

## **Terms and conditions governing “CIMB Visa Signature”**

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### **Terms and conditions governing the “0.2% Cash Rebate on Local and Overseas Spend”**

- Cash rebates will be credited to the Principal Cardmember’s Card Account on a monthly basis within the same statement month.
- The 0.2% cash rebate will be awarded for all other spend (including i.PayPlan Instalments) processed by the respective merchants/acquirers through the Visa worldwide networks. 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.
- There is no cap on the 0.2% base cash rebate earnings.
- Upon termination of the card, cash rebates not credited to the card account as of the date of termination will be forfeited and non-transferable to any other Card Account of the Cardmember.
- Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and award of 0.2% cash rebate. Any reversed portion of rebate will be reflected in the billing statement of the same month.
- Transactions below SGD\$1 will not be awarded any 0.2% cash rebates.
- Your card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cash rebates.
- In the event that your card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cash rebates without prior notice without liability.
- In the event that the Cardmember (i) is credited an excess of cash rebates that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cash rebates and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cash rebates, CIMB Bank reserves the right to deduct an amount equivalent to the cash rebates awarded from the relevant Cardmember’s card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).

**Terms and conditions governing “10% Cash Rebate on Wine and Dine, and Online Transactions in Foreign Currencies”**

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- The 10% cash rebate capped at S\$60 per statement month consists of the base rebate of 0.2% which will be credited in the same statement month and additional 9.8% rebate which will be credited in the following statement month after the spend criteria has been met.
- The 10% cash rebate will be awarded on spending in the Wine and Dine category (based on merchant codes classified by Visa) and online transactions in foreign currencies (“Selected Categories”) on your Principal and/or Supplementary CIMB Visa Signature.
- Wine and Dine category merchants shall consist of Caterers, Bars, Lounges, Clubs, Fast-Food Restaurants, Eating Places & Other Restaurants only.
- Wine and Dine category merchants shall exclude wedding banquets, bar, lounge, club, restaurant, and other eating places within Hotels.
- The 10% cash rebate is capped at S\$60 per statement month per Principal Cardmember. Upon reaching the cap of S\$60, Cardmembers will continue to earn 0.2% cash rebate on the additional spend on Selected Categories.
- The 10% cash rebate for spending in the Wine and Dine category and online transactions in foreign currencies is subject to the following spend criteria:
  - A minimum spend of S\$500 posted within the same statement month; and
  - A minimum spend of 8 transactions of S\$30 or more posted within the same statement month.
- Transactions made and converted to CIMB 0% i.Pay Plan will be awarded the additional 9.8% upfront in the following statement month and 0.2% awarded with each CIMB 0% i.Pay Plan instalment payment. Resulting CIMB 0% i.Pay Plan instalments payment will not be counted towards the minimum spend of S\$500 and minimum spend of 8 transactions of S\$30 or more.
- Cash advance fees, gambling related transactions, quasi-cash transactions, late payment or interest charges, fees payable to the bank for transfer of any debit balance or any other credit card to a Card, any other interest, fees and charges imposed by the Bank from time to time, balance and/or funds transfer to and from Card Account, and any credit card transactions that was subsequently cancelled, voided or reversed for any reason will not be counted towards fulfilling the minimum monthly spend.
- The assignment of Merchant Category for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category.
- CIMB Bank Berhad, Singapore Branch (‘CIMB’) shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the cash rebate for retail transactions at the eligible merchants.
- The Cardmember shall not be entitled to claim any compensation against CIMB for such non-posting of the cash rebate due to incorrect assignment of the Merchant Category by the respective merchant’s acquiring bank.
- Refunded retail purchases will be deducted from the relevant monthly billed amount for the computation and award of rebate. Any reversed portion of rebate will be reflected in the billing statement of the following month.
- Your card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cash rebates.
- In the event that your card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cash rebates without prior notice without liability.
- In the event that the Cardmember (i) is credited an excess of cash rebates that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cash rebates and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cash rebates, CIMB Bank reserves the right to deduct an amount equivalent to the cash rebates awarded from the relevant Cardmember’s card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).

**Terms and conditions governing “0% Administrative Fee on Foreign Currency Transactions”**

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- Credit Cards transactions in foreign currencies are subject to the exchange rate as determined by Visa.
- Transactions in foreign currencies on CIMB Credit Cards will be subject to an administrative fee of 2.0% charged by CIMB Bank.
- A waiver of the 2.0% administrative fee will be credited as cash rebate in the following statement month.

**Terms and conditions governing “Visa Signature Concierge”**

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- A Cardmember is responsible for the costs, charges and expenses incurred for the goods and services arranged by the Visa Signature Concierge Service Staff at the Cardmember’s request.
- Visa Signature Concierge Staff has the right to reject a Cardmember’s request in the event it contravenes a rule of regulation imposed by Visa or any regulatory authority.

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