

Terms and Conditions Governing CIMB Credit Card Cash Credit Promotion 2019

1. **The CIMB Credit Card Cash Credit Promotion 2019 (“Promotion”) is held from 3 July 2019 to 17 September 2019, both dates inclusive (the “Promotion Period”).**
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 cards (each an “Eligible Card”) 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 (the “Eligible Customers”). 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 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;**
 - d) To be eligible for this Promotion, customers have to apply for the new Eligible Card through the Channel (as defined below).
3. Existing Principal Cardholders, new Secured Credit Card applications, supplementary card applications, and upgrading Principal 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 Criteria within the specified Qualifying Period as set out below:

Channel	Eligible Card	Cash Credit ("Gift")	Qualifying Period	Qualifying Spend	Example of Qualifying Period
CIMB Bank Online Channels (as defined below)	CIMB Platinum Mastercard® / CIMB Visa Signature /	S\$50 Cash Credit	Within the first three (3) statement months from the Eligible Card approval month	Spend a minimum of \$1,200 within first three (3) statement months on Eligible Transaction(s) (as defined below) using your new Eligible Card	Card Approved Date: 6 July 2019
	CIMB World Mastercard® / CIMB Visa Infinite	S\$70 Cash Credit			Statement cycle: 11 First statement month: 6 July 2019 – 11 August 2019 Second statement month: 12 August 2019 – 11 September 2019 Third statement month : 12 September 2019 – 11 October 2019

5. To qualify and receive additional cash credit of up to S\$30 ("Additional Gift"),
- Applicant must convert additional Eligible Transaction(s) of at least S\$500 within the Promotion Period into the Instalment Payment Plan ("iPP") of the CIMB 0% i.Pay Plan ("i.Pay").
 - Eligible Customer must satisfy the eligibility criteria set out in Clause 2 above;
 - The value of the Additional Gift depends on the amount of the one-time non-refundable processing fee ("iPP Processing Fee") which shall be charged as follows and is payable in full together with the first instalment of the iPP:
 - 3% of the transaction amount (Effective Interest Rate ("EIR") of 9.65% p.a.) for a 6-month instalment plan;
 - 3% of the transaction amount (EIR of 5.39% p.a.) for a 12-month instalment plan;
 - 5% of the transaction amount (EIR of 4.83% p.a.) for a 24-month instalment plan
 - Table below is for illustration purposes only. The Additional Gift will be used to supersede the respective iPP Processing Fee as stated at Clause 5(c) above.

Item	Handbag (Worth \$500)	Electronic Devices (worth S\$1,000)	Air Ticket (Worth S\$1,500)
Tenure	6 months	12 months	24 months
One Time Processing Fee	S\$15 (based on 3% of transaction amount)	S\$30 (based on 3% of transaction amount)	S\$75 (based on 5% of transaction amount)
Additional Gift	S\$15	S\$30	S\$30

- Applicant can select 6 months iPP Tenure, 12 months iPP Tenure or 24 months iPP Tenure or such other iPP Tenure that CIMB Bank specifies for instalment payments. However, to qualify for 6 months iPP Tenure or 12 months iPP Tenure, the minimum amount of a purchase must be at least S\$500 in a single transaction; and to qualify for a 24 months iPP

Tenure, the minimum amount of a purchase must be at least S\$1,000 in a single transaction. Maximum amount for iPP conversion is S\$30,000 per transaction. We may vary the aforesaid limits from time to time at our sole and absolute discretion. The purchase price of the goods and/or services shall be referred to as the “iPP Amount”; and

- f) For General Terms & Conditions on i.Pay, please refer to <https://www.cimbbank.com.sg/content/dam/cimbsingapore/personal/cards/terms-and-conditions/tnc-cimb-ipay-plan-20181224.pdf>
6. **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, existing 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.**
 7. In the event the Eligible Customer has applied for two or more new Eligible Cards as Cardholder, he/she can choose to activate and spend on any such new Eligible Cards. However, the value of the Gift will be determine based on the highest Eligible Card spend on Eligible Transaction(s). For the avoidance of doubt, the Eligible Customer will only receive a maximum of one (1) Gift and where applicable, a maximum of one (1) Additional Gift.
 8. The Gift and/or Additional Gift will be credited into the account of the Eligible Customer’s eligible Card. In the event the Eligible Customer has activated two or more Eligible Cards, the Gift will be credited into the account of the Eligible Card with the highest spend on Eligible Transactions
 9. The Gift and/or Additional Gift, will be credited into the Eligible Customer’s Principal Eligible Card account within two (2) months after the Qualifying Period and all relevant terms and conditions herein are met.
 10. A notification SMS will be sent to the Eligible Customer’s mobile number on the day the Gift and/or Additional Gift is credited into his/her Principal Credit Card account.
 11. “CIMB Bank Online Channels” refer to the online application form on CIMB Bank’s website and excludes the Let Us Call You Form.

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12. **In order to be eligible for this Promotion, all credit cards applied for under this Promotion i.e. the Eligible Card(s) must be successfully approved no later than 1 October 2019.**
13. Transactions made by Supplementary Cardmember(s) will be taken into consideration as whole or part of the Qualifying Spend.
14. Local and overseas transactions will be aggregated in determining if the minimum Qualifying Spend has been met.
15. Overseas spend which are denominated in a currency other than Singapore Dollars shall be converted into Singapore Dollars based on CIMB Bank’s prevailing foreign currency exchange rates for the purposes of calculating the Qualifying Spend.
16. 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.
17. 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.
18. The Gift and/or Additional Gift must be taken as provided and is non-exchangeable for other goods and services and non-transferable.

19. CIMB Bank reserves the right to reverse the Gift and/or Additional Gift credited to the Cardmember's card account 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 Cardmember no longer qualifies or is eligible for the 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 Cardmember breaches any of the terms and conditions contained herein.
20. 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.
21. 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.
22. 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.
23. 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 Cardmember to participate in this Promotion or to receive any Gift and/or Additional Gift.
24. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
25. 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 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.
26. 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.
27. 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.
28. 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.
29. 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.

30. 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.
31. 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.
32. 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.

CIMB Bank Berhad (13491-P)

Information is correct as at 17 September 2019