CIMB PRIVATE WEALTH

TERMS AND CONDITIONS GOVERNING CIMB PRIVATE WEALTH COMPLIMENTARY AIRPORT LOUNGE ACCESS

1. Each CIMB Singapore Private Wealth customer ("**Customer**") is entitled to eight (8) complimentary lounge access per calendar year at participating outlets worldwide, as listed in Appendix 1.

2. Each complimentary visit is valid for one-time access, with a maximum stay of three (3) hours at participating Plaza Premium Lounges, as listed in Appendix 1.

3. The Customer must present his/her Private Wealth Digital Membership Card through CIMB OCTO App under the 'My Pocket' Tab, where the CIMB Digital Membership Card will act as a recognition purpose to verify Customer's CIMB Private Wealth Membership (CPWM) status at the lounge for access.

4. For the avoidance of doubt, the complimentary lounge access is valid only at participating Lounges and excludes Plaza Premium First.

5. CIMB Bank Berhad, Singapore Branch ("CIMB" or "CIMB Bank") reserves the right to charge the Customer the lounge fees and shall not be liable or responsible for reimbursement of any lounge usage in the event that the lounge usage exceeds the number of valid complimentary visits the Customer is entitled to or if the CIMB card is found to be no longer valid. The Customer shall bear such fees and additional charges.

6. The complimentary lounge access must be taken as provided and is non-exchangeable for other goods and services. The access of the lounge is for use by the Customer only and cannot be transferred or used by another individual. For the avoidance of doubt, the complimentary lounge access does not extend to the Customers' guests and separate charges and terms and conditions shall apply for the guests.

7. Lounge access and usage are subject to the terms and conditions of the participating lounges.

8. CIMB Bank shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Customer and/or any other person by reason of, arising from or in connection with the redemption of the lounge access and/or the lounge usage and/or the use or consumption of any services, products or facilities of any lounge provider, merchant or retailer or for any other reason.

9. The Customer shall fully indemnify and compensate CIMB, its employees, sub-contractors and agents in respect of all actions, suits, claims, demands, costs, charges or expenses arising (whether asserted by the Customer or third party) out of or in connection with the redemption of the lounge access and/or the lounge usage and/or the use or consumption of any services, products or facilities of any lounge provider, merchant or retailer except to the extent a claim results from the gross negligence, wilful misconduct or fraud of the CIMB.

10. CIMB Bank is not an agent of the Plaza Premium Lounge or any merchant or retailer providing the services, products or facilities. CIMB Bank makes no representation or warranty as to the quality, merchantability or

fitness for purpose with respect to such services, products or facilities. Any dispute on the product quality or service by the merchant or retailer should be resolved directly with the merchant or retailer.

11. CIMB and/or the Plaza Premium Lounge reserves the right to amend, revoke, vary or add to the terms and conditions of the lounge access or terminate or suspend the lounge access or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all Customers with effect from the earliest of the following:
    a) the date CIMB places notice of such changes on its Singapore website;
    b) the day after CIMB sends notice of such changes to the Customer's last known address in the records of CIMB by ordinary post;
    c) the day after CIMB sends notice of such changes to the Customer by Short Messaging System (SMS) or electronic mail; and/or
    d) the date CIMB places such notice at all its branch(es) in Singapore.

12. Please see Appendix 1 below for the full list of participating lounges (which may be updated from time to time). Additional terms and conditions apply.

13. If the Terms and Conditions are not met:
    a) a lounge fee of S$30 / MYR$72 per visit will be charged to your CIMB Bank account; and/or
    b) you will not be allowed any complimentary lounge access.

14. By accessing the lounge or making lounge reservation, all Customers agree and consent that CIMB may use, disclose and process personal data provided by the Customer for the purposes of administering and conducting this lounge access programme and 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) and all Customers 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 from time to time.

15. In case of dispute relating to complimentary lounge access and other matters herein, the decision of CIMB shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.

16. These terms and conditions shall be governed by the laws of Singapore and all Customers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

17. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

18. In the event of any inconsistency between these terms and conditions and any other material relating to the complimentary lounge access, these terms and conditions shall prevail to the extent of matters relating to the complimentary lounge access herein.

