

Terms and conditions governing CIMB Festive Promotion 2018/19 (“CIMB Festive Promotion 2018/19” or “Promotion”)

1. The Promotion is valid from 1 November 2018 to 28 February 2019, both dates inclusive (“Promotion Period”).
2. Wherever the following terms appear in these Terms and Conditions, they shall have the respective meanings specified below unless the context otherwise requires:
 - a. Principal Cardmember
Principal Cardmembers who hold a Singapore-issued CIMB Credit Card, except the following who shall not be eligible for the Draw: employees of CIMB Bank Berhad (Singapore Branch) (“CIMB Bank” or “CIMB”), and any other parties who are directly involved in organizing, promoting or conducting the Draw as determined by CIMB Bank.
 - b. Registration Period
1 November 2018 (Singapore Time (SGT) 00:00) to 28 February 2019 (Singapore Time (SGT) 23:59), or at such other time as may be determined by CIMB Bank in its absolute discretion.
 - c. Qualifying Spend Period
1 November 2018 to 28 February 2019
 - d. Eligible Spend Criteria
Every S\$20 spent on Eligible Transaction(s) on any CIMB Credit Card during the Qualifying Spend Period
 - e. Eligible Transactions
Retail transactions, online transactions and foreign currency transactions excluding ez-Link/Transit Link top-up/reload, AXS payments, SAM payments, recurring bill payments, insurance transactions, payments to insurance companies, instalment loans, cash advances, balance transfers, funds transfers, instalment payment plan transactions, fees, finance charges, interest charges, credit balance(s) and/or any amount brought forward from the last statement, unposted, cancelled, disputed, reversed, refunded, unauthorised or fraudulent transactions.
 - f. Prize(s)
Grand Prize and Monthly Prize(s)
 - g. Grand Prize
Audi A5 Coupé 2.0 TFSI S tronic (“Car”) or S\$100,000 Cash (“Cash”)
 - h. Qualifying Period
The period (e.g. 1 November 2018 to 28 February 2019) that Eligible Transaction(s) is/are performed and captured in CIMB Bank’s records for the purposes of accumulating chance(s) for the Grand Prize.
 - i. Monthly Prizes
S\$1,000 Cash Credit
 - j. Qualifying Month
The particular month that Eligible Transaction(s) is/are performed and captured in CIMB Bank’s records for the purposes of accumulating chance(s) for a Monthly Prize.

Eligibility and Qualifying Criteria for Promotion

Registration Criteria

3. **To participate in the Promotion, the Principal Cardmember(s) must first register his/her participation** via either the:
 - a. SMS Registration channel;
 - b. Call Centre/Telemarketing Registration channel; or
 - c. CIMB Bank Website Registration channel.
4. **New and/or existing Principal Cardmembers who submit an application(s) to apply for a new Principal CIMB Credit Card(s), and whose application is successfully approved during the Promotion Period, must activate the new Principal CIMB Credit Card(s) by 7 March 2019. Such Principal Cardmember will be auto-enrolled into this Promotion and is not required to register participation separately.** This is not applicable to those who cancelled his/her CIMB Credit Card within the last 12 months before the month that the new CIMB Principal Credit Card is approved.
5. **Existing Principal Cardmembers are required to register only once for the Promotion from any of the registration channels as stated in Clause 3 to qualify for both the Grand Prize and Monthly Prize(s).**
6. Existing Principal Cardmembers who receive the targeted Activation SMS on this Promotion from the Bank during the Promotion Period and activate the Principal Credit Card(s) during the Promotion Period will be auto-enrolled into this Promotion and are not required to register their participation separately.
7. If the Principal Cardmember sends in multiple registration(s), he/she will be deemed to have registered for the Promotion based on the first successful registration received by CIMB Bank during the Registration Period. Any subsequent registration(s) received by CIMB Bank after the first successful registration during the Registration Period will be disregarded and considered invalid.
8. Registration(s) received by CIMB Bank after the close of registration (i.e. after the end of the Registration Period) will be considered as invalid entries.
9. Upon successful registration by the Principal Cardmember, all Eligible Spend/Transactions made on all of his/her Credit Card Accounts during the Qualifying Period/Month will be aggregated for the purposes of tabulating the number of chance(s) for the Promotion.
10. For the purposes of determining the date of successful registration, each day of the Registration Period will run on a 24-hour clock time format e.g. from Singapore Time (SGT) 00:00 to Singapore Time (SGT) 23:59 of that particular day.
11. By participating in the Promotion, Principal Cardmembers consent to CIMB Bank contacting them via SMS for the purposes of the Promotion notwithstanding any registration made by the Principal Cardmember on the Do Not Call Registry as well as any opt out of Marketing Messages via Voice Call, Phone Call, SMS, eDM and MMS (Text Messages) with CIMB Bank.

