

TERMS AND CONDITIONS GOVERNING BEST ONLINE BANK RATE GUARANTEED PROMOTION 2018

1. The Best Online Bank Rate Guaranteed Promotion ("Promotion") is open to existing retail banking customers of CIMB Bank Berhad, Singapore Branch ("CIMB Bank") who perform a funds transfer to any CIMB Malaysia account ("Funds Transfer") via the CIMB Singapore Clicks Internet Banking or CIMB Singapore Clicks on Mobile (collectively, "CIMB E-Channels") with one of the following deposit accounts:
 - a) CIMB StarSaver;
 - b) CIMB StarSaver (Savings);
 - c) CIMB FastSaver
 - d) Retail Current Account;
 - e) CIMB StarSaver-i; or
 - f) CIMB StarSaver (Savings)-i
 - g) CIMB FastSaver-i
2. The Promotion shall be for a period ("Promotional Period") commencing from 01 Jan 2018 to 31 December 2018.
3. Eligible customers who submit a valid claim shall be entitled to receive a cash rebate if a better Bank "Buy SGD, SELL MYR" exchange rate is offered by any other bank in Singapore via their internet banking website or mobile application ("Competitive Rate") than that offered by CIMB Bank.

Conditions:

Best Online Bank Rate Guaranteed Promotion

4. A Competitive Rate must:
 - a) not be offered as result of a promotion/campaign/product or being a member of any loyalty programme;
 - b) be based on the same transaction amount as the Funds Transfer;
 - c) only be applicable for Bank "Buy SGD and Sell MYR" exchange rate; and
 - d) be available for general public viewing.
5. Claims must be emailed to AtYourService@cimb.com and must satisfy the following:
 - a) Submission of a screenshot displaying in detail the following information:
 - i. Complete website URL Address (Internet Banking) or Mobile Phone Screen Shot with bank's Identity Clearly Shown (Mobile Internet Banking);
 - ii. Bank "Buy SGD, Sell MYR" rates must be indicated clearly; and
 - iii. Complete date and time of capturing screenshots.
 - b) All screenshots must be accompanied by the following details:
 - i. Full Name;
 - ii. Last 4 Digit of your CIMB Singapore Account Number; and
 - iii. Telephone number.
 - c) Claims submitted later than 24 hours from the time a Funds Transfer is performed via CIMB E-Channels will not be considered.
6. Cash Rebate Process:
 - a) CIMB Bank will consider a claim within 3 working days from the time of receipt by CIMB Bank at email address "AtYourService@cimb.com".
 - b) All screenshots are subjected to verification by CIMB Bank.
 - c) CIMB Bank will not accept screenshots or other submitted evidence that cannot be independently confirmed by CIMB Bank.
 - d) Customers who submit a valid claim shall be notified via email and will receive a cash rebate credited to their deposit account used for the Funds Transfer within 3 working days after receipt of such email notification.
 - e) The amount of the cash rebate shall be the difference in Singapore dollars for the amount customer would have otherwise paid when transacting with another bank with better rates. An illustration is provided below:

Description	CIMB Bank	Other Bank
Bank Buy SGD, Sell MYR Exchange Rate	2.5400	2.5700
SGD Funds Transfer Amount	S\$500.00	S\$494.16
MYR Received	MYR1,270.00	MYR1,270.00

CIMB Bank will credit a cash rebate of S\$5.84 (S\$500 – S\$494.16) to the customer's deposit account used for the Funds Transfer.

General Terms and Conditions

7. 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 participants in this Promotion 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 participant'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.
8. CIMB Bank's decision on all matters relation to this Promotion is final and binding and no further correspondence will be entertained.
9. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
10. The deposit account used for the Funds Transfer must be validly existing (i.e. must not be suspended, cancelled or terminated), in good standing and conducted in a proper and satisfactory manner as determined by CIMB Bank in its sole discretion at the time of crediting the cash rebate. In the event that the deposit account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Rebate is credited into the said account, CIMB Bank reserves the right not to credit the cash rebate.
11. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts, Terms and Conditions Governing Electronic Banking Services and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available at www.cimbbank.com.sg) apply.
12. These terms and conditions shall be governed by the laws of Singapore and all participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a participant of this Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
13. All information relating to the Promotion is correct at the time of publishing or posting online.

CIMB Bank Berhad (13491-P)