

Terms and Conditions Governing the “Find OCTO” Brand Campaign 2025

Eligibility

For the purpose of this campaign (“Campaign”):

1. The “Campaign Period” will be from **08 December 2025 to 07 January 2026** (both dates inclusive). Participation received outside the Campaign Period will not be accepted.
2. This Campaign is open to all Singapore residents aged **18 years old and above** at the time of participation (“Participant”).
3. The Customer must not be a staff of CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or the “Bank”). The Participants’ eligibility to participate in this Campaign is subject to the Bank’s sole and absolute discretion, without the need to provide any reasons whatsoever.
4. By participating in the Campaign, Participants consent to CIMB Bank contacting them via email for the purposes of the Campaign. Except as set out in the foregoing, any registration made by the Participant on the Do Not Call Registry as well as any opt out of Marketing Messages via Voice Call, Phone Call, SMS, eDM and MMS (Text Messages) with CIMB Bank will continue to be in force.

Participation

5. Participant will receive one (1) chance at the lucky draw by filling up their details on the Campaign’s website before the end of the Campaign Period. Participant may accumulate additional chances by spotting CIMB’s mascot or promoters with a unique URL (and visiting the URL). Participants should refer to the Campaign’s website and the Bank’s Facebook and Instagram accounts for details.
6. Each participant is allowed only one (1) entry for the entire Campaign. Multiple entries, duplicate submissions, or submissions under different names by the same individual will result in disqualification.
7. Identity must match that of the participant who made the submission. Verification via NRIC (or a valid photo ID for non-Singaporeans) will be required during prize collection at CIMB Bank at 30 Raffles Place #03-03, Singapore 046822.
8. CIMB Bank reserves the right to reject incomplete, inaccurate, late, or illegible submissions.
9. Each winning Participant will receive only one (1) Gift under the Campaign.

Gifts

10. The gifts (“Gifts”) for the Campaign are as follows:
 - a. Grand Prize: S\$1,000 worth of shopping vouchers
 - b. Second Prize: S\$800 worth of shopping vouchers
 - c. Third Prize: S\$500 worth of shopping vouchers
 - d. Fourth Prize: S\$300 worth of shopping vouchers
 - e. Fifth Prize: S\$200 worth of shopping vouchers
 - f. Sixth to Tenth Prize: S\$150 worth of shopping vouchers each
11. There will be no replacement of Gift(s) reported lost and/or stolen and/or not received.

12. In the event the participant breaches any of the terms and conditions contained herein, CIMB Bank may in its discretion forfeit the Gift; and where the Gift has already been awarded, CIMB Bank reserves the right to charge the participant the value of the Gift, or to claw back the Gift. Any expenses or costs resulting from such a deduction will be borne by participant. The participant is deemed to have authorised such deductions.
13. Respective merchant's terms and conditions apply. Please refer to the Gift terms and conditions for details.
14. CIMB Bank is not a supplier of the Gifts offered under this Campaign and will not accept any liability in relation thereto. CIMB Bank gives no representation or warranty with respect to the quality of the Gift or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Campaign and/or the redemption or use of the Gift. Any dispute about the same must be resolved directly with the relevant merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of merchants' goods and services.

Selection of Winners

15. Winners of the lucky draw will be selected on a random basis.
16. The lucky draw will be held physically within the internal premises of CIMB Bank Berhad Singapore Branch, at a time within 9:30am to 4:30pm on 20 January 2026 (or such other time/date as the Bank may decide in its sole discretion), in the presence of an adequately qualified scrutineer.
17. Winners will be contacted by email within 10 working days from the day of the lucky draw and have 20 working days after that to claim the Gift at CIMB Bank at 30 Raffles Place #03-03, Singapore 046822.
18. Unclaimed Gifts will be forfeited if the Gift is unclaimed for 30 working days after the Bank has notified the winner of the Gift.
19. The Bank 's decision is final and no correspondence will be entertained.

General Terms and Conditions

20. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Campaign or terminate this Campaign 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 Campaign with effect from the earliest of the following:
 - a) the date CIMB Bank places notice of such changes on its Singapore website and/or CIMB Facebook or Instagram accounts;
 - 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; or
 - c) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
21. 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 participant to participate in this Campaign.

22. CIMB Bank's decision on all matters relating to this Campaign is final and binding, and no further correspondence will be entertained.
23. Any termination, suspension, amendment or variation of this Campaign by CIMB Bank or the terms and conditions herein shall not entitle any participant to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
24. In the event of any inconsistency between these terms and conditions and any brochure, marketing or material relating to the Campaign, these terms and conditions shall prevail.
25. CIMB Bank's 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) apply.
26. These terms and conditions shall be governed by the laws of Singapore and all participants in the Campaign irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Campaign shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
27. By participating in this Campaign, all participants agree and consent that CIMB Bank may use, disclose and process personal data provided by the participant, including NRIC number, name, email address and the comment (if any) posted by the participant, for the purposes of administering, verifying and conducting this Campaign and for one or more of the purposes stated in the CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and all participants 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.
28. All information relating to the Campaign is correct at the time of publishing or posting online.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as of 02 December 2025