TERMS AND CONDITIONS

CIMB Private Wealth World Elite Credit Card - Anantara Vacation Club Campaign

General

1. CIMB Private Wealth World Elite Credit Card - Anantara Vacation Club Campaign ("**Campaign**") is organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] ("**CIMB Bank**").

2. The Campaign is open to Principal Cardholders ("**Cardholders**") of CIMB Private Wealth World Elite Credit Card ("**Eligible Card**") issued by CIMB Bank in Malaysia who meet the eligibility criteria stated in these terms and conditions.

3. The Campaign is fulfilled by Mastercard Asia/Pacific Pte. Ltd's registered merchant, MI Squared Limited incorporated in Thailand (the "**Merchant**") who fulfils the accommodation at Anantara Vacation Club properties.

The Campaign Period

4. The Campaign shall run from 28 July 2026 to 31 May 2027, both dates inclusive ("**Campaign Period**").

5. The Stay period shall run from 28 July 2026 to 30 June 2027, both dates inclusive ("**Stay Period**").

6. Cardholders may receive a 4-day 3-night stay Offer at selected Anantara Vacation Club properties in Thailand during the Campaign Period as detailed in Clause 10.

7. Cardholders may make reservations up to three (3) months prior to the intended check-in date.

8. Cardholders who complete the stay within three (3) months of **Eligible Card**'s approval date are eligible for complimentary upgrade as detailed in Clause 10.

Campaign Mechanics and Conditions:

Eligibility Requirement

9. The following Requirement applies to the Cardholders:
   - be a married couple or life partners residing in the same city[1],
   - be between 28-65 years of age (both Cardholders and spouse/partner)[1],
   - and both spouses/partners must attend and complete the Anantara Vacation Club preview presentation lasting approximately 90-120 minutes during Cardholder's stay,
   - Only one booking per household is allowed,
   - Cardholders who have attended an Anantara Vacation Club preview presentation within the past twelve (12) months are not eligible to participate in the Campaign.

[1]*Verifications of the above criteria will be conducted, on a best-efforts basis, over the phone by an Anantara Vacation Club representative, as well as through the Cardholders call or email submission to Anantara Vacation Club.*

[2]Cardholders can only book for the stay using only one Eligible Card and one time only during the Campaign Period in the case of Cardholders or spouse/partner per household having multiple Eligible Cards.

Detail of 4-day 3-night Stay Offer at Selected Anantara Vacation Club Properties

10. Cardholders are able to enjoy a complimentary 4 Day 3 Night stay at any one of the properties below during the Campaign Period ("Offer").

Location	Property	Credit Card
Thailand	**Anantara Vacation Club Mai Khao Phuket[3]** - Two Bedroom Apartment Suite - Complimentary upgrade to a One Bedroom Pool Villa[4] - Complimentary Banana Beach Snorkeling for two[4]	CIMB Private Wealth World Elite
Thailand	**Anantara Vacation Club at Avani+ Samui[3]** - Deluxe Room - Complimentary upgrade to Pool Villa[4] - Complimentary Seen Beach Club Voucher[4]	
Thailand	**Anantara Vacation Club at Avani+ Khao Lak[3]** - Premier Room - Complimentary room upgrade to One Bedroom Suite[4] - Complimentary James Bond Island trip with transfer for two (2) persons[4]	
3. USD250 is applicable to cover hotel tax and service charges in Khao Lak or Koh Samui, and/or USD550 is applicable to cover hotel tax and service charges in Phuket. Any other expenses incurred during the stay will be charged. *4. Complimentary upgrade is subject to availability and applicable for cardholders who complete the stay within three (3) months of Eligible Card's issuing date.*		

Details of the Offer	Credit Card
1. 4-day 3-night stay 2. Daily breakfast for 2 3. Local airport pick-up and drop-off	CIMB Private Wealth World Elite

Booking Process

11. Booking no later than 3 months in advance of the stay period can be made through either of the following channels with the Eligible Cards:

    - Booking website : https://privileges.anantaravacationclub.com/mini-vac/21MWMY0726P
    - Email: preview.avcbk@anantaraclub.com
    - Phone: 1800 819 046

    Cardholders are required to mention their status as a CIMB PRIVATE WEALTH client for the booking via email or phone booking.