Registration Format

SMS Registration Channel

12. Principal Cardmember(s) can register his/her participation by sending an SMS in the below prescribed format.
13. The SMS to register for the Promotion must be sent to "75558", in the following prescribed format:

WIN<space>Last 4 digits of Principal Credit Card Number

Example: WIN 9876

14. Promotion is applicable to Principal Cardmember(s) whose mobile numbers are maintained and updated in CIMB Bank's records.
15. SMS(es) must be sent in the prescribed format using the Principal Cardmember's Singapore-registered mobile number held in CIMB Bank's records in order to be eligible for the Promotion. An SMS sent from any other mobile number (including the Supplementary Cardmember's mobile number) will not qualify and will be considered as an invalid entry. An SMS sent from an overseas number will not qualify.
16. Principal Cardmember who sends in an SMS registration from overseas will bear the roaming charges to his/her service provider.
17. For the avoidance of doubt, SMS(es) which are not in the prescribed format or are incorrect will not qualify for the Promotion and will be considered as an invalid entry.
18. An automated SMS acknowledgment reply will be sent to the Principal Cardmember who has sent an SMS to register for the Promotion and the automated SMS acknowledgment reply will constitute the confirmation of

registration of an eligible Principal Cardmember for the Promotion, subject to these terms and conditions. However, the automated SMS acknowledgment reply does not constitute a confirmation of the award of the Prize(s).

19. The sending and receiving of an SMS is service provider dependent. CIMB Bank will not be responsible in any manner whatsoever for any delay or failure caused in the sending or receiving of any SMS, or any ineligibility to participate in the Promotion resulting from the same.

Call Centre/Telemarketing Registration Channel

20. Principal Cardmember(s) can register his/her participation by providing consent to CIMB Bank Call Centre or CIMB Bank's telemarketing agent during the voice call.
21. Requests made by a Supplementary Cardmember will not be eligible to participate in the Promotion and will be considered as an invalid entry.

Online Registration Channel

22. Principal Cardmember(s) can register his/her participation online at www.cimbbank.com.sg/festive by providing the Principal Cardmember's Singapore-registered mobile number and last 4 digits of Principal Credit Card Number.
23. Registration using a Supplementary Cardmember's mobile number and/or last 4 digits of Supplementary Credit Card Number will not be eligible to participate in the Promotion and will be considered as an invalid entry.
24. Promotion is applicable to Principal Cardmembers whose mobile numbers are maintained and updated in CIMB Bank's records.
25. Principal Cardmember(s) who sends in a registration from a mobile number that is not maintained in CIMB Bank's records will not be eligible to participate in this Promotion.
26. Successful enrolment of an eligible Principal Cardmember for the Promotion is subject to these terms and conditions.
27. Registration which are not in the prescribed format or are incorrect will not qualify for the Promotion and will be considered as an invalid entry.

