

## TERMS AND CONDITIONS

### “CIMB Private Wealth Acquisition Campaign Q3 2026”

1. The “**CIMB Private Wealth Acquisition Campaign Q3 2026**” (“**Campaign**”) is jointly organised by **CIMB Bank Berhad** [Registration No.: 197201001799] and **CIMB Islamic Bank Berhad** [Registration No.: 200401032872]. CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as (“**CIMB**”).

#### Campaign Period

2. The Campaign shall run from **1 July 2026 to 30 September 2026**, both dates inclusive (“**Campaign Period**”).

#### Eligibility

3. The Campaign is open to targeted customers who have received CIMB’s invitation to participate in this Campaign via WhatsApp Message (“**WA**”) and/or Short Message Service (“**SMS**”) and/or Electronic Direct Mail (“**EDM**”) and/or telephone call within the Campaign Period (“**Eligible Customer(s)**”).
4. Notwithstanding Clause 3, the following persons/entities shall NOT be eligible to participate in this Campaign:-
  - a. Small medium enterprises/enterprise banking/commercial and corporate customers as determined by CIMB which include but shall not be limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed companies, private limited companies, clubs, associations and co-operatives; and/or
  - b. Individuals below the age of 18 years; and/or
  - c. US person as defined below (applicable to Conventional Unit Trust Fund / Shariah Compliant Unit Trust Fund or any other product(s) as it may be):-
    - i. Any citizen or resident of the United States of America including any person with a United States of America domicile; or
    - ii. Any person with a United States of America account mailing address; or
    - iii. Any person holding a United States of America Green Card; or
    - iv. Any person who meets the “substantial presence test”, that is one who is present in the United States of America for at least 183 calendar days by counting all the days (at least 31 days) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
    - v. Any person defined as a US Person for United States of America Tax purposes

By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

5. In relation to joint accounts, only the first named accountholder i.e. the primary accountholder (“**Primary Accountholder**”) shall be eligible to participate in the Campaign. For the purposes of this Campaign, joint accountholder(s) other than the Primary Accountholder will not be eligible to participate in this Campaign.

#### Campaign Mechanics

6. Eligible Customer(s) who joins, upgrades to, or existing Private Wealth segment with requirements as follows will be able to enjoy the offers as outlined in Table 1 below (“**Offer(s)**”):
  - a. Requirement 1: Achieve a minimum Asset Under Management (“**AUM**”) of RM1,000,000; AND
  - b. Requirement 2: Achieve a minimum balance of RM500,000 in Current Savings/-i and/or Savings Account/-i (“**CASA/-i**”), selected Investments (“**Investment**”) and/or selected Life Insurance and/or Family Takaful product(s) (“**Bancassurance/Bancatakaful**”)

For the avoidance of doubt, the eligibility criteria of the Private Wealth segment can be viewed at CIMB’s website at [www.cimbpreferred.com.my](http://www.cimbpreferred.com.my).

