

FREQUENTLY ASKED QUESTIONS

1. What are the changes to the CIMB Visa Signature and Platinum Mastercard card benefits?

With effect from 23 November 2018, the CIMB Visa Signature and Platinum Mastercard will be refreshed with new and improved benefits.

- a. Revisions in categories that will be eligible for 10% cashback:

Card	Existing Categories	New Categories
Visa Signature	<ul style="list-style-type: none"> Wine and Dine Online Transactions in Foreign Currencies 	<ul style="list-style-type: none"> Wine and Dine Online Transactions in Local ^{NEW!} and Foreign Currencies Grocery ^{NEW!}
Platinum Mastercard	<ul style="list-style-type: none"> Travel Health, Beauty and Wellness 	<ul style="list-style-type: none"> Travel Health, Beauty and Wellness Transport and Petrol ^{NEW!}

- b. Revisions in eligibility and cashback cap for additional 9.8% cashback on the respective cards:

	Existing	New
Spend criteria	<ul style="list-style-type: none"> Minimum spend of S\$500 posted in a statement month Minimum of 8 transactions of at least S\$30 each 	<ul style="list-style-type: none"> Minimum spend of S\$600 posted in a statement month No minimum transaction required
Cap	<ul style="list-style-type: none"> A total cap of S\$60 cashback across all categories 	<ul style="list-style-type: none"> Cashback is capped at S\$100 per statement month per Principal Cardmember and up to S\$50 per category

The 10% cashback consists of the base cashback of 0.2% and an additional 9.8% cashback. The base cashback of 0.2% will be awarded on all retail spend with no cap.

2. When will the new cash cashback structure take effect?

For existing customers, to ease the transition into the new cashback programme, kindly note that the new cashback programme will be effected in the following manner:

Billing Cycle	Statement Accumulation Period	Cashback Programme	Statement Month to be Credited
24	25 October - 24 November	Higher of Existing/New*	December
3	4 November - 3 December	Higher of Existing/New*	January

4	5 November - 4 December	Higher of Existing/New*	January
5	6 November - 5 December	Higher of Existing/New*	January
11	12 November - 11 December	Higher of Existing/New*	January
15	16 November - 15 December	Higher of Existing/New*	January
16	17 November - 16 December	Higher of Existing/New*	January
20	21 November - 20 December	Higher of Existing/New*	January
24	25 November - 24 December	Higher of Existing/New*	January
3	4 December - 3 January	Higher of Existing/New*	February
4	5 December - 4 January	Higher of Existing/New*	February
5	6 December - 5 January	Higher of Existing/New*	February
11	12 December - 11 January	Higher of Existing/New*	February
15	16 December - 15 January	Higher of Existing/New*	February
16	17 December - 16 January	Higher of Existing/New*	February
20	21 December - 20 January	Higher of Existing/New*	February

**We will assess the amount of cashback that you have earned based on both the existing and new programme respectively. You will be accorded the higher cashback amount from the assessment.*

Billing Cycle	Statement Accumulation Period	Cashback Programme	Statement Month to be Credited
24	25 December - 24 January	New	February
3	4 January - 3 February	New	March
4	5 January - 4 February	New	March
5	6 January - 5 February	New	March
11	12 January - 11 February	New	March
15	16 January - 15 February	New	March
16	17 January - 16 February	New	March
20	21 January - 20 February	New	March

3. Why are there different effective dates for the new cashback structure?

As the billing cycle differs from Cardmember to Cardmember, the new cashback structure is intentionally introduced to coincide with your billing cycle so that you have at least one entire month to accumulate the necessary spend and maximise your cashback for that billing cycle. Coinciding the new cashback structure with your billing cycle will also avoid impacting your current spending patterns and the monthly cashback that you might be trying to achieve in your current billing cycle.

4. How is the new cashback awarded?

The 10% cashback is capped at S\$100 per statement month per Principal Cardmember and up to S\$50 per category. To qualify for the 10% cashback, Cardmembers must spend at least S\$600, all posted in the same statement month. The 10% cashback consists of the base cashback of 0.2% and an additional 9.8% cashback. Beyond the cap, Cardmembers will earn 0.2% cashback on all spend.

