

Terms and conditions governing 'CIMB Credit Cards General Terms and Conditions'

- All offers, privileges and/or promotions are open to all CIMB Credit Cardmembers ("Cardmembers"), unless otherwise stated.
- To enjoy the offers, privileges and/or promotions, all payments for participating merchants' offers must be made with CIMB Group Credit Cards, unless otherwise stated.
- References herein to "CIMB" or "CIMB Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.
- All offers, privileges and/or promotions are subject to availability and while-stocks-last basis.
- All offers, privileges or discounts listed may be subject to prevailing government taxes and services charges, where applicable.
- All offers cannot be used in conjunction with other promotions, offers, privileges, discounts, vouchers, loyalty programmes, and privilege card(s) and are mutually exclusive.
- All offers, entitlements, discounts, vouchers and privileges are not exchangeable for cash, credit or other goods and services and are non-transferable.
- In the event where a voucher is issued as part of the promotional offer, usage of the voucher is subject to the issuing merchant's terms and conditions and is redeemable only on the next visit, unless otherwise stated.
- Please present your CIMB Credit Card prior to ordering, making reservations or payment.
- All offers and privileges are not applicable on eves of Public Holidays, Public Holidays and special occasions/festive periods, including but not limited to Valentine's Day, Mother's Day, Father's Day and 15 days of Chinese New Year, unless otherwise stated.
- All dining offers are valid for dine-in only, unless otherwise stated.
- Reservations are recommended and subject to availability.
- All complimentary gifts or items (if any) are on while-stocks-last basis and are not refundable or exchangeable for cash, credit or other items of any kind and are not transferable.
- CIMB Bank and its merchants reserve the right to replace the complimentary gift or item (with an item of similar value) if it is unavailable at the time of purchase/confirmation of order, where applicable, without prior notice to Cardmembers.
- Prior reservations/bookings may be required for travel offers and are subject to availability. Blackout dates, cancellation charges and minimum night(s) stay may apply, where applicable. Please check with participating merchants for further terms and conditions.
- Birthday treat privileges (where applicable, please check with the participating merchants for further details)
 - Cardmembers must present their CIMB Credit Card and Identification Card/Passport to enjoy the birthday treat.
 - Birthday treat is only valid during Cardmember's birthday month and has to be utilised on the same month the birthday falls on, unless otherwise stated. E.g. If birthday falls on 15 October, Birthday treat is available for a one-time redemption during the entire month of October.
 - Birthday treat is limited to one redemption per Cardmember per participating merchant.
 - Birthday treat is not transferable to any other person(s) and cannot be exchanged for cash, other products or services.
- All offers, privileges or discounts listed are subject to participating merchants' terms and conditions. Other special terms and conditions relating to these offers, privileges or discounts may also apply. Please refer to the respective participating establishment's offers and merchant for more details.
- Participating merchants reserve the right to amend the terms and conditions governing the offers, privileges and/or promotions at any time without prior notice.
- Goods and/or services (including any complimentary gifts) are provided solely by the participating merchants, under such terms and conditions as determined by such participating merchants, CIMB

Bank makes no warranty or representation as to the quality, merchantability or fitness for purpose of the participating merchant's goods and services (including any complimentary gifts). Any dispute about the same must be resolved directly with the merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the use of the participating merchant's goods and services (including any complimentary gifts).

- All dispute or feedback in relation to the participating merchants and/or their goods and services should be directed to the relevant merchant and shall be resolved directly between the Cardmember and the participating merchant.
- CIMB Bank's decision on all matters relating to the offers, privileges and/or promotions are final and binding and no further correspondence will be entertained.
- CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of any promotion or terminate any promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on Cardmembers 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 Cardmember's last known address in the records of CIMB Bank by ordinary post; or
 - c. by short messaging system (sms) or electronic mail; and/or
 - d. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
- Any termination of the promotions or any of the privileges or the substitution or variation by CIMB Bank of any privileges or amendments of the terms and conditions contained herein shall not entitle any Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Cardmember, whether directly or indirectly caused.
- All Cardmembers agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) and for the purposes stated below and all Cardmembers 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 Bank from time to time:
 - a. Disclosing the personal data of the Cardmembers to the merchants/suppliers of goods in connection with the offers, privileges and/or promotions.
 - b. Administering and conducting the offers, privileges and/or promotions.
- All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.
- All promotions are subject to all applicable laws.
- 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.
- 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.
- These terms and conditions shall be governed by the laws of Singapore and all Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- All information is correct at the time of printing.