

TERMS AND CONDITIONS GOVERNING ISLAMIC PRODUCTS TAKAFUL PERSONAL ACCIDENT WITH HOSPITAL CASH BENEFIT PROMOTION 2015

1. The Islamic Products Takaful Personal Accident with Hospital Cash Benefit Promotion 2015 (the “**Promotion**”) is open to all retail banking customers of CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**” or the “**Bank**”) who open an Islamic deposit account which may include; a CIMB Why Wait Fixed Deposit-i account, CIMB StarSaver-i or CIMB StarSaver (Savings)-i account (an “**Eligible Account**”) and have met all the **Eligibility Criteria** (as described below) during the **Promotion Period** (as defined below).

Eligibility Criteria

2. An Eligible Account that has fulfilled all of the following criteria may qualify for the Promotion:
 - (a) The Customer shall not be less than 16 years of age or over 70 years of age during the Takaful Coverage Period. The Takaful Coverage will cease in respect of any Person Covered if he/she attains the age of seventy one (71) years.
 - (b) The Customer must be a Singapore Citizen, Singapore Permanent Resident, Foreigner with valid Employment Pass or Dependent Pass Holder.
 - (c) The Eligible Account must be opened at one of the Bank’s branches or via Mail-In or roadshows held for existing corporate customers or in branch seminar;
 - (d) The account holder(s) must be individual(s) and the Eligible Account must not be held on behalf of a company or an organisation;
 - (e) The Eligible Account(s) must be opened with minimum initial deposit of S\$5,000 (the “**Initial deposit**”).
 - (f) For existing customers to be eligible for this Promotion, the customers must top up at least S\$5,000 into an Eligible Account within the Promotion Period. The top up of S\$5,000 must be deposited in one (1) deposit transaction and not in multiple deposit transactions.
 - (g) The minimum Initial Deposits or top ups into an Eligible Account(s) must be made with fresh funds, it excludes transfers from existing CIMB Bank accounts. However, CIMB Bank may at its absolute discretion allow deposits from funds transfer(s) from existing CIMB Bank accounts to be treated as deposits into an Eligible Account(s).
 - (h) CIMB Bank reserves the right to determine the eligibility of a customer in its sole and absolute discretion, without the need to provide any reasons whatsoever.

The Promotion

3. The Promotion is valid from 1 August 2015 to 31 December 2015 (the “**Promotion Period**”).
4. The account holder(s) must deposit the Initial Deposit with a non-CIMB cheque, Cash or transfer via FAST during account opening to be eligible for the Takaful Coverage on the same day of opening an Eligible Account if account is opened at the Branch.

5. For Mail-In or roadshows held for existing corporate customers or in branch seminar applications, the account holder(s) must deposit the Initial Deposit with a non-CIMB cheque or transfer via FAST to be eligible for the Takaful Coverage.
6. For existing customers to be eligible for this Promotion, the customers must top up at least S\$5,000 into an Eligible Account within the Promotion Period. The top up of S\$5,000 must be deposited in one (1) deposit transaction and not in multiple deposit transactions.
7. The minimum Initial Deposits or top ups into an Eligible Account(s) must be made with fresh funds, it excludes transfers from existing CIMB Bank accounts. However, CIMB Bank may at its absolute discretion allow deposits from funds transfer(s) from existing CIMB Bank accounts to be treated as deposits into an Eligible Account(s).
8. CIMB Bank is not obligated to notify the customer should the customer be not eligible for the Promotion or Takaful Coverage.
9. CIMB Bank is not a supplier of the Takaful Coverage offered under the Promotion and will not accept any liability in relation thereto. The Takaful Coverage is not refundable or exchangeable for cash, credit or other items of any kind and is not transferable.
10. There will be no replacement for policy of Takaful Coverage reported misplaced, lost or stolen.