Participation Criteria and Prizes for the Promotion

28. Upon successful registration for participation, the Principal Cardmember will be allocated the following chance(s), set out in the table below, to win a Grand Prize and/or Monthly Prize(s):

Prize Category	Prize	Registration Period	Qualifying Spend Period	Participation Criteria	Chance(s) Allocation
Grand Prize	Car <u>or</u> Cash	1 November 2018 to 28 February 2019	1 November 2018 to 28 February 2019	Every S\$20 spend on Eligible Transactions on weekdays (i.e. Mondays to Fridays)	1 chance
Monthly Prizes	S\$1,000 Cash Credit	1 November 2018 to 28 February 2019	1 to 30 November 2018	Every S\$20 spend on Eligible Transactions on weekends (i.e. Saturdays and Sundays)	5 chances
			1 to 31 December 2018		
			1 to 31 January 2019	Every New Principal Card approval & activation (Approval latest by 28 February 2019 and activation latest by 7 March 2019)	10 chances
			1 to 28 February 2019		

29. Eligible Transaction(s) and allocation of chance(s) will be calculated upon successful registration by Principal Cardmember for the Promotion starting from the first day of the Qualifying Spend Period (i.e. 1 November 2018) till the last day of the Qualifying Spend Period (i.e. 28 February 2019), provided that the registration is made during the Promotion Period.
30. Any chances accumulated by a participant who is, found to be, or becomes, ineligible to participate in or disqualified from the Promotion/Draw will be deemed null and void.
31. Eligible Transaction(s) made on multiple CIMB Credit Cards held by the same Principal Cardmember during the Promotion Period will be aggregated in determining the chances.
32. Eligible Transactions made by a Supplementary Cardmember will be aggregated with the Eligible Transactions of its respective Principal Cardmember in determining the number of chances allocated. However, the Prize(s) will only be awarded to the Principal Cardmember only.
33. Chance(s) allocated to the Principal Cardmember are non-assignable and non-transferable.
34. CIMB Bank reserves the right, at its absolute discretion, to determine the number of chances allocated to an eligible Principal Cardmember.
35. For the entire Promotion, each Principal Cardmember is entitled to win a maximum of one (1) Grand Prize during the Promotion Period and one (1) Monthly Prize per Qualifying Month, regardless of the number of chance(s) allocated, the total number of Eligible Transactions made and/or the number of card accounts held with CIMB Bank.
36. Foreign Currency transactions 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 Eligible Spend Criteria and/or Eligible Transactions.
37. CIMB Bank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishments, postal or telecommunication authorities or any other party which may result in a charge incurred or the eligible Principal Cardmember and/or his/her Supplementary Cardmember(s)'s transactions being omitted from the allocation of chances by CIMB Bank during the Promotion Period.

Grand Prize

38. Subject to the terms and conditions herein, the Principal Cardmember shall earn and accumulate chances based on the **Eligible Spend Criteria for the Qualifying Period** (set out below in the table) **regardless of the registration date of the Principal Cardmember's participation in the Promotion, provided that the registration is made during the Promotion Period.**
39. In order to be in the running to win the Grand Prize, the Principal Cardmember has to earn and accumulate his/her chance(s) during the Qualifying Period, based on the transaction date captured by CIMB Bank transaction records. By way of illustration, Eligible Transaction(s) made on 12 November 2018 must be reflected as 12 November 2018 in CIMB Bank transaction records.
40. The tracking of the Eligible Transaction is based on the transaction date as captured by CIMB Bank transaction records and must be posted to Cardmember's card account by 7 March 2019 in order for it to count towards the minimum or accumulated Eligible Spend Criteria for the Grand Prize.
41. For the avoidance of doubt, if the Principal Cardmember does not make/meet the Eligible Spend Criteria on Eligible Transactions during the Qualifying Period, he/she will not be qualified to enter for the Grand Draw.
42. The total number of Grand Prize will be as follows:

Prize Category	Prize	Qualifying Period	Total No. of Prize/Winner
Grand Prize	Car <u>or</u> Cash	1 November 2018 to 28 February 2019	1

43. Grand Prize of Car includes additional registration fee (ARF) and 5-year unlimited mileage warranty.
44. Grand Prize of Car excludes the Certificate of Entitlement (COE), Goods and Services Tax (GST), registration fees, IU unit, licence plate, road tax, car insurance and other miscellaneous costs which shall be borne by the Grand Prize winner should the winner choose the Car.
45. The Grand Prize winner shall be responsible for paying all taxes, duties and other fees arising from the ownership and registration of the Car.
46. If the Grand Prize winner chooses the Car as the Grand Prize, the Car has to be registered, claimed and collected in the name of the winner within one (1) month from the date of the Prize Presentation Ceremony, or

such other date as may be determined by CIMB Bank. If the Car remains unclaimed on the expiry of the said one (1) month, the Car shall be forfeited.

