

Terms and Conditions Governing CIMB Credit Card Free Flight & Cash Credit Promotion 2020

1. **The CIMB Credit Card Free Flight & Cash Credit Promotion 2020 (“Promotion”) is held from 18 September 2019 to 29 February 2020, both dates inclusive (the “Promotion Period”).**

Eligibility Criteria

2. To qualify for this Promotion and to receive the Gift as set out in Clause 4 below: -
 - a) Applicant must apply for any one (1) of the following eligible CIMB Credit Cards (each an “Eligible Card” and collectively, “Eligible Cards”) issued by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) as principal cardholder (“Cardholder”) within the Promotion Period:
 - i. CIMB Platinum Mastercard™
 - ii. CIMB Visa Signature
 - iii. CIMB World Mastercard
 - iv. CIMB Visa Infinite
 - b) The Promotion is open to applicants who do not hold any principal CIMB Credit Cards at the start of the Promotion Period (“Eligible Customer(s)”). An applicant 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 Customer for the purposes of this Promotion;
 - c) **Notwithstanding the foregoing, CIMB Bank may continue to process any application received by CIMB Bank up to 16 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;**
 - d) To be eligible for this Promotion, applicants have to apply for a new Eligible Card through the Channel (as defined below).
3. Existing principal CIMB credit cardholders, new Secured Credit Card applications, and upgrading principal CIMB credit cardholders are not eligible for this Promotion.
4. Subject to these terms, if the Eligible Customer satisfies the eligibility criteria set out in Clause 2, the Eligible Customer will receive the Gift, subject to fulfilment of the corresponding Qualifying Spend within the specified Qualifying Period as set out below (“Qualified Eligible Customer”):

Eligible Card	Channel	Gift	Qualifying Period	Qualifying Spend	Additional Gift	Example of Qualifying Period
CIMB Platinum Mastercard / CIMB Visa Signature	CIMB Bank Online Channels	<p>One (1) return Economy class air ticket to one (1) of the 16 selected destinations. (the “Free Flight Gift”)</p> <p>The 16 selected destinations are:</p> <p>Bangkok, Brunei, Denpasar, Hanoi, Ho Chi Minh, Hong Kong, Jakarta, Krabi, Kuala Lumpur, Mactan Cebu, Manila, Penang, Phnom Penh, Phuket, Surabaya, and Taipei</p>	<p><u>The first three (3) full statement months from the month the Eligible Card is approved</u></p>	<p><u>Spend a minimum of S\$600 per month for each full statement month on the Eligible Transaction(s) on your new CIMB Platinum Mastercard and/or CIMB Visa Signature</u></p>	Not applicable	<p>Card Approved Date: 6 October 2019</p> <p>Statement cycle: 11</p> <p>First (1) statement month: 6 October 2019 – 11 November 2019</p> <p>Second (2) statement month: 12 November 2019 – 11 December 2019</p> <p>Third (3) statement month : 12 December 2019 – 11 January 2020</p>
CIMB World Mastercard / CIMB Visa Infinite		<p>S\$120 cash credit (“Cash Credit”)</p>	<p><u>Within the first three (3) full statement months from the month the Eligible Card is approved</u></p>	<p>Make a minimum accumulated spend of S\$1,200 on Eligible Transaction(s) on your new CIMB World Mastercard and/or CIMB Visa Infinite</p>	<p>Apply for at least 1 Supplementary Card to get additional S\$30 cash credit (“Additional Cash Credit”)</p>	