**Table 1**

No	Offer(s)	Offer(s) Description	Offer(s) Requirements
<b>Standalone Investment Offers</b>			
1	Callable Islamic Range Accrual Islamic Negotiable Instrument ("CIRA INI")	Profit up to 6.00% p.a.	Minimum placement of RM 200,000
2	Selected Unit Trust/Shariah Compliant Unit Trust ("Participating Unit Trust Fund(s)")	0.88% sales charge	Minimum placement of RM200,000
<b>Fixed Deposit Bundle Offers</b>			
3	Fixed Deposit ("FD") Bundle with e-Gold Investment Account ("eGIA")**	4.08% p.a. FD for 3 months tenure	1:1 ratio with minimum total placement of RM300,000 (FD RM150,000 : eGIA RM150,000) 1:1 ratio with maximum total placement of RM5,000,000 (FD RM2,500,000 : eGIA RM2,500,000)
4	Fixed Deposit/-i ("FD/-i") Bundle with selected Unit Trust/Shariah Compliant Unit Trust ("Participating UT Fund(s)")***	8.08% p.a. FD/-i for 3 months tenure	1:1 ratio with minimum placement of RM300,000 [FD/-i RM150,000 : Participating UT Fund(s) RM150,000] 1:1 ratio with maximum total placement of RM5,000,000 (FD/-i RM2,500,000 : Participating UT Fund(s) RM2,500,000)
5	Fixed Deposit/-i ("FD/-i") Bundle with selected Life Insurance and/or Family Takaful Product ("Participating Banca Product(s)")**	10.08% p.a. FD/-i for 3 months tenure	Minimum placement of RM50,000 in Participating Banca Product(s), FD/-i can only be equal to or lower than the Participating Banca Product(s). [Participating Banca Product(s) RM50,000 : FD/-i ≤ RM50,000] Maximum placement of RM500,000 FD/-i per policy/contract Subject to meeting Qualifying Criteria as stipulated under Clause 34.
<b>Property Financing Offers</b>			
6	Home Financing	As low as 3.55% p.a (SBR + 0.80% p.a.) ***	Minimum Loan/Financing amount of RM350,000
7	Business Premise Financing	As low as 3.75% p.a (SBR + 1.00% p.a.) ***	Minimum Loan/Financing amount of RM350,000
8	Residential Vacant Land	As low as 5.30% p.a (SBR + 2.55% p.a.) ***	Minimum Loan/Financing amount of RM350,000

\*The sales charge of 2.0% for the Participating Unit Trust Fund(s) shall be payable by the Eligible Customer(s).

\*\*Referring to the Fixed Deposit Bundle Offers, FD/-i placement, Participating UT Fund(s), eGIA and/or Participating Banca Product(s) proposal/application must be completed on the same day and must be made over the counter only at any CIMB's branches during the Campaign Period.

\*\*\*SBR at 2.75% p.a. as at 21 May 2026.

7. AUM shall mean total amount:-

- a. deposited by the Eligible Customer(s) in selected deposit account(s) with CIMB (“**Deposits**”) under the Eligible Customer(s) sole or joint account (for joint account, the Eligible Customer(s) must be the primary account holder); and/or
- b. invested in any selected investment product(s) of CIMB (“**Investment**”) under the Eligible Customer’s sole or joint account (for joint account, the Eligible Customer(s) must be the Primary Accountholder); and/or
- c. purchased/participated in the selected Life Insurance and/or Family Takaful product(s) (“**Bancassurance/Bancatakaful**”) where recognition is based on the cumulative premiums/contributions received to date (including first-year and renewal premiums/contributions), provided the Eligible Customer(s) is the policy owner/contract holder/certificate owner and the policy/contract remains in force.

For the avoidance of doubt, if the Eligible Customer(s)’ Bancassurance/Bancatakaful policy/contract ceases to be in force, all previous cumulative premiums/contributions received will be excluded for the purpose of the AUM. The selected Investment and Bancassurance/Bancatakaful and their eligibility criteria can be viewed at CIMB’s website at [www.cimbpreferred.com.my](http://www.cimbpreferred.com.my).

8. Notwithstanding anything contained herein, in the event of an Overnight Policy Rate (OPR) change, CIMB reserves the right to:
  - a. extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB; and/or
  - b. revise the Campaign Rates with immediate effect upon notice via:
    - (i) announcement at CIMB website; and/or
    - (ii) notice at CIMB branches; and/or
    - (iii) by any other means of notification which CIMB may select.
9. This Campaign is not valid in conjunction with any other campaign, offers, promotions (if any) and/or privileges (eg. staff rate) offered by CIMB in relation to the FD/-i, CIRA INI, eGIA, Participating Unit Trust Fund(s) and Participating Banca Product(s) unless stated otherwise.
10. Each Eligible Customer may enjoy multiple offers as outlined in Table 1, provided that the Private Wealth requirements are fulfilled.

