

Terms & Conditions Governing CIMB Credit Card Referral Programme 2019 (“Promotion”)

1. The Promotion is held from 1 August 2019 to 31 December 2019, both dates inclusive (“Promotion Period”).
2. This Promotion is open to selected Credit Cardholders (“Referrers”) of CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or “the Bank”) who successfully refer New-To-Bank Credit Card Customer(s) (“Referred Person(s)”) to sign up for an Eligible Card (as defined at Clause 3(c) below) as a Principal cardholder within the Promotion Period.
3. To qualify for this Promotion & receive the Gift defined in Clause 5 below:
 - a) Principal Credit Cardholder of any of the following CIMB Bank Credit Cards: Platinum Mastercard®, World Mastercard®, Visa Signature, Visa Infinite and/or AWSM Card of CIMB Bank may qualify as the Referrer (“Eligible Referrer”);
 - b) The Eligible Referrer must successfully refer applicants who do not hold any principal CIMB Credit Cards at the start of the Promotion Period. A Referred Person who cancelled his/her CIMB Credit Card within the last 12 months before the month that the new Eligible Card is approved is not an Eligible Referred Person for the purposes of this Promotion;
 - c) The Eligible Referred Person(s) must apply for any one (1) of the following cards (each an “Eligible Card”) issued by CIMB Bank as a principal cardholder:
 - i. CIMB Platinum Mastercard®
 - ii. CIMB Visa Signature
 - iii. CIMB World Mastercard®
 - iv. CIMB Visa Infinite
 - d) CIMB Bank must receive the Referred Person(s) application for the Eligible Card within the Promotion Period. Notwithstanding the foregoing, CIMB Bank may continue to process any application received by CIMB Bank up to 14 calendar days after the end of the Promotion Period, and CIMB Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
 - e) To be eligible for this Promotion, the Referred Person(s) has to apply for the new Eligible Card through CIMB Bank’s website with the online application form;
 - f) To qualify for this Promotion, the Referred Person(s) must have obtained the appropriate consent from the Eligible Referrer to permit the Referred Person to disclose the Eligible Referrer’s personal data to CIMB Bank for the purposes of this Promotion. The Referred Person must apply for the Eligible Card online at <https://www.cimbbank.com.sg/en/personal/news-and-promotions/promotions/cards/cimb-credit-card-cash-credit-promotion.html> and indicate the following details under the Referrer’s section of the online application form:
 - i. Referrer’s name under ‘**Referred By**’
 - ii. Referrer’s NRIC/Passport number under ‘**His/Her NRIC/Passport No**’

Are You Referred by a Friend or Do You Have a Promo Code?*

Yes

Referred By

His/Her NRIC/Passport No.

Promotional Code (if any)

4. Referred Person(s) who is/are existing CIMB Bank principal cardholders, secured credit card applicants, supplementary card applicants, and upgrading principal cardholders are not eligible for this Promotion.
5. If the Eligible Referrer & Referred Person(s) satisfy the eligibility criteria set out in Clause 3, the Qualifying Criteria below and these terms and conditions, the Eligible Referrer will be entitled to receive the Gift set out below:

Channel	Eligible Referrer	Qualifying Spend	Eligible Card	Cash Credit ("Gift")	Example of Qualifying Period
CIMB Bank Online Channels	Platinum Mastercard®/ World Mastercard®/ Visa Signature / Visa Infinite and/or AWSM Card	The Eligible Referred Person makes a minimum of one (1) Eligible Transaction on the new Eligible Card(s) within the first statement month from the new Eligible Card's approval month ("Qualifying Period")	Platinum Mastercard®/ Visa Signature / World Mastercard® / Visa Infinite	S\$20 Cash Credit	Card Approved Date: 6 August 2019 Statement cycle: 11 First statement month : 6 August 2019 – 11 September 2019

6. **Eligible transaction refers to retail transactions and online transactions only, excluding ez-Link/Transit Link top-up/reload, cash advances, balance transfers, funds transfers, existing CIMB 0% i.Pay Plan, fees, interest charges and/or any amount brought forward from the Eligible Referred Person's last statement and which is successfully posted on the Bank's systems during the Qualifying Period.**
7. In the event the Eligible Referred Person has applied for two or more principal new Eligible Cards, he/she can choose to activate and/or spend on any principal new Eligible Card.
8. There is no limit to the number of Referred Person(s) that can be referred by the Eligible Referrer during the Promotion Period. However, the referral of each Eligible Referred Person