47. The Car cannot be exchanged for cash, other models or items.
48. For the avoidance of doubt, the Car may only be registered in the name of the Grand Prize winner should he/she choose the Car as the Grand Prize, and it is non-transferable. CIMB Bank and Premium Automobiles Pte Ltd ("PAL") are not obliged to register the Car in the name of any person other than the Grand Prize winner.
49. The Grand Prize winner is not entitled to request for a change in any aspect of the Car, including the model, specifications, equipment, accessories or otherwise. Choice of colour is subjected to stock availability.
50. Registration and delivery of the Car shall be subject to fulfillment of specified instructions or conditions which shall be guided by CIMB Bank and/or PAL. If the Grand Prize winner of the Car fails to provide any of the required documents and details, CIMB Bank and/or PAL shall have no further obligation to register the Car and/or deliver the Car.
51. The Grand Prize winner may be required to sign such document(s), relating to the collection and/or ownership of the Car as may be prescribed by PAL, as a condition to collection of the Car.
52. For collection of the Car, the Grand Prize winner must produce his/her identification document. If there is any discrepancy in the documents produced for verification, the Car will be deemed as disqualified.
53. The Grand Prize winner whose Car has been forfeited for whatsoever reason is not entitled to any compensation from CIMB Bank and/or PAL.
54. Grand Prize of Cash will be awarded/credited to the Grand Prize winner in CIMB Current Account/Savings Account.
55. If the Grand Prize winner chooses the Cash as the Grand Prize, the Cash of the Grand Prize will be credited into the Grand Prize winner's CIMB Current Account/Savings Account within one (1) month from the date of the Prize Presentation Ceremony, or such other date as may be determined by CIMB Bank.
56. If the Grand Prize winner does not have an existing CIMB Current Account/Savings Account, the Grand Prize winner has to open an CIMB Current Account/Savings Account within ten (10) working days from the date of the Prize Presentation Ceremony, or such other date as may be determined by CIMB Bank in order for the Cash to be credited into the Grand Prize winner's account.
57. For the avoidance of doubt, the CIMB Current Account/Savings Account may only be registered under the name of the Grand Prize winner should he/she choose the Cash as the Grand Prize.
58. The Grand Prize winner is not entitled to request Cash in a form of cheque/cashier's order. If the Cash remains uncredited/unclaimed on the expiry of the said one (1) month, the Cash shall be forfeited. The Grand Prize winner whose Cash has been forfeited for whatsoever reason is not entitled to any compensation from CIMB Bank.
59. The Terms and Conditions Governing the Operations of Deposits Accounts and Terms and Conditions Governing Electronic Banking Services (available on www.cimbbank.com.sg) apply.
60. To earn chances for the Grand Prize, all Eligible Transactions made within the Qualifying Period will be accumulated and the chances will be determined based on the Eligible Spend Criteria. Allocation of chances will be derived in the format set out in the illustration shown below.

By way of illustration for the Grand Prize, if the Principal Cardmember successfully registers via SMS on **12 December 2018** (e.g. on 12 December 2018 at any time between Singapore Time (SGT) 00:00 to Singapore Time (SGT) 23:59), the Eligible Transaction(s) and allocation of chance(s) will be calculated from first day of the Qualifying Period (e.g. 1 November 2018) until the last day of the Qualifying Period (e.g. 28 February 2019) for the Grand Prize. The following further illustrates how the Eligible Spend Criteria will be considered for calculation of chance(s) for the Grand Prize:

Illustration for Grand Prize:

- 1 November 2018 to 28 February 2019 : Qualified

<Chance(s) will be calculated for every S\$20 spent on Eligible Transaction(s) from 1 November 2018 to 28 February 2019 >

Calculation of Chances for Grand Prize

- Weekdays Transactions charged from 1 November 2018 to 28 February 2019 : S\$1,800
- Chances accumulated on Weekdays Transactions : 90 chances
- [(S\$1,800 / 20 = 90) x 1 chance = 90 chances]

- Weekends Transactions charged from 1 November 2018 to 28 February 2019 : S\$2,050
- Chances accumulated on Weekends Transactions : 510 chances
- [(S\$2,050 / 20 = 102.5 (in such cases the figure will be rounded down to 102)) x 5 chances = 510 chances]

Total Eligible Transactions made from 1 November 2018 to 28 February 2019 : S\$3,850
 Total Chances accumulated on Eligible Transactions from 1 November 18 to 28 February 19 : 600 chances
 (90 chances + 510 chances)

Monthly Prizes

61. Subject to the terms and conditions herein, the Principal Cardmember has to earn and accumulate chances based on the **Eligible Spend Criteria for each Qualifying Month** (set out below in the table), **regardless of the registration date of the Principal Cardmember's participation in the Promotion, provided that the registration is made during the Promotion Period.**
62. For the avoidance of doubt, if the Principal Cardmember registers on 15 December 2018, the chances will be calculated from first day of the Promotion Period (e.g. 1 November 2018) until the last day of the Promotion Period (e.g. 28 February 2019) based on each respective Qualifying Month.
63. In order to be in the running to win the Monthly Prize(s), the Principal Cardmember shall earn and accumulate his/her chance(s) on a per Qualifying Month basis, based on transaction date captured by CIMB Bank transaction records for that particular Qualifying Month. Allocation of chances will be derived in the format set out in the illustration shown below.
64. By way of illustration, Eligible Transaction(s) made from 1 to 30 November 2018 must be reflected as 1 to 30 November 2018 in CIMB Bank transaction records.
65. Chances accumulated will be based on Eligible Spend Criteria for each Qualifying Month and shall not be brought forward to accumulate with the subsequent Qualifying Month(s).
66. For the avoidance of doubt, if the Principal Cardmember does not make/meet the Eligible Spend Criteria on Eligible Transactions during the Qualifying Month (e.g. November 2018), he/she will not be qualified to enter for that respective Monthly Prize(s) Draw (e.g. the November 2018 Monthly Prize(s) Draw).
67. Each Principal Cardmember is entitled to win a maximum of one (1) Monthly Prize for each Qualifying Month, and up to a maximum of four (4) Monthly Prizes throughout the Promotion Period.
68. The tracking of the Eligible Transaction is based on the transaction date as captured by CIMB Bank transaction records and must be posted to Cardmember's card account by the Last Posting Date (set out in the table below) in order for it to count towards the minimum or accumulated Eligible Spend Criteria for the Monthly Prize(s).
69. The total number of Monthly Prizes will be as follows:

Qualifying Month	Last Posting Date	Monthly Prize	No. of Winners
November 2018 (1 to 30 November 2018)	7 December 2018	S\$1,000 Cash Credit	5
December 2018 (1 to 31 December 2018)	7 January 2019	S\$1,000 Cash Credit	5
January 2019 (1 to 31 January 2019)	7 February 2019	S\$1,000 Cash Credit	5
February 2019 (1 to 28 February 2019)	7 March 2019	S\$1,000 Cash Credit	5

By way of illustration for the Monthly Prize(s), if the Principal Cardmember successfully registers via SMS on **12 December 2018** (e.g. on 12 December 2018 at any time between Singapore Time (SGT) 00:00 to Singapore Time (SGT) 23:59), the Eligible Transaction(s) and allocation of chance(s) will be calculated from 1 November 2018 onwards to 28 February 2019 based on each Qualifying Month.