Takaful Coverage

11. Successful Customers who have met all the terms and conditions will receive a Free Takaful Personal Accident with Hospital Cash Benefit (“**Takaful Coverage**”) of up to five (5) times of the bank account balance on the date of accident (“**Person Covered**”), subject to a maximum payout of S\$50,000 per customer covered regardless of the number of Eligible Account(s) opened. For the avoidance of doubt, where the Eligible Account is jointly opened/operated by 2 persons/individuals, only one (1) individual account holder will be eligible for the Takaful Coverage and if a claim under such account has been made by such individual account holder, the other individual account holder shall not be entitled to the Takaful Coverage under his/her name.
12. The Policy shall pay the Person Covered S\$100 per Hospital Confinement Day, up to 365 days for any one accident (maximum 2 accidents during the Takaful Coverage), if as a result of an accidental bodily injury, the Person Covered shall be necessarily confined within a Hospital as a resident patient under the professional care of a currently registered Physician or Surgeon but not for the purpose of convalescent rest. In no event shall a Person Covered be allowed to claim from more than one (1) Eligible Account regardless of the number of Eligible Account(s) he/she has at the time of claim, during the Takaful Coverage Period, arising from the same accident. The Company shall pay up to two (2) accidents for each Person Covered during the Takaful Coverage Period.
13. The total payout for the Takaful Coverage shall not exceed S\$50,000 per Person Covered and/or Eligible Account(s).
14. The Takaful Coverage is manufactured and underwritten by United Overseas Insurance Limited (“**UOI**”) and based on a takaful personal accident policy (“**Takaful Personal Accident Policy**”) that is available for inspection by any Person Covered upon request at any of CIMB Bank’s branch(es) in Singapore.
15. The Takaful Coverage is valid from 1 August 2015 to 31 July 2016 (the “**Takaful Coverage Period**”).
16. The Customer shall not be less than 16 years of age or over 70 years of age during the Takaful Coverage Period. The Takaful Coverage will cease in respect of any Person Covered if he/she attains

the age of seventy one (71) years.

17. The Customer must be a Singapore Citizen, Singapore Permanent Resident, Foreigner with valid Employment Pass or Dependent Pass Holder.
18. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of fulfillment will be eligible for the Takaful Coverage.
19. CIMB Bank reserves the right to replace the Takaful Coverage with an item of similar value at its discretion without prior notice.
20. The Takaful Coverage is not refundable or exchangeable for cash, credit or other items of any kind and is non transferable.
21. Under the Takaful Coverage, Customer must have at least S\$5,000 maintained in each of his/her Eligible Account(s) throughout the Takaful Coverage Period and on the date of accident to be eligible for claim.
22. The Takaful Coverage shall terminate on the earliest of any one of the following dates:
 - (a) the date on which the Takaful Policy is cancelled in accordance to Section IX of the Takaful Personal Accident Policy;
 - (b) the anniversary date as stipulated in the relevant certificate of takaful unless this Policy is renewed at the sole discretion of the Bank in accordance with Section III of the Takaful Personal Accident Policy;
 - (c) the date which the Person Covered dies or where the death of such Person Covered is covered under the Takaful Coverage, the date which the benefit under the Takaful Coverage is claimed and paid;
 - (d) the date on which 100% of the covered sum is incurred for the Person Covered;
 - (e) the date on which the Person Covered no longer has an Eligible Account with CIMB.
23. This policy also extends to provide Daily Hospital Cash Benefit in the event the Person Covered meets with an accident and has to be hospitalized for up to a maximum of 365 days.
24. In the event the Customer closes his/her Eligible Account within twelve (12) months from the date of account opening, or breaches any of the terms and conditions contained herein, the Customer no longer qualifies or is no longer eligible for the Takaful Coverage.

General Terms and Conditions

25. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
26. 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 participating in the Promotion.
27. CIMB Bank 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 Customers 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 Customer'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.
28. CIMB Bank gives no representation or warranty with respect to the quality of the Takaful Coverage, goods and services 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 the Takaful Coverage.
29. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
30. CIMB Bank's Terms and Conditions Governing the Operations of Deposits Account and Terms and Conditions Governing Electronic Banking Services (available on www.cimbbank.com.sg) apply.
31. By participating in this Promotion, the Customer consents to CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg).
32. 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.
33. These terms and conditions shall be governed by the laws of Singapore and the Customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
34. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
35. All information is correct at the time of print.
36. **Deposit Insurance Scheme**
Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important Notice - Disclaimer:

*Takaful Personal Accident is underwritten by United Overseas Insurance Limited. This document is not a contract of takaful and intended for your information only. Full details of the terms, conditions and exclusions of the Takaful Coverage are provided in the **Takaful Personal Accident Policy** which is kept by CIMB.*

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for this policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA / LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).