    The link and phone number are provided for Cardholders' convenience only and shall not be considered or construed as an endorsement or verification of such linked website or its contents by CIMB Bank. CIMB Bank makes no warranties as to the status of this link or information contained in the website Cardholders are about to access.

12. **Non-refundable USD250 for Khao Lak / Koh Samui or USD550 for Phuket will be charged by Anantara Vacation Club** during the booking process as a payment for taxes and service charge. Cardholders are required to pay the amount using the same principal CIMB Private Wealth World Elite credit card used for booking.

13. Cardholders are required to bring two types of identification, a) the principal CIMB Private Wealth World Elite used for booking and, b) ID with photo identification e.g. passport. Principal Cardholder and partner must be present during the check-in at the participating property.

14. The booking of Offer is on first-come-first-serve basis and subject to availability. Anantara Vacation Club may offer substitutions of equal or higher value and additional charges may apply.

15. Offer cannot be combined with any other offer and is non-refundable, non-transferrable, not redeemable for cash, non-assignable and non-exchangeable, cannot be used for group bookings.

16. Employees of Anantara Vacation Club and their immediate families, existing Anantara Vacation Club Points Owners, existing Anantara Vacation Club Voyager Members, A-Explore and A-Exchange Members, Club Discovery and Club Discovery Plus Members and persons who have attended an Anantara Vacation Club preview presentation within the past twelve (12) months are not eligible to participate in the Campaign.

17. In the event the Cardholder and/or the Cardholder's spouse/partner fail to attend or complete the presentation for whatever reason during the stay and/or meet the eligibility requirements and/or in the event of a No-Show this offer will be forfeited, and an administration fee of the best flexible rate (per night) will be charged to the Eligible Card used to process the booking by the Merchant.

18. Cancellation policy:
    For Low or Mid-Season:
    - Cancel 21 days before arrival to avoid penalty charges.
    - Cancel 13-8 days before arrival and 50% of total accommodation charge will be applied.
    - Cancel 7-0 days before arrival and 100% of total accommodation charge will be applied.

    For High or Peak Season:
    - Cancel 21 days before arrival to avoid penalty charge of entire stay.

    For Peak Season or Last Minute
    - If booked within 30 days of arrival date, non-refundable and no changes permitted

**High and Peak Season include Christmas and New Year from 23 December 2026 to 4 January 2027, and Thai New Year (Songkran Period) from 11 to 15 April 2027.*

19. Only one amendment per booking is permitted and must be made twenty-one (21) calendar days or more before the arrival date to avoid a No-Show administration fee of the best flexible rate (per night). A flat rescheduling fee of US Dollar Ninety-Nine (USD99) applies and will be charged to the credit card used to process the booking. All fees and charges must be paid in full at the time of booking using the same principal CIMB Private Wealth World Elite credit card only.

20. The charges stated in clauses 17, 18 and 19 are additional penalty charges (if any) by the Merchant and are separated from the non-refundable USD250/USD550 charged during the booking process per clause 12.

General Terms and Conditions

21. The Cardholders agree that by participating in this Campaign, they:

    a) are required to read and understand these Terms and Conditions;

    b) have accessed, read and confirm their agreement to these Terms and Conditions;

    c) confirm that the key contract terms affecting their obligations have been adequately explained to them through our call center, sales representative or any electronic means e.g. product page/website;

    d) consent to CIMB Bank processing and disclosing their personal data as well as any personal data of any individual which the Cardholders may share with CIMB Bank in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;

    e) agree that all decisions reasonably made by CIMB Bank in relation to every aspect of this Campaign shall be final, binding and conclusive subject to any manifest error and the Eligible Participants/Customer(s)' right to seek clarification or redress through CIMB Bank's established complaint and dispute resolution channels, including recourse to the relevant authorities where applicable; and

    a) agree that CIMB Bank shall not be liable or held responsible to the Cardholders if CIMB Bank is unable to perform in whole or in part any of its obligations in these Terms and Conditions attributable directly or indirectly to:

        (i) the failure of any mechanical or electronic device, data processing system or transmission line;
        (ii) electrical failure;
        (iii) industrial dispute, war, strike or riot;
        (iv) any act of God beyond CIMB Bank 's control; or
        (v) any factor which is beyond CIMB Bank's reasonable control.

    unless the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure or any factor which is beyond CIMB Bank's reasonable control is directly caused by CIMB Bank's fraud, negligence or wilful default.

22. The Cardholders will be disqualified from participating in the Campaign if, during the Campaign Period:

a) The Cardholders are in breach of the terms and conditions governing the Campaign and/or the terms and conditions governing the CIMB Private Wealth World Elite credit card;

b) The Cardholders' Eligible Card is cancelled, terminated, closed or suspended or made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws;

c) The Eligible Card is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or

d) The Eligible Card is delinquent, invalid or cancelled by the Cardholders or CIMB Bank.

23. CIMB Bank shall have the right to disqualify any Cardholders that it determines to be:

 a) tampering with the participation process; and/or
 b) acting in breach of these Terms and Conditions.

24. CIMB Bank shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Cardholders to facilitate changes in the business operations, processes or system requirements or as a consequence of change in law and regulations or for reasons that CIMB Bank may stipulate in the notice or in any of the following events:

 a) If there are any changes in law or regulation which makes it impossible or unlawful for CIMB Bank to continue with the Campaign;
 b) The Eligible Participants/Customers does not operate any of his/her accounts satisfactorily or CIMB Bank has reason to believe that there is a breach of any prevailing laws, by-laws or regulatory requirements, directives or orders issued by Bank Negara Malaysia and/or any other body having authority or jurisdiction over CIMB;
 c) The Eligible Participants/Customers become subject to any sanctions, regulations, embargoes or restrictive measures administered, enacted or enforced by any authorities ("**Sanctions Authorities**") in:
 (i) the United States of America;
 (ii) the United Nations;
 (iii) the states of the European Union;
 (iv) the United Kingdom;
 (v) Malaysia; or
 (vi) the respective governmental institutions and agencies of any of such countries, including but not limited to the United Nations Security Council, the Office of Foreign Assets Control, the United States Department of State, His Majesty's Treasury and Bank Negara Malaysia ("**Sanctions**");

25. The Cardholders may decide not to participate in the Campaign or discontinue his/her participation in the Campaign if he/she does not agree to such extension, shortening, discontinuation, cancellation, termination or suspension of the Campaign by sending a written notification to CIMB Bank at any time.

26. The notice on the extension, shortening, discontinuation, cancellation, termination or suspension of the Campaign will be given by CIMB Bank through:

 a) announcement at CIMB Bank's website; and/or
 b) notice at CIMB Bank's branches; and/or
 c) notice at CIMB Bank's Currency Exchange counters; and/or
 d) by any other means of notification which CIMB Bank may select.

For avoidance of doubt, CIMB Bank shall not be liable to the Cardholders for any losses, damage, costs or expenses as may be suffered or incurred by the Cardholders as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

27. CIMB shall only be liable for losses or damages if such losses or damages are caused directly by CIMB's fraud, negligence or wilful default. Notwithstanding anything to the contrary, CIMB Bank shall not be liable to any Cardholders or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:

    a) the Eligible Participants/Customers' participation or non-participation in the Campaign; and/or
    b) any non-receipt or delayed receipt by the Eligible Participants/Customers of the Short Message Service ("SMS") or eDM