5. **Eligible Transaction(s) refer to retail transactions and online transactions only, excluding ez-Link/Transit Link top-up/reload, cash advances, balance transfers, funds transfers, CIMB 0% i.Pay Plan, fees, interest charges and/or any amount brought forward from the customer's last statement and which is successfully posted on the Bank's systems during the Qualifying Period.**
6. All spend on Eligible Transactions made on all of the Eligible Customer's Eligible Cards during the Qualifying Periods will be aggregated for the purposes of tabulating for the Qualifying Spend for each individual Promotion. However, in the event the Eligible Customer spends using Platinum Mastercard and/or Visa Infinite with World Mastercard and/or Visa Signature, the Eligible Transaction(s) will not be aggregated. Eligible Transaction(s) will only be aggregated according to individual Promotion.
7. "CIMB Bank Online Channels" refer to the online application form on CIMB Bank's website and excludes the Let Us Call You Form.
8. For the avoidance of doubt, the Qualified Eligible Customer will only receive a maximum of one (1) Gift and where applicable, a maximum of one (1) Additional Cash Credit.

Cash Credit Gift

9. The Cash Credit and/or Additional Cash Credit will be credited into the account of the Qualified Eligible Customer's Eligible Card. In the event the Qualified Eligible Customer has activated two or more Eligible Cards, the Cash Credit and/or Additional Cash Credit will be credited into the account of the Eligible Card with the highest spend on Eligible Transactions.
10. The Cash Credit and/or Additional Cash Credit, will be credited into the Qualified Eligible Customer's Eligible Card account within two (2) months after the Qualifying Period and after all relevant terms and conditions herein are met.
11. A notification SMS will be sent to the Qualified Eligible Customer's mobile number registered with the Bank on the day the Cash Credit and/or Additional Cash Credit is credited into his/her Eligible Card account.

Free Flight Gift

12. Subject to these Terms and Conditions, the Bank offers a Free Flight Gift to Eligible Customers who qualify for the Promotion. Upon determining that an Eligible Customer qualifies for the Promotion, the Bank will issue a unique Free Flight Voucher Code via an SMS or e-mail to the Qualified Eligible Customer within two (2) months after the Qualifying Period and after all relevant terms and conditions herein are met.
13. Subject to these terms, in the event the Eligible Customer has applied for and hits the Qualifying Spend within the Qualifying Period for both Platinum Mastercard/Visa Signature and World Mastercard/Visa Infinite, the Bank will award the Free Flight Gift to the Qualified Eligible Customer. For the avoidance of doubt, in such a scenario, the Bank will only award the Free Flight Gift to the Qualified Eligible Customer and the Qualified Eligible Customer will not be entitled to the Cash Credit and/or Additional Cash Credit.
14. Economy class air ticket may refer to standard economy class on full-fledged flight or budget economy class on budget airlines/low-cost carriers, subject to the availability and merchant's terms and conditions.
15. **This promotion is limited to the first 3,000 Qualified Eligible Customers. Subsequent Qualified Eligible Customers will be rewarded with S\$100 cash credit to the Qualified Eligible Customer's Eligible Cards account. CIMB Bank reserves all rights at any time to replace, exchange, vary or substitute any or all Gifts at its sole and absolute discretion without having to provide prior notice or reasons and without liability to any person.**

16. For the avoidance of doubt, CIMB Bank shall only be responsible for the issuance of a Free Flight Voucher Code to the Eligible Customer and shall accept no liability after the issuance of the Free Flight Voucher Code and the Qualified Eligible Customer shall not be entitled to any compensation or payment whatsoever from CIMB Bank if:
- a) He/she fails to redeem the Free Flight Gift in accordance with the redemption requirements as set out under these terms and conditions; or
 - b) He/she and/or his/her companion passenger(s) misses or is unable to take the departure and/or return flight of the Free Flight Gift.

