

Terms and conditions governing 'CIMB Visa Signature' cash rebate

- The 0.2% cash rebate will be awarded for all other spend (including i.PayPlan Instalments) except for the following transactions that do not qualify for the cash rebate ('Exclusion') including but not limited to:
 - Any cash advances
 - Any gambling-related transactions
 - Any quasi-cash transactions
 - Any ez-link transactions
 - Any purchase of merchandises or services from any other bank or financial institution
 - 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% cash rebate earnings.

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

- The 10% cash rebate will be awarded on spending in the Wine and Dine category (based on merchant codes classified by Visa/MasterCard) 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 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 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 within the same statement month.
- ez-link transactions will not count towards the minimum spend of S\$500 and the minimum spend of 8 transactions of S\$30 or more.
- 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
- Card fees, finance charges, Cash Advance fees, fees charged for accounts in excess of approved limit, late payment charges, replacement card fees, unsuccessful payment service charges, request fees, service charges imposed on transactions in foreign currencies 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.

Terms and conditions governing 'CIMB Platinum MasterCard' cash rebate

- The 0.2% cash rebate will be awarded for all other spend (including iPayPlan Instalments) except for the following transactions that do not qualify for the cash rebate ('Exclusion') including but not limited to:
 - Any cash advances
 - Any gambling-related transactions
 - Any quasi-cash transactions
 - Any ez-link transactions
 - Any purchase of merchandises or services from any other bank or financial institution
 - 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% cash rebate earnings.

Terms and conditions governing '10% Cash Rebate On Travel, Health, Beauty and Wellness-Related Spend'

- The 10% cash rebate will be awarded on spending in the Travel, Health, Beauty and Wellness-Related category (based on merchant codes classified by Visa/MasterCard) ("Selected Categories") on your Principal and/or Supplementary CIMB Platinum MasterCard.
- Travel category merchants shall consist of Airlines, Hotels, Travel Agencies, Cruise Lines, Railways and Ferries only.
- Travel category merchants shall exclude wedding banquets within Hotels.
- Health, Beauty and Wellness category merchants shall consist of Hospitals, Nursing and Personal Care Facilities, Doctors, Dentists, Optometrists, Opticians, Chiropractors, Pharmacies, Cosmetic Stores (excluding department stores), Hairdressers, Massage Parlours, Health and Beauty Spas only.
- 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 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 Travel, Health, Beauty and Wellness-Related category 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 within the same statement month.
- ez-link transactions will not count towards the minimum spend of S\$500 and the minimum spend of 8 transactions of S\$30 or more.
- 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
- 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.

Terms and conditions governing 'CIMB Platinum MasterCard' and 'CIMB Visa Signature' 0% administrative fee on foreign currency transactions

- Credit Cards transactions in foreign currencies are subject to the exchange rate as determined by Visa/MasterCard.
- Transactions in foreign currencies on CIMB Credit Cards will be subject to an administrative fee of 1.4% charged by CIMB Bank.
- A waiver of the 1.4% administrative fee will be credited as cash rebate in the following statement month.

CIMB Bank Berhad (13491-P)

As of 18 Jan 2016