CIMB Bank Berhad (**197201001799** (13491-P))

CIMB PRIVATE WEALTH

PLAZA PREMIUM LOUNGE

Appendix 1

List of Plaza Premium Lounges (each time with complimentary 3-hour lounge use entitlement)

List Country	Airport Name	List Outlet Name
Australia	Brisbane Airport	BNE - PPL – Intl Dep G77
Australia	Adelaide Airport	ADL - PPL - Dom Dep
Australia	Adelaide Airport	ADL - PPL - Int Dep
Australia	Melbourne Airport	MEL - PPL - T2 Intl Dep
Australia	Sydney Airport	SYD - PPL - Arrival
Australia	Sydney Airport	SYD - PPL - T1 Dep
Brazil	Rio de Janeiro/Galeão International Airport	GIG - PPL - T2 Dom Dep
Brazil	Rio de Janeiro/Galeão International Airport	GIG - PPL - T2 Intl Arr
Brazil	Rio de Janeiro/Galeão International Airport	GIG - PPL - T2 Intl Dep
Brazil	São Paulo/Guarulhos International Airport	GRU - PPL - T2 Dom Dep
Brazil	São Paulo/Guarulhos International Airport	GRU - PPL - T2 Landside
Cambodia	Tinson Pen Aerodrome	KTI - PPF - Dep
Cambodia	Tinson Pen Aerodrome	KTI - PPL - Dep
Canada	Edmonton International Airport	YEG - PPL - Dep
Canada	Edmonton International Airport	YEG - PPL - US Trans
Canada	Montréal–Trudeau International Airport	YUL - Air France Mgt by PPL
Canada	Montréal–Trudeau International Airport	YUL US Desjardins PPL Lounge
Canada	Vancouver International Airport	YVR - PPF - Intl Dep (Pier D)
Canada	Vancouver International Airport	YVR - PPL - Dom Dep
Canada	Vancouver International Airport	YVR - PPL - Dom Dep (Pier C)
Canada	Vancouver International Airport	YVR - PPL - Intl Dep (Pier D)
Canada	Vancouver International Airport	YVR - PPL - US Trans
Canada	Vancouver International Airport	YVR - Root98

Canada	Winnipeg James Armstrong Richardson International Airport	YWG - PPL - Dep
Canada	Winnipeg James Armstrong Richardson International Airport	YWG - Root98
Canada	Toronto Pearson International Airport	YYZ - PPL - T1 Dom Dep
Canada	Toronto Pearson International Airport	YYZ - PPL - T3 Dom Dep
Canada	Toronto Pearson International Airport	YYZ - PPL - T3 Intl Dep (L6)
Canada	Toronto Pearson International Airport	YYZ - PPL - T3 Intl Dep (L8)
Canada	Toronto Pearson International Airport	YYZ - PPL - T3 US Trans
Canada	Toronto Pearson International Airport	YYZ - PPL - US Trans
China	Chongqing Jiangbei International Airport	CKG - PPL - E VIP Lounge T3A Dom Dep
China	Chongqing Jiangbei International Airport	CKG - PPL - H VIP Lounge T3A Int Dep
China	Chongqing Jiangbei International Airport	CKG - PPL - L VIP Lounge T3A Dom Hall
China	Shanghai Pudong International Airport	PVG-PPL-TheHub Lounge T2 Landside
Ethiopia	Addis Ababa Bole International Airport	ADD - PPL - T2 Int Dep
Ethiopia	Addis Ababa Bole International Airport	ADD-Flight Club
Finland	Helsinki Airport	HEL - PPL - T2 Dep
Finland	Helsinki Airport	HEL - T1 Arr - TGM
Hong Kong	Hong Kong International Airport	HKG - Plaza Premium First
Hong Kong	Hong Kong International Airport	HKG - PPF - G35 Int Dep
Hong Kong	Hong Kong International Airport	HKG - PPL - East Hall
Hong Kong	Hong Kong International Airport	HKG - PPL - G35
Hong Kong	Hong Kong International Airport	HKG - PPL - G60
Hong Kong	Hong Kong International Airport	HKG-PPL-T2 Intl Arr(Landside)
Hong Kong	Hong Kong International Airport	HKG Intervals Skybar
Hungary	Budapest Ferenc Liszt International Airport	BUD-PPL-T2 NonSchengen
Indonesia	Soekarno-Hatta International Airport	CGK - PPF - T3 Intl Dep
Indonesia	Soekarno-Hatta International Airport	CGK - PPL(Mega) - T3 Intl Dep
Indonesia	I Gusti Ngurah Rai International Airport	DPS - Flight Club - Intl Dep
Indonesia	Kualanamu International Airport	KNO - PPL - Medan - Dom Dep
Italy	Leonardo da Vinci–Fiumicino Airport	FCO - PPL - T1 Schengen