The following further illustrates how the Eligible Spend Criteria will be considered for calculation of chance(s) for the Monthly Prize(s):

Illustration for Monthly Prize

- Qualifying Month of 1 to 30 November 2018 : Qualified
- Qualifying Month of 1 to 31 December 2018 : Qualified
- Qualifying Month of 1 to 31 January 2019 : Qualified
- Qualifying Month of 1 to 28 February 2019 : Qualified

<Chance(s) will be calculated for every S\$20 spend on Eligible Transaction(s) from 1 to 30 November 2018 for November 2018 Qualifying Month>

Calculation of Chances for Monthly Prize(s)

- Weekdays Transactions charged from 1 to 30 November 2018 : S\$625
Chances accumulated on Weekdays Transactions : 31 chances
[(S\$625 / 20 = 31.25 (in such cases the figure will be rounded down to 31)) x 1 chance = 31 chances]
- Weekends Transactions charged from 1 to 30 November 2018 : S\$890
Chances accumulated on Weekends Transactions : 220 chances
[(S\$890 / 20 = 44.5 (in such cases the figure will be rounded down to 44)) x 5 chances = 220 chances]

Total Eligible Transactions made from 1 to 30 November 2018 : S\$1,515
Total Chances accumulated on Eligible Transactions from 1 to 30 November 2018 : 251 chances
(31 chances + 220 chances)

Chance(s) accumulated for 1 to 30 November 2018 will not be brought forward to the subsequent Qualifying Months (e.g. 1 to 31 December 2018, 1 to 31 January 2019 & 1 to 28 February 2019) for the purposes of the Monthly Prize(s) Draw.

Every New Principal Card approval & activation (“Bonus Chances”)

70. New and/or existing Principal Cardmembers who submit an application(s) to apply for a new Principal CIMB Credit Card(s), and whose application(s) is successfully approved during the Promotion Period, must activate the new Principal CIMB Credit Card(s) by 7 March 2019. Such Principal Cardmembers will receive 10 chances (“Bonus Chances”) for each new Principal CIMB Credit Card approved and activated, based on that particular Qualifying Month of activation, to be in the running to win the Grand Prize and/or Monthly Prize(s).

Both conditions must be met in order to entitle for Bonus Chances (e.g. 10 chances)	Eligible Period
Approval of application(s) of new CIMB Principal Credit Card(s)	1 November 2018 to 28 February 2019
Activation of new approved CIMB Principal Credit Card(s)	1 November 2018 to 7 March 2019

71. Bonus Chances will only be allocated based on the Qualifying Month of activation on the condition that the Principal Credit Card(s) must be approved AND activated during the respective Eligible Period (as defined in above table). For activation made during 1 to 7 March 2019, bonus chances will be allocated under the Qualifying Month of February 2019.
72. For the avoidance of doubt, if applicant applies and obtains approval on his/her new Principal Credit Card(s) before the Promotion Period and activates the card within the respective Eligible Period, he/she will not qualify for the Bonus Chances. Similarly, in the event that the applicant does not activate the new principal card(s) that is approved during the Promotion Period by 7 March 2019, he/she will not qualify for the Bonus Chances.

Illustration for Bonus Chances:

On 1 November 2018, applicant submits an application for one (1) new Principal CIMB Credit Card for himself/herself. On 15 November 2018, the new Principal Credit Card application was approved and activated. 10 chances will be awarded under the Qualifying Month of November 2018 for the Principal Credit Card approved and activated.

In the event that the Principal Credit Card is approved in November 2018 but is only activated in February 2019, Bonus Chances will be awarded under the Qualifying Month of February 2019. In the event that the Principal Credit Card is approved in February 2019 and is activated on 7 March 2019, Bonus Chances will be awarded under the Qualifying Month of February 2019. For the avoidance of doubt, if the Principal Credit Card is approved in November 2018 but is activated after 7 March 2019, there will be no Bonus Chances awarded to the applicant.

73. Bonus Chances (e.g. 10 chances) will be awarded for every New Principal Credit Card application approved and activated within the respective Eligible Period. For the avoidance of doubt, in the event an applicant applies for 4

Principal CIMB Credit Cards, he/she will receive a total of 40 Bonus Chances (10 chances x 4) for activating all 4 approved principal cards based on that particular Qualifying Month of activation.