28. a) CIMB Bank shall have right to vary, add, delete, or amend any of these Terms and Conditions ("Amendment") by giving twenty-one (21) calendar days' prior notice to the Cardholders to facilitate changes in the business operations, processes or system requirements or as a consequence of change in law and regulations or for reasons that CIMB Bank may stipulate in the notice. If the Eligible Participants/Customers do not agree with the Amendment, then they should not participate in the Campaign. The notice will be given by CIMB Bank via:

    (i) announcement at CIMB Bank's website; and/or
    (ii) notice at CIMB Bank's branches; and/or
    (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
    (iv) by any other means of notification which CIMB Bank may select.

    b) The Amendment shall be considered as binding on the Cardholders from the date as specified by CIMB Bank in the notification.

    c) If the changes are required by law or any rules, regulations, directives, notices and guidelines ("Regulations") then they will take effect in accordance with the law or Regulations and CIMB Bank will inform/give notice to the Eligible Participants/Customers about these changes as soon as possible.

    d) Cardholders agree to access CIMB Bank's website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

29. CIMB Bank will not be liable to the Cardholders for any losses, costs or damages suffered or incurred by the Cardholders as a direct or an indirect result of the Amendment.

30. The Cardholders shall fully indemnify and keep CIMB Bank indemnified against any fee, cost, charge, expense (including any sales and services tax or any other taxes based on the prevailing rate of tax set by the Malaysian Government), loss, damage or liability which the Bank may incur as a result of the Cardholders:
    a) participation in the Campaign; and/or
    b) receipt, redemption or use of the Offer; and/or
    c) breach or failure to comply with these Terms and Conditions

    unless caused by CIMB Bank's fraud, negligence or wilful default.

31. These Terms and Conditions:

a) shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
b) are to be read together with the prevailing terms and conditions governing the CIMB Private Wealth World Elite credit card.

32. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which CIMB Bank is subject.

33. If CIMB Bank does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Bank from exercising that right or any other rights CIMB Bank has in the future.

34. The Cardholders agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

35. CIMB Bank's website may contain links to other websites ("Third Party Links"). CIMB Bank has no control over, and do not monitor or review the contents of the Third Party Links. If the Cardholders do click on the Third Party Links, the Cardholders understand that they are accessing the Third Party Links at their own risk and CIMB Bank is not responsible for any losses the Cardholders may incur.

36. a) Cardholders may contact CIMB Bank's Cardholders Resolution Unit ("CRU")/ Contact Centre for any queries in relation to this Campaign and its Terms and Conditions and/or for any feedback and/or complaints in relation to this Campaign via letter, phone call, and email:

    Address: CIMB Bank Berhad, Cardholders Resolution Unit, P.O.Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan

    Telephone No: +603-6204 7788

    Email: contactus@cimb.com

    For queries pertaining to booking status, please refer to the contact details in Clause 11 – Booking Process.

    b) CIMB Bank may change the above contact details by notifying the Cardholders by way of announcement at CIMB Bank's website or by any other means of notification which CIMB Bank may select.

37. Any images shown in any marketing and/or advertisement collateral are for visual or illustration purposes only and they may vary from the actual Offer received.

38. To the extent permitted by law, CIMB Bank disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Offer.

39. The Offer is provided by the Merchant under such terms and conditions as determined by the Merchant and therefore CIMB Bank shall not be liable for any loss or damage (including but not limited to loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) in connection with the Offer.

40. All risks, loss or damage associated with the redemption or use of the Offer shall be assumed by the Cardholders.

41. The Cardholders acknowledge and accept that the Offer has not been certified by CIMB Bank and Mastercard, therefore the inclusion of the Offer shall not be construed as an endorsement or recommendation of the same by CIMB Bank and Mastercard.

42. Cardholders shall direct any query, feedback, concern, issue or complaint pertaining to the Offer to the Merchant for resolution. Please refer to the contact details in Clause 11 – Booking Process.

43. The Merchant as the provider of Offer shall attend to any matter relating to the product and/or service and/or program.