#### Details on FD/-i

11. For the purpose of this Campaign, the participating FD/-i refers to Fixed Deposit (“**FD**”) and Maturity Returns Fixed Deposit-i (“**FD-i**”).
12. The FD/-i must be opened by the same Primary Accountholder that participated in Offer 3 (FD only, FD-i is excluded), Offer 4 and/or Offer 5 as outlined in Clause 6
13. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her placement in the FD/-i, which are separate from the Terms and Conditions herein.
14. The FD/-i Preferential Rate is applicable to initial placement of the FD/-i for one (1) cycle, i.e. three (3) months (“**FD-i tenure**”) only as outlined in Clause 6, Table 1.

Renewal: The Preferential Rates are applicable for FD/-i placement of one (1) cycle only. Upon maturity of the FD/-i under this Campaign, the Preferential Rates will cease to apply and the Eligible Customer(s) hereby agrees and authorises CIMB to automatically renew or roll over the principal FD/-i amount and the interest/profit earned for the same tenure as the placement under the Campaign at the prevailing board rate or staff rate applicable to FD/-i at the time of renewal.
15. FD/-i interest/profit will be paid out upon completion of the FD/-i tenure by crediting the same into the Eligible Customer’s account or add on to the principal FD/-i.
16. FD/-i interest/profit shall not be paid in the event that the Eligible Customer uplift(s) or withdraw(s) the participating FD/-i before maturity.
17. Early and/or Partial Withdrawal of FD/-i: In the event the Eligible Customer(s) would like to withdraw the FD/-i placement and/or the Eligible products placement before completion of the FD/-i Tenure, a complete withdrawal of

the balance in the FD-i placement must be performed. Partial withdrawal of the FD-i placement before completion of the FD-i Tenure is not allowed.

18. CIMB Fixed Deposit/-i (“**FD-i**”) is protected by Perbadanan Insurans Deposit Malaysia (“**PIDM**”) up to RM250,000 for each depositor.

#### Details on Participating UT Fund(s)

19. Participating Unit Trust Fund(s) refers to a list of selected Conventional / Shariah Compliant Unit Trust Fund(s) (except all closed-ended fund(s) and Amanah Saham Nasional Berhad Variable Price Fund(s) which are not eligible) with sales charge of 2.0% and above as per stipulated in the prospectus / information memorandum and is subject to change from time to time, including all new Conventional / Shariah-compliant Unit Trust fund(s) launched during Campaign Period by CIMB at its sole and discretion.
20. The Eligible Customer(s) who invest in any of the Participating Unit Trust Fund(s) via Employees Provident Fund – Member Investment Scheme (EPF-MIS) shall not be entitled for this Campaign.
21. The sales charge under this campaign is exclusive of Sales and Service Tax (SST) (if applicable). The applicable SST amount will be incorporated into the discounted sales charge and reflected accordingly in the customer’s transaction confirmation.
22. In the event the Eligible Customer(s) exercises his/her cooling-off right or the investment is rejected or cancelled by any parties for whatsoever reason within the Campaign Period, the investment will not qualify as the Participating Unit Trust. The “cooling-off” is a period of six (6) business days from the date of receipt of the Participating Unit Trust application by CIMB.
23. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the Participating Unit Trust, which are separate from the Terms and Conditions herein.
24. Foreign currency Participating Unit Trust product(s) are applicable, and amount will be converted based on MYR foreign currency buying rate by CIMB in order to determine the total placement amount.
25. Any money withdrawn from an protected deposit for the purpose of purchasing the Participating Unit Trust is no longer protected by Perbadanan Insurans Deposit Malaysia (**PIDM**).
26. The following terms and conditions shall apply to the Participating Unit Trust Fund(s):
- The investments in the Participating Unit Trust Fund(s) are not obligation of, guaranteed or protected by CIMB and are subjected to investment risks, including the possible loss of the principal amount invested.
  - Eligible Customer(s) are advised to do the following before investing in the Participating Unit Trust Fund(s):
    - to read the terms and conditions of the Participating Unit Trust Fund(s);
    - to consider all fees and charges involved before investing; and
    - to assess the merits and risks of any investment based on their own evaluation.
  - Past performance of the Participating Unit Trust Fund(s) is not an indication of future performance and income distributions are not guaranteed.
  - Eligible Customer(s) who are in doubt as to the action to be taken should consult their professional advisers immediately.
  - The Participating Unit Trust Fund(s) is not protected by Perbadanan Insurans Deposit Malaysia (PIDM).
  - The Eligible Customer(s) are required to comply with all terms and conditions in respect of their investment in the Participating Unit Trust Fund(s).
  - The compensation fund under Section 158 of the Capital Markets and Services Act 2007 (CMSA):
    - does not cover the Eligible Customer(s); and