Italy	Leonardo da Vinci–Fiumicino Airport	FCO - PPL - T3 DEP
Italy	Leonardo da Vinci–Fiumicino Airport	FCO-PPF-T1 Schengen
Japan	Chubu Centrair International Airport	NGO - PPL - T1 Int Dep
Jordan	Queen Alia International Airport	AMM - Plaza Premium Lounge Int Dep
Kenya	Jomo Kenyatta International Airport	NBO-PPL-T1C Intl Dep
Macau	Macau International Airport	MFM - Plaza Premium First
Macau	Macau International Airport	MFM - PPL - Dep
Malaysia	Senai International Airport	JHB - PPL - Intl Dep
Malaysia	Kuala Lumpur International Airport	KLIA2 FC GnG
Malaysia	Kuala Lumpur International Airport	KUL - PPL - CP21
Malaysia	Kuala Lumpur International Airport	KUL2 - PPL - Aerotel
Malaysia	Kuala Lumpur International Airport	KUL-PPF-CP21
Malaysia	Langkawi International Airport	LGK - PPL - Dep Hall Landside
Malaysia	Penang International Airport	PEN - PPL - Dom Dep
Malaysia	Penang International Airport	PEN - PPL - Intl Dep
Malaysia	Penang International Airport	PEN Paid Lounge
Philippines	Mactan-Cebu International Airport	CEB - PPL - Int Dep
Philippines	Mactan-Cebu International Airport	CEB - PPL - T1 Dom Dep
Philippines	Clark International Airport	CRK - PPL - Int Dep
Philippines	Clark International Airport	CRK - TGM - Root98
Saudi Arabia	King Fahd International Airport	DMM - PPL - Int Dep
Saudi Arabia	King Fahd International Airport	DMM-Flight Club
Saudi Arabia	Al Wajh Domestic Airport	EJH - PPL - T1 Dom Dep
Saudi Arabia	King Abdulaziz International Airport	JED - PPL - Airport Train Station Landside
Saudi Arabia	King Abdulaziz International Airport	JED - PPL - T1 Int Dep
Saudi Arabia	King Abdulaziz International Airport	JED - Root 98 Airside
Saudi Arabia	King Khalid International Airport	RUH – PPF – T1 INT DEP
Saudi Arabia	King Khalid International Airport	RUH – PPL – T1 INT DEP
Singapore	Singapore Changi Airport	SIN - PPL - T1 Dep
Singapore	Singapore Changi Airport	SIN - Terrace - T1

Taiwan	Taiwan Taoyuan International Airport	TPE - PPL - Intl Dep (Zone A)
Taiwan	Taiwan Taoyuan International Airport	TPE - PPL - Intl Dep (Zone A1)
Taiwan	Taiwan Taoyuan International Airport	TPE - PPL - Intl Dep (Zone C)
Taiwan	Taiwan Taoyuan International Airport	TPE - PPL - Intl Dep (Zone D)
Taiwan	Taipei Songshan Airport	TSA - PPL - Intl Dep
Thailand	Suvarnabhumi Airport	BKK-PPF-Intl Dep
Thailand	Suvarnabhumi Airport	BKK-PPL-Intl Dep
Türkiye	Istanbul Sabiha Gökçen International Airport	SAW - PPL - Dom Dep
Türkiye	Istanbul Sabiha Gökçen International Airport	SAW - PPL - INT Dep Gate 203
Türkiye	Istanbul Sabiha Gökçen International Airport	SAW - PPL - INT Dep Gate 204
United Arab Emirates	Dubai International Airport	DXB - PPL - T3 Intl Dep
United Kingdom	London Gatwick Airport	LGW - PPL - North Terminal
United Kingdom	London Heathrow Airport	LHR - Blush Lounge Ops by PPG T4D
United Kingdom	London Heathrow Airport	LHR - PPL - T2A Intl Dep
United Kingdom	London Heathrow Airport	LHR - PPL - T3 Intl Arr
United Kingdom	London Heathrow Airport	LHR - PPL - T4 Intl Dep
United Kingdom	London Heathrow Airport	LHR - PPL - T5 Int Dep
United States	Dallas Fort Worth International Airport	DFW - PPL - Terminal E
United States	Dallas Fort Worth International Airport	DFW-PPF-Intl Terminal D
United States	Orlando International Airport	MCO - PPL - Int Dep Terminal C