74. Bonus Chances are not applicable for any supplementary credit card approved and activated.
75. Bonus chances are not applicable for applicants who cancelled their Principal CIMB Credit Card(s) within the last 12 months prior to the month that the new principal card is approved during the Promotion/Eligible Period.
76. Each CIMB Principal Credit Card approved and activated within the Eligible Period will receive a maximum of 10 chances. In the event that the Cardmember has already been awarded the 10 chances for an approved and activated CIMB Principal Credit Card, he/she will not be awarded an additional 10 chances for re-activating the same Principal Credit Card, such as a replacement card regardless of the reason for replacement/re-issued/re-applied within the Eligible Period. Bonus Chances will only be awarded based on every first approved and activated CIMB Principal Credit Card within the Eligible Period.
77. CIMB Bank must receive and approve the application for the Eligible Principal Card within the Promotion Period. 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.

Winner Selection Process

78. The Grand Prize and Monthly Prize(s) Draw will be held on the following dates set out in the table below (“Draw Date”), at 3pm at the office of CIMB Bank located at 50 Raffles Place, Singapore Land Tower Level 9, Singapore 048623 or on such other date or time or at such other venue as may be determined by CIMB Bank.
79. The winners will be selected at random via a computerized system under the supervision of an independent public accountant.

Prize Category	Qualifying Period	Draw Date	Prize	Number of Winner(s)
Grand Prize	1 November 2018 to 28 February 2019	3 April 2019	Car <u>or</u> Cash	1
Monthly Prize	November 2018 (1 to 30 November 2018)		S\$1,000 Cash Credit	5
Monthly Prize	December 2018 (1 to 31 December 2018)		S\$1,000 Cash Credit	5
Monthly Prize	January 2019 (1 to 31 January 2019)		S\$1,000 Cash Credit	5
Monthly Prize	February 2019 (1 to 28 February 2019)		S\$1,000 Cash Credit	5

80. Winner of the Grand Prize will be notified by telephone and ordinary post within one (1) month from the Draw Date, at their known telephone number and mailing address on record with CIMB Bank.
81. The Grand Prize winner must decide which Grand Prize he/she wishes to receive (i.e. either the Car or Cash) by the day of the prize presentation ceremony, or such other date as may be determined by CIMB Bank. Failing which, the decision of CIMB Bank on the type of Grand Prize to be awarded shall be final, conclusive and binding. No correspondence, claims, disputes or appeals will be entertained.
82. Details for the redemption/collection of the Grand Prize will be provided to the Grand Prize winner upon his/her decision of Grand Prize being made and/or on the day of the prize presentation ceremony.
83. CIMB Bank will not entertain any request on change of Grand Prize.
84. Winners of the Monthly Prize(s) will be notified by telephone and/or ordinary post within one (1) month from the Draw Date, at their known telephone number and/or mailing address on record with CIMB Bank.
85. The Monthly Prize(s) will be credited to the CIMB Credit Card account of the successful Principal Cardmember within one (1) month from the Draw Date. In the event the Principal Cardmember has more than one CIMB Credit Card, the Monthly Prize will be credited to one of the Principal Cardmember’s Credit Card account at the Bank’s discretion.
86. Winners in this Promotion further agree and acknowledge that
 - a) they may be required to attend a prize presentation ceremony in order to receive the Prize(s). If the winner fails to attend the prize presentation ceremony without any valid reason, CIMB Bank reserves