- ii. does not extend to Eligible Customer(s) who had suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of CIMB.
- h. The Eligible Customer(s) may lodge a complaint with CIMB's Customer Resolution Unit (CRU) as set out in Clause 56 of these Terms and Conditions if the Eligible Customer(s) suffer monetary loss in the above circumstances related to the acts of CIMB's employees.
- i. The Eligible Customer(s) who are not satisfied with CIMB's CRU's decision may:
  - a) Refer the case to the Financial Markets Ombudsman Service (FMOS) within 6 months of receiving a final decision from CIMB. Where customer do not receive any response from CIMB within 60 days from the date the complaint was lodged with CIMB, the customer may submit a dispute directly with FMOS; or
  - b) Direct the complaint to the Securities Commission Malaysia's Consumer & Investor Office even if the Eligible Customer had initiated a dispute resolution process with FMOS.

#### Details on CIRA INI

27. CIRA INI is not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
28. The following terms and conditions shall apply to CIRA INI:
- a. CIRA INI is a principal protected product, it will be principal protected on the best endeavour basis if the investment is held to maturity. The returns on the Eligible Customer(s)' investment will be affected by the performance of the underlying asset/reference. If the investment is redeemed or sold prior to maturity, the customer may lose part of the selling price.
  - b. All risks, losses and damages associated with CIRA INI shall be assumed and borne by the Eligible Customer(s).
  - c. The Bank has the option to redeem the Investment on each Call Date, in whole or in part, starting from the second Profit Payment Date, with not less than two (2) Business Days' notice prior to any Profit Payment Date. Notice may be by telephone and/or in writing by facsimile transmission or e-mail or posted mail and/or through any means of public communication which the Bank generally maintains, including the Bank's official website.
  - d. Customer(s) are advised to read and understand the contents of the CIRA INI Product Terms And Conditions & Risk Disclosure Statement and subscribe to CIRA INI based on the Eligible Customer(s)' own judgement and/or independent advice obtained.
  - e. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in CIRA INI, which are separate from the Terms and Conditions herein.

#### Details on eGIA

29. eGIA not protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
30. The following terms and conditions shall apply to eGIA:
- a. eGIA is not a principal protected product nor an interest-bearing account. The returns on the eGIA depends on gold price fluctuations, the returns on the Eligible Customer(s)' investment in gold are uncertain and the Eligible Customer(s) risk earning no returns and/or the possibility of incurring losses. The Eligible Customer(s) are advised to read and understand the contents of the CIMB Bank e-Gold Investment Account Agreement and open the eGIA based on the Eligible Customer(s)' own judgement and/or independent advice obtained.
  - b. All risks, losses and damages associated with the eGIA shall be assumed and borne by the Eligible Customer(s).
  - c. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the relevant eGIA, which are separate from the Terms and Conditions herein.

#### Details on Participating Banca Product(s)

31. Details of the Participating Banca Product(s) for the Campaign are specified in table below:

Participating Banca Product(s) (annual payment mode frequency)	Insurer/Takaful Operator
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<u>Life Insurance products (Regular Premium):</u> (These are insurance products) <ul style="list-style-type: none"> <li>• Sun Save Invest</li> <li>• Sun Wealth Plus</li> </ul>	Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]
<u>Family Takaful products (Regular Contribution):</u> (This is a takaful product) Sun Enrich Extra-i	Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]

Note: Participating Banca Product(s) