

TERMS AND CONDITIONS GOVERNING CIMB SG-IDR TRANSFER CASH CREDIT PROMOTION ("Promotion")

1. Definition

- 1.1. "Participating Account" means any of the following account with CIMB Singapore: a CIMB StarSaver (Savings) Account, CIMB FastSaver Account, Retail Current Account (i.e. CIMB StarSaver Account or CIMB StarSaver-i Account only), CIMB StarSaver (Savings)-i Account or CIMB FastSaver-i Account, which is valid, subsisting and in good standing at all times as determined by the Bank at its sole discretion.
- 1.2. "Bank" or "CIMB" means CIMB Bank Berhad, Singapore Branch and includes its successors or assigns.
- 1.3. "Promotion" means this CIMB SG-IDR Transfer Cash Credit Promotion.
- 1.4. "Promotion Period" means the period from 01 July 2025 to 30 September 2025, both dates inclusive.

2. Promotion

2.1. To participate in this Promotion, you must satisfy all of the following conditions:

- (a) you must, within the Promotion Period, log in to CIMB Clicks Online Banking or Mobile App and successfully make your first transfer transaction (of minimum S\$500 each) from your CIMB Singapore Participating Account to your CIMB Indonesia – Own Account; and
- (b) you must include the special code given for the Promotion that will be posted on the Indonesian Professionals Association (Singapore)'s official Instagram page, in the comment box of the CIMB Clicks Online Banking or Mobile App page before submitting the transfer, and satisfy all of the conditions set out in Clause 2.1 (a) above in one calendar month during the Promotion Period.

3. Cash Reward

If you satisfy all of the conditions in Clause 2.1 above, you shall be eligible to receive one (1) S\$50 cash credit (the "Cash Credit") which will be credited directly into your Participating Account in accordance with the table below.

Transfer Transaction Date	Cash Credit to be credited by
Between 01 July 2025 to 30 September 2025 (both dates inclusive)	30 October 2025

- 3.1. Your Participating Account must be in good standing at all times as determined by CIMB at its absolute discretion. In the event that your Participating Account is delinquent, voluntarily or involuntarily suspended, cancelled, closed or terminated for any reason whatsoever before the Cash Credit is credited to your Participating Account, the Cash Credit shall be forfeited and you shall not be entitled to any compensation or payment whatsoever.
- 3.2. For the avoidance of doubt, each Participating Account can only receive one (1) Cash Credit under this Promotion, regardless of the number of joint account holders in respect of that Participating Account or the number of transfers made during the Promotion Period.

- 3.3. The Cash Credit is strictly non-transferable, non-assignable and non-exchangeable. CIMB may substitute the Cash Credit with any item of equivalent or similar value, without prior notice of reason or being liable to any person.

4. General

- 4.1. By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “Terms and Conditions”).
- 4.2. Without limiting the generality of the above, the following persons shall not be eligible to participate in this Promotion:
- (a) individuals whose CIMB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time during this Promotion Period;
 - (b) individuals whose CIMB account(s) is/are not active, valid, subsisting or in good standing or which are otherwise determined by CIMB as being delinquent or unsatisfactorily conducted for any reasons as may be determined by CIMB at its sole discretion;
 - (c) individuals who are mentally unsound, facing legal incapacity or is incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them;
 - (d) anyone whom CIMB may decide to exclude, at its sole discretion, without any reason or prior notice at any time (including without limitation any CIMB staff member or CIMB employee).
- 4.3. CIMB reserves the right to amend, revoke, vary or add to the Terms and Conditions of the Promotion or terminate 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 participants in this Promotion 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 participant’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 participant by short messaging system (SMS) or electronic mail; or
 - (d) the date CIMB Bank places such notice at its branch in Singapore.
- 4.4. CIMB’s decision on all matters relation to this Promotion is final and binding and no further correspondence will be entertained.
- 4.5. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.

- 4.6. The Terms and Conditions shall be read in conjunction with the Bank's prevailing Terms and Conditions Governing the Operations of Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available at www.cimb.com.sg).
- 4.7. By participating in this Promotion and in addition to any other consent you have already provided to CIMB and any right of CIMB by the laws of Singapore, you consent to CIMB and the necessary third parties collecting, using and disclosing your information (including personal data) for the purposes of this Promotion and to contact you, including by voice call or text message. A person who is not a party to the Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms and Conditions.
- 4.8. 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.
- 4.9. All information relating to the Promotion is correct at the time of publishing or posting online.

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.

CIMB Bank Berhad (197201001799 (13491-P))