- the right to disqualify such winner from receiving the Prize and to draw a reserve winner to replace such winner if he/she has been disqualified;
- b) the pictures/photographs of the winner(s) of the Promotion may be published for print advertisements or other publicity materials; and
 - c) CIMB Bank may otherwise engage any or all winners for its publicity purposes without any compensation whatsoever and in such manner as CIMB Bank deems fit, and the winner(s) shall cooperate with CIMB Bank accordingly. In addition, participation in the Promotion is deemed express consent to disclosure of the participant's personal particulars to any person or entity involved in organising, promoting or conducting the Promotion for the purposes of the Promotion.
87. CIMB Bank reserves the right to draw a reserve winner to replace any winner who is or may be subsequently found to be ineligible or disqualified.
88. If CIMB Bank subsequently determines or discovers that the winner of the Prize(s) is not eligible or is disqualified for any Prize, for any reason whatsoever, CIMB Bank may at its discretion reclaim or recover the Prize (if it has already been credited or awarded) and award it to such other person(s) or deal with it in any manner as it deems fit.
89. CIMB Bank reserves the right to disqualify any person from the Promotion or the Prize(s) whom in the opinion of CIMB Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions.

Results of Draw

90. Results of the Draw will be announced on CIMB Bank's website within one (1) month from the Draw Date and all winners will be published in a newspaper publication at the sole discretion of CIMB Bank, on or before 3 May 2019.
91. Any Prize(s) which are not won or remains unclaimed 2 months after the announcement of the winner, or its equivalent value (as determined by CIMB Bank at its absolute discretion), shall be donated to the Community Chest or an approved charitable organisation.
92. No person shall be entitled to any payment or compensation from CIMB Bank should any Prize be forfeited or reclaimed for any reason whatsoever.

General Terms and Conditions

93. By participating in the Promotion, the Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of CIMB Bank. Decision of CIMB Bank and/or CIMB Bank's judges in relation to the Promotion shall be final, binding and conclusive. CIMB Bank reserves its absolute rights and discretion to disqualify and/or reject any Cardmembers that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
94. Card account(s) must be in good standing during the Promotion Period and up till the time the Prize(s) are awarded. In the event that the relevant Eligible Card Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Prize(s) are awarded, CIMB reserves the right to disqualify the Cardmember from the Promotion and/or to not award the Prize(s) to the Cardmember.
95. CIMB Bank reserves the right to replace and/or modify the Prize(s) at its sole discretion at any time and without prior notice.
96. Credit card transactions used for this Promotion will not be valid for other promotions organized by CIMB Bank and vice versa unless otherwise stated.
97. Prizes must be taken as provided and are not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.
98. The Bank reserves the right to charge or recover from the Cardmember or revoke the full value of the Prizes, should (i) the card transaction(s) used for qualifying for the Promotion be cancelled or void for any reason whatsoever or (ii) the Cardmember no longer qualifies or is eligible for the Prize or (iii) the Cardmember breaches any of the terms and conditions contained herein.
99. CIMB Bank will not accept any liability in relation to the Prizes offered under the Promotion.
100. CIMB Bank is not a supplier of the Prizes offered under the Promotion and will not accept any liability in relation thereto.

101. CIMB Bank gives no representation or warranty with respect to the quality of the Prizes or their suitability for any purpose and shall not be responsible for any consequence, loss, injury, claim or damage suffered or incurred from or in connection with the Promotion and/or the redemption or use of the Prizes. Any dispute about the same must be resolved directly with the merchant. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of the merchant's goods and services.
102. In case of dispute arising from or relating to the Promotion (including any dispute as to CIMB Bank's determination of the eligibility of any Cardmember to the Prize(s)), the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.
103. 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 Principal Cardmember to participate in the Promotion or to qualify for any Prize.
104. By participating in the Promotion, all participants agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB 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 winners of the Promotion for the purposes of identifying the said winners, including disclosing such data to the merchants in relation to the Promotion;
 - b. administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the winners; and
 - c. publishing and/or displaying the names and/or the pictures/photographs of the winners of the Promotion for print advertisements or other publicity materials.
105. 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.
106. In the event of any inconsistency between these terms and conditions and/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.
107. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate the 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 Cardmembers 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 Principal Cardmember's last known address in the records of CIMB Bank by ordinary post;
 - c. the date after CIMB Bank sends notice of such change to the Principal Cardmember by short messaging system (SMS) or electronic mail; and/or
 - d. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
108. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Cardmember, whether directly or indirectly caused.
109. 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.
110. 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.