's Agreement. In particular, but without prejudice to the generality of the preceding sentence, late payment charges will be levied on any overdue Instalment(s) in the Facility Account. For the avoidance of doubt, the interest-free period for each Instalment will end by the payment due date. No late payment fee will be levied if the full instalment amount each month is settled by the due date.
8. Each Instalment will be billed to the Customer's Facility Account every month upon successful top-up transaction, starting from the month of successful top-up.
9. Subject to these terms and conditions, Customers may use the Facility provided:
 - i. the Facility Account is regular and not in default;
 - ii. the available credit limit for Facility Account is sufficient to block out the top-up amount; and
 - iii. there is sufficient available balance under the Facility to block out the top-up amount.
10. CIMB Bank reserves the right in its absolute discretion to decline the top-up amount if any of these terms and conditions is not met. The Customer is bound to settle the top-up amount in full in accordance with these terms and conditions and with the Cardmember's Agreement (in particular clause 5.2).
11. Upon the approval of the top-up amount, Customers agree that the credit limit will be provisionally reduced by blocking out an amount equivalent to the top-up amount but will be progressively restored by the amount of each Instalment as each Instalment is paid and to the extent that actual payment is received by CIMB Bank.
12. Notwithstanding anything contained in the Cardmember's Agreement, these terms and conditions or any other document, CIMB Bank shall at all times have the right at its sole discretion to charge to the Facility Account the top-up amount and/or applicable fees/charges (such as processing fee and late payment charges) if it has not been charged (including if no Instalment has been charged to the Facility Account or to charge any Instalments not previously charged to the Facility Account in relation to the top-up amount).
13. In particular, and without prejudice to the generality of Clause 10 and the rights of CIMB Bank under the Cardmember's Agreement, CIMB Bank may exercise our rights to decline the top-up amount under Clause 10 if:
 - a) the Facility Account is cancelled or terminated (or notice of cancellation or termination has been given) by the Customer or the Bank for any reason whatsoever;
 - b) the Customer defaults in the payment of any amounts due under the Cardmember's Agreement;

- c) the Customer breaches any other provision of the Cardmember's Agreement, these terms and conditions or any other agreements between the Bank and the Cardmember;
- d) the Customer is deceased, or bankruptcy petition is presented in relation to the Customer, or the Customer is unable to pay debts as they fall due; or
- e) there shall occur any circumstances of any nature which in our opinion is reasonable for us to exercise our rights under Clause 10.

14. In the event that you terminate this Facility Account, or make prepayment of all outstanding instalment amounts under this Facility Account, CIMB Bank reserves the right to charge an early termination fee. Such fee shall be debited from your Facility Account and reflected in your next statement.

EXCLUSION OF LIABILITY

15. Without limiting the generality of the provisions of the Cardmember's Agreement and for the avoidance of doubt, CIMB Bank will not be liable for any defective or damaged merchandise or any other dispute between the Customer and the merchants relating to any top-up amount. In spite of any such disputes, the Customer shall pay CIMB Bank the full amount shown in the statement. The Customer hereby authorises CIMB Bank to continue to charge the Instalments to the Facility Account in accordance with these terms and conditions regardless of any such disputes.

16. As long as CIMB Bank has approved the top-up amount (notwithstanding any disputes between the Customer and the Partner e.g. the Customer's e-wallet in the Partner's account has not been topped up), the Customer shall still be liable to pay CIMB Bank the full amount shown in the statement.

GENERAL

17. CIMB Bank shall be fully indemnified against any loss, damage, liability, cost and expense which CIMB Bank may suffer or incur (including legal costs on an indemnity basis) arising out of or in connection with these terms and conditions, including but without limitation, the enforcement of these terms and conditions.

18. In case of dispute with the exception of cases caused by top-up failure not attributable to the fault of the Customer (i.e. timeout, technical issues, etc.), the decision of CIMB Bank shall be final, conclusive and binding, no further correspondence and/or claims will be entertained. For the above-mentioned exception of cases of top-up failure not caused by the Customer, CIMB Bank and EZ-Link will perform reconciliation and carry out the necessary investigations.

19. Without limiting the generality of the provisions of the Cardmember's Agreement, CIMB Bank is given irrevocable consent to, at any time and without notice or liability disclose to any person as CIMB Bank may deem fit (including without limitation, any member of MasterCard International Inc; any of CIMB Bank's branches (wheresoever situate), agents,



servants, correspondents, independent contractors and/or associates; any bank or financial institution; and any credit bureau recognised by the Monetary Authority of Singapore) such information of or relating to Cardmembers whenever we consider it in our interest to make such information of or relating to Cardmembers whenever it is deemed necessary in order for CIMB Bank to carry out its obligations herein, and in accordance with these terms and conditions.

20. Product Terms and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.
21. No forbearance or failure or delay by CIMB Bank in exercising any right, power or remedy is to be deemed to be a waiver or partial waiver; and no waiver of any breach by you of these terms and conditions are to be treated as a waiver of any subsequent breach or of any other provision of these terms and conditions.
22. CIMB Bank and the Partner each reserves the right in its absolute discretion to decline any application or top-up amount.
23. CIMB Bank may change the terms of these terms and conditions at any time and in such manner as decided with or without prior notice and without any liability. CIMB Bank will inform Customers about any such changes by any means or manner.
24. These terms and conditions shall be governed by the laws of Singapore. You hereby submit irrevocably to the non-exclusive jurisdiction of the Courts of Singapore.
25. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

DEFINITIONS

26. Unless the context otherwise requires, the following terms shall have the corresponding definitions in these terms and conditions: -
 - Cardmember's Agreement - the CIMB Credit Cards Cardmember's Agreement.
 - Facility Account – EZ-Link Micro Credit account.
 - Instalment - each instalment charged to the Facility Account on a monthly basis.
 - Top-up amount – the amount customer tops up his/her e-wallet in the Partner's App using EZ-Link Micro Credit.
 - Customer - the person who applies for EZ-Link Micro Credit.
27. Unless the context otherwise requires, words and expressions which are respectively defined or construed in the Cardmember's Agreement shall have the same meanings when used or referred herein.



28. References herein to “CIMB”, “CIMB Bank” or “the Bank” shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.

29. Words importing the singular include the plural and vice versa.

30. Words referring to the masculine also refer to the feminine and neuter gender.

31. Reference to a Clause is to a clause of these terms and conditions.

32. The headings to the Clauses are for reference only and are not to be taken into consideration in the interpretation of these terms and conditions.

Information is correct as at 01 September 2025

CIMB Bank Berhad (197201001799 (13491-P))