Example of how to earn cashback on your CIMB Visa Signature:

Category	Spend made on the Category	0.2% Cashback (A) <i>Unlimited</i>	9.8% Cashback (B) <i>Capped at 9.8% x S\$500 = S\$49 per category</i>	Total Cashback (A) + (B)
Wine and Dine	S\$500.00	S\$1.00	S\$49.00	S\$50.00
Online Transaction	S\$200.00	S\$0.40	S\$19.60	S\$20.00
Grocery	S\$300.00	S\$0.60	S\$29.40	S\$30.00
Others	S\$200.00	S\$0.40	-	S\$0.40
TOTAL	S\$1,200.00	S\$2.40	S\$98.00 <i>maximum cashback</i>	S\$100.40 <i>maximum cashback</i>

The base cashback of 0.2% is awarded for all transactions in your statement and will be credited within the same statement month. The remaining additional 9.8% cashback will be credited in the following statement month.

5. Are there transactions that do not qualify for the new cashback structure?

Cashback is only awarded for retail transactions made on your CIMB Platinum Mastercard card and/or CIMB Visa Signature card. Retail transactions are purchases for goods and services and **exclude** the following transactions:

- Any cash advances
- Any gambling-related transactions
- Any quasi-cash transactions
- Any payments to insurance companies
- Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
- Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
- Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
- Any payments done via any AXS network
- Any late payment charges or interest charges on any Card
- Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card
- Any other interest, fees and charges (including without limitation, cash advance, annual or monthly fees or charges) imposed by the Bank from time to time
- Balance and/or funds transfers to or from the Card Account

- Any credit card transaction that was subsequently cancelled, voided or reversed for any reason and
- Any other transactions that may be prescribed by the Bank.

6. Will my CIMB 0% i.Pay Plan monthly instalment payment count towards fulfilling the minimum spend of S\$600 in a statement month?

No, CIMB 0% i.Pay Plan monthly instalment payments will not count towards fulfilling the minimum spend of S\$600 within a statement month. However, prior to conversion of a retail transaction to CIMB 0% i.Pay Plan, the full retail transaction to be converted will count towards fulfilling the minimum spend of S\$600 within that statement month.

7. Will I receive cashback for transactions converted to CIMB 0% i.Pay Plan and will my CIMB 0% i.Pay Plan monthly instalment payments continue to earn cashback monthly?

Transactions within the eligible spend categories for 10% cashback will be given 10% cashback regardless of conversion to CIMB 0% i.Pay Plan, subject to meeting the necessary minimum spend criteria.

The 10% cashback for your i.Pay Plan will be accorded in the following manner: 9.8% cashback will be credited in the following statement month after the transaction is made while 0.2% cashback will be credited on a monthly basis based on the CIMB 0% i.Pay Plan instalment amount.

8. To qualify for the 10% cashback, must the minimum spend of S\$600 be made only within those designated spend categories for the respective card?

No. The minimum spend can consist of all spending, however, the cashback will only be awarded on spend falling within the designated spend categories.

9. If my existing CIMB Credit Card has been recently replaced, will this impact the commencement date in which I qualify for the new cashback structure?

No, the new cashback structure will still coincide with the Cardmember's billing cycle and take effect as per the commencement date indicated under Qn.2.

10. Will the transactions made by my supplementary cardmember(s) count towards the minimum spend of S\$600?

Yes, transactions made on the supplementary card(s) will be combined with the transactions made on the principal card, within the same billing cycle, to determine if the minimum spend criteria has been met.

11. Will the transactions made by my supplementary cardmember(s) on the selected category be entitled to the 10% cashback?

Yes, transactions made by supplementary cardmember(s) will be entitled to the 10% cashback if the spend requirements are met.

However, the cashback will be posted to the principal card account.

12. If I spend on grocery online, which category will it be under? Grocery or Online?

All grocery transactions made online will fall under the cashback percentage tier for “Grocery” spending.

13. If I spend on dining online, which category will it be under? Wine and Dine or Online?

All dining transactions made online will fall under the cashback percentage tier for “Wine and Dine” spending.

14. If I perform a topup on my ez-link card, would I enjoy the cashback under the Transport category?

The cashback does not include transactions with descriptions containing “Ez Link”, “Transit” and “Transitlink”.