- shall be considered as only one (1) Referral regardless of the number of new Eligible Cards opened by the same Referred Person.
9. Fulfilment of Gift upon meeting the terms and conditions herein: The Gift will be credited into the Eligible Referrer's Principal Credit Card account **within two (2) months after the Qualifying Criteria stated in Clause 5** and all relevant terms and conditions herein are met.
 10. The Gift will be credited into the account of the Eligible Referrer's activated Principal CIMB Credit Card. In the event the Eligible Referrer has activated 2 or more Principal CIMB Credit Cards, the Gift will be credited into one of the Principal Credit Card accounts at the Bank's discretion.
 11. A notification SMS will be sent to the Eligible Referrer's mobile number on the day the Gift (if applicable) is credited into his/her Principal Credit Card account.
 12. "CIMB Bank Online Channels" refers to the online application on CIMB Bank's website and excludes the Let Us Call You Form.
 13. By participating in this Promotion, the Referred Person acknowledges that the Referrer is aware that the Referred Person will be providing the Referrer's relevant details for the purposes of this Promotion and that the Referrer will be aware that the Eligible Referred Person has met or will meet the Qualifying Criteria for this Promotion (where applicable).
 14. The Referred Person must not be a staff of CIMB Bank and/or CIMB Securities (Singapore) Pte. Ltd.
 15. The Referrer cannot refer themselves for this Promotion.
 16. The Referrer must not be the Supplementary Credit Cardholder of the new Eligible Card opened by the Referred Person.
 17. CIMB Bank reserves the right to determine the eligibility of a Referred Person or a Referrer in its sole and absolute discretion, without the need to provide any reasons whatsoever. If CIMB Bank in its sole and absolute discretion determines that a referral or Referrer does not otherwise qualify under this Promotion, CIMB Bank reserves the right not to award the Gift.

General Terms & Conditions

18. In order to be eligible for this Promotion, all credit cards applied for by the Eligible Referred Person under this Promotion must be successfully approved by **14 January 2020**.
19. Transactions made by Referred Person's Supplementary Cardmember(s) will be taken into consideration as the Eligible Transactions.
20. Local and overseas transactions will be used in determining the Eligible Transactions.
21. CIMB Bank reserves the right in its sole and absolute discretion to determine whether a transaction qualifies as an Eligible Transaction. This includes, without limitation, whether the transaction is considered a retail or online transaction. If CIMB Bank in its sole and absolute discretion determines that the transaction is not a retail or online transaction, or that the transaction does not otherwise qualify as an Eligible Transaction, CIMB Bank reserves the right not to award the Gift to the Eligible Referrer.
22. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organised by CIMB Bank and vice versa, unless otherwise stated.
23. The Gift (if applicable) must be taken as provided and is non-transferable, non-refundable and non-exchangeable for other goods and services.
24. There will be no replacement of Gift(s) reported lost or stolen.

25. CIMB Bank reserves the right to reverse the Gift credited to the Eligible Referrer's Principal Credit Card account, or charge the Eligible Referrer the value of the Gift, should (i) the credit card transaction(s) used for the Promotion be cancelled or withdrawn for any reason whatsoever; or (ii) the same credit card transaction(s) be used for the Promotion and other CIMB Bank promotions; or (iii) the Referrer and/or the Referred Person(s) no longer qualify for the Promotion; or (iv) the Eligible Card(s) applied for by the Referred Person under this Promotion is cancelled within 12 months from the end of the Promotion Period; or (v) these terms and conditions are not satisfied or are breached.
26. The Eligible Referrer's Principal Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Gift. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit the Gift and the Eligible Referrer shall not be entitled to any compensation or payment whatsoever.
27. CIMB Bank reserves the right to replace the Gift(s) with an item of similar value at its sole discretion at any time without prior notice without liability.
28. CIMB Bank accepts no liability for any late approval of any credit card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
29. CIMB Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or the Referred Person to participate in this Promotion or for the Referrer to receive any Gift(s).
30. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
31. By participating in this Promotion, all participants agree and consent that the Bank may use, disclose and process personal data provided by the participant for the purposes of administering and conducting this Promotion and disclosing the personal data of the participants to the participating establishments, merchants or suppliers of goods and/or services in connection with the Promotion and for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) and all participants 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.
32. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any Eligible Referrer to the Gift(s)), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
33. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend this Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all participants with effect from the earliest of the following:
 - a) the date the Bank places notice of such changes on its Singapore website;
 - b) the day after the Bank sends notice of such changes to the participant's last known address in the records of the Bank by ordinary post;

- c) the day after CIMB Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; and/or
 - d) the date the Bank places such notice at all of its branch(es) in Singapore.
34. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred, whether directly or indirectly caused, as a result of the Promotion and/or the redemption or use of the Gift and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
35. All other terms and conditions applicable to and governing the use of CIMB Credit Cards (“Product Terms”) and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.
36. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
37. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
- A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these terms and conditions.