Merchant Terms And Conditions For The Free Flight Gift

17. The Promotion is promoted by the Bank. All bookings, customer service and customer communication are provided by Inspire SE-Asia Marketing PTE. Ltd, 16 Raffles Quay #10, Hong Leong Building, Singapore (“Merchant”), on behalf of the Bank.
18. This Promotion is only open to a person who is resident in Singapore and is aged twenty one (21) or above. Employees and their immediate families of the Bank, its agents and anyone professionally connected with the promotion are excluded unless they are new Cardholders of one of the Eligible Cards and fulfil the criteria set out in Clause 4 for the Free Flight Gift (“Qualifying Criteria”). Each applicant needs to be in possession of a passport that is valid for at least six (6) months from the return date of any Free Flight Gift.
19. If Eligible Customer applies for a new CIMB Platinum Mastercard and/or CIMB Visa Signature satisfies the Qualifying Criteria set out in Clause 4 and passes the verification procedure on www.cimbfreeflights.com, he/she is a Qualified Eligible Customer for the purposes of this Promotion.
20. The Promotion offer is valid only in respect of the Free Flight Gift distributed by the Bank and subject to the CIMB Terms and Conditions of the Promotion. Each Qualified Eligible Customer is eligible for 1 Free Flight Gift.
21. Subject to these Terms and Conditions, the Bank offers a Free Flight Gift to Eligible Customers who qualify for the Promotion. Upon determining that an Eligible Customer qualifies for the Promotion, the Bank will issue a unique Free Flight Voucher Code via an SMS or e-mail to the Qualified Eligible Customer. The Qualified Eligible Customer must keep the Free Flight Voucher Code as proof of eligibility.
22. The Bank will offer to Qualified Eligible Customers, via redemption of this Free Flight Gift only, the Qualified Eligible Customer’s carrier base fare, taxes, passenger duty, fuel surcharges, service charge and airport fees and taxes for a return flight in economy class. All other costs associated with the flight will be borne by the Qualified Eligible Customers and are excluded from the Free Flight Gift. Such other costs include, but are not limited to (i) any baggage or other charges made in connection with the flight or in addition to the fare (ii) any insurance (iii) any additional fees for card payments (iv) any fees for hotel, car hire, airport transfers, taxis, car park, seat upgrade, food and drink, visas, immigration documents or any other additional services.
23. Within thirty (30) days after receiving the Free Flight Voucher Code, the Qualified Eligible Customer shall log onto the campaign website (www.cimbfreeflights.com), using their Free Flight Voucher Code as a login code. The Eligible Customer shall complete the online application form with name and e-mail address as well as select their three (3) possible destinations and three (3) possible travel dates (inbound and outbound). The proposed travel dates shall be in different months and thirty (30) days apart from each other. The earliest travel date a customer can choose is forty-five (45) calendar days from the date of their application. The Qualified Eligible Customer shall receive a personalized confirmation email within a maximum period of seven (7) days from the Merchant.

24. The Qualified Eligible Customer may add up to three (3) companion passengers to the application and enter their personal details.
25. The e-mail sent by the Merchant to the Qualified Eligible Customer in accordance with point 23 above will contain a personalized direct link. The Qualified Eligible Customer by following their personalized direct link received from the Merchant, shall log back in on the landing page and upload international passport images, and the PDF Free Flight Voucher Code or SMS of the Free Flight Voucher Code as well as personal details such as, address, phone number and details of all other passengers flying along with the Qualified Eligible Customer within (48) hours of transmission of the e-mail.
26. After receiving all qualifying documents, the Qualified Eligible Customer will receive a flight offer by e-mail within fourteen (14) days from the Merchant (“Flight Offer”). Once a specific flight offer has been received, the Qualified Eligible Customer must notify the Merchant within forty-eight (48) hours, as to whether the Qualified Eligible Customer wishes to accept the Flight Offer or not.
27. Upon acceptance of the Flight Offer by the Qualified Eligible Customer, the Merchant shall issue the Free Flight e-ticket (“Free Flight Ticket”) to the Qualified Eligible Customer.
28. By accepting the Flight Offer, the Qualified Eligible Customer may also accept the price offer in respect of any companion passengers included in the same application and listed in the Flight Offer. The Qualified Eligible Customer shall pay for the companion passenger’s ticket(s) with a CIMB Credit Card. Credit cards issued by other banks are not eligible to be used for payment.
29. Availability of the flight offered is not guaranteed until the Flight Offer is booked by the Merchant. The Flight Offer cannot be booked if not confirmed within forty-eight (48) hours.
30. Subject to receiving confirmation from the Qualified Eligible Customer, the Merchant will contact the Qualified Eligible Customer to finalise the booking and send a Free Flight Ticket and/or the e-tickets for the companion passengers, if any, (collectively, “Flight Tickets”) to the Qualified Eligible Customer. It is the Qualified Eligible Customer’s responsibility to check the details of the Flight Tickets immediately and inform the Merchant within twelve (12) hours of receipt should the ticket details be incorrect. No cancellations or changes will be accepted thereafter. All Flight Tickets are not transferable.
31. The following airports of departure and destination are available:

Departures:	Singapore
Destinations:	Bangkok, Brunei, Denpasar, Hanoi, Ho chi minh city, Hong Kong, Jakarta, Krabi, Kuala Lumpur, Mactan Cebu, Manila, Penang, Phnom Penh, Phuket, Surabaya, Taipei

32. The availability of flights may be limited depending on the chosen destination or travel time. The choice of carrier is at the sole discretion of the Merchant. The Qualified Eligible Customer and/or any companion passengers are not entitled to demand a particular carrier, route or travel date.
33. All flights are subject to booking availability. This Free Flight Gift is not valid for journeys over Eid, Chinese New Year, on Christmas Day and New Year’s Day. Some periods (e.g. religious and school holidays) and dates may be restricted depending on the chosen destination and travel time. The availability of flights may also be restricted by special events, trade fairs or local holidays.
34. Each Free Flight Voucher Code and/or Flight Tickets are limited for a single use. The right to a Free Flight Gift is valid per person, booking and flight. Only one (1) Free Flight Gift can be redeemed per person and household. Free flights cannot be used in combination with each other.

35. This Free Flight Gift does not entitle the Qualified Eligible Customer to travel via a particular route, carrier or on a particular date and the Qualified Eligible Customer may be offered an alternative destination or travel date to the one requested.
36. The Bank and the Merchant do not accept liability for changes to flight schedules, routes or destinations and reserve the right to use other service providers as an alternative. In the event of war, earthquake, disaster or similar acts of god, or otherwise where there are circumstances wholly outside the reasonable control of the Bank and only where circumstances make this unavoidable, the Bank reserves the right to withdraw this Promotion without notice and without offering compensation.
37. All travel (departure and return) must be completed by 01.03.2021. The minimum stay is three (3) calendar days. The maximum stay is thirty (30) calendar days.
38. The right of the Qualified Eligible Customer and any person companion passengers travelling with the Qualified Eligible Customer to claim compensation is subject to carrier regulatory provisions. The Bank and the Merchant are not liable for compensation related to failures by the carrier.
39. The Free Flight Voucher Code and confirmations received during the Qualified Eligible Customer's application process are personal and non-transferable. Bookings cannot be requested or made for by third parties and flights may not be booked by third parties using the name of the Eligible Customer.
40. The Merchant reserves the right to request a proof of purchase/sales receipt from the Qualified Eligible Customer. Furthermore, the Merchant reserves the right to verify all claims, check the content of all applications and registrations to ensure the Qualified Eligible Customer's compliance with these Terms & Conditions and to refuse to award a flight or withdraw flight entitlement where there are reasonable grounds to believe there has been a breach of these Terms & Conditions or any instructions forming part of this Promotion entry requirements or otherwise where a Qualified Eligible Customer has gained unfair advantage in participating in the offer or claimed using fraudulent means.
41. Personal data captured during the course of the promotion shall be processed in accordance with applicable data protection laws and regulations. The personal data shall be processed for the purpose of execution of this Promotion. No personal data shall be passed to third parties except where these are required for booking and other promotion fulfilment purposes.
42. The Bank and the Merchant shall not accept any responsibility for claims lost and delayed or for those claims not received by the application cut-off date, which is 30 days after the Free Flight Voucher Code has been issued. It is the Qualified Eligible Customer's responsibility to ensure that correct details are provided for claims to be processed. The Bank and the Merchant will not be liable for any traffic congestion or internet inaccessibility.
43. By participating in this promotion, the applicant shall be deemed to have accepted these Terms and Conditions.
44. All written correspondence shall be sent to the addresses as shown on the campaign website www.cimbfreeflights.com. Eligible Customers who have queries or complaints about the promotion may contact the Merchant at the corresponding address, or alternatively call by phone or email the Merchant using the contact details on the campaign website www.cimbfreeflights.com.
45. Qualified Eligible Customers acknowledge and accept that failure to comply with the provision of the documentation and information in accordance with the terms and conditions of this Promotion, will cause him/her to lose the right to receive the Free Flight Gift without liability incurred by the Merchant and the Bank.

General Terms and Conditions

46. **In order to be eligible for the Promotion, all credit cards applied for under this Promotion i.e. the Eligible Card(s) must be successfully approved no later than 16 March 2020.**
47. Transactions made by Supplementary Cardholder(s) will be taken into consideration as whole or part of the Qualifying Spend.
48. Local and overseas transactions will be aggregated in determining if the minimum Qualifying Spend has been met.
49. Overseas spend which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on the respective card associations' prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend.
50. 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.
51. Credit card transactions used for redemption for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa, unless otherwise stated.
52. The Cash Credit/Additional Cash Credit must be taken as provided and is non-exchangeable for other goods and services and non-transferable.
53. **CIMB Bank reserves the right to charge a fee of S\$100, to the recipient of the Free Flight Gift, or reverse the Cash Credit and/or Additional Cash Credit credited to the Cardholder's card account if (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 Cardholder no longer qualifies or is eligible for the Free Flight Gift, Gift and/or Additional Gift; or (iv) the Credit Card(s) applied for under this Promotion is cancelled within 12 months from the end of the Promotion Period; or (v) the Cardholder breaches any of the terms and conditions contained herein.**
54. The CIMB 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/or Additional Gift and the Eligible Customer shall not be entitled to any compensation or payment whatsoever.
55. CIMB Bank reserves the right to replace the Gift(s) and/or Additional Gift(s) (with an item of similar value) at its sole and absolute discretion at any time without prior notice.
56. 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.
57. 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 Cardholder to participate in this Promotion or to receive any Gift and/or Additional Gift.
58. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
59. By participating in this Promotion, all participants and/or companion passengers agree and consent that the Bank and/or Merchant may use, disclose and process personal data provided by the participant for the purposes of administering and conducting this 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 for the purposes stated below 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:

- a. disclosing the personal data of the participants to the participating merchants(s) in connection with this Promotion; and/or
 - b. administering and conducting this Promotion.
60. All participants represent and warrant that any information that he/she will be or is disclosing to the Bank and/or the Merchant is accurate, including any information of the companion passengers.
61. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of any customer to the Gift(s) and/or Additional Gift(s)), the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
62. 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 anytime 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; or
 - d) the date the Bank places such notice at all of its branch(es) in Singapore.
63. 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 any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
64. Goods and/or services (including any complimentary gifts) are provided solely by the participating merchant(s), under such terms and conditions as determined by the participating merchant(s), and the Bank makes no warranty or representation as to the quality, merchantability or fitness for purpose of the participating merchants' goods and services (including any complimentary gifts). The Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of or in connection with the Promotion or the use of the participating merchants' goods and services (including any complimentary gifts).
65. Any dispute or feedback concerning participating merchant(s) and/or their goods and services shall be settled directly between the participants and the participating merchant(s). The Bank and/or Merchant bears no responsibility for resolving such disputes or for the dispute itself.
66. 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.
67. 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.
68. 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.
69. 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.