*** Terms and Conditions**

1. CIMB PLATINUM MasterCard Epicentre eDM Promotion ("Promotion") is only valid for applications for credit cards issued by CIMB Bank Berhad, Singapore Branch (the "Bank") made via the CIMB PLATINUM MasterCard | Epicentre eDM Promotion application form.
2. To be eligible for the Promotion, applications must be submitted and approved by 30 June 2012, and first card transaction spend must be fulfilled by 31 July 2012.
3. The first 200 successful new Principal applicants, upon approval of a new CIMB PLATINUM MasterCard, and who charge at least one (1) transaction by 31 July 2012 will receive a JBL Portable Docking for iPod and iPhone worth S$189.
4. Promotion is valid till 31 July 2012.
5. Promotion is valid only for new CIMB PLATINUM MasterCard applications using the Epicentre | CIMB PLATINUM MasterCard application form; with the application form mailed using the Business Reply Service.
6. Applicants who are applying and/or have applied for Principal CIMB PLATINUM MasterCard through other promotions are not eligible for the Promotion.
7. Applicants who have cancelled their CIMB Credit Card account(s) within the last 12 months prior to the to the commencement of the Promotion and who re-apply for the same CIMB Credit Card will not be entitled to participate in this Promotion.
8. New secured Credit Card and Supplementary Credit Card applications are not eligible for the Promotion.
9. A redemption letter will be mailed to the successful Principal applicant to redeem the JBL Portable Docking for iPod and iPhone worth S$189 within two (2) months after the date of first card transaction.
10. There will be no replacement of redemption letter reported lost or stolen.
11. All entitlements are not exchangeable for cash or other goods and services and are non-transferable. The Bank reserves the right to change or substitute the promotion offer/ credits with other gift items of similar monetary value without prior notice to the Principal Cardholder.
12. The Bank determines the first 200 approved CIMB Principal PLATINUM MasterCard applicants based on the date of first card transaction and date of card approval.
13. The Bank accepts no liability for any late approval of any card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
14. All applications will be treated on a first-come-first-served basis.
15. The Bank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all applicants.
16. The Bank shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything therein, CIMB Bank shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties.
17. The 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 Cardholders (including Principal Cardholders) 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 Principal Cardholder'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."

18. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions will prevail. Other terms and conditions apply.
19. This Promotion is subject to all applicable laws.
20. All other terms and conditions applicable to and governing the use of CIMB Credit Cards will continue to apply with full force and effect.
21. All information is correct as at time of printing.
22. General terms and conditions are applicable to all benefits, programmes and entitlements. For any enquiries, please call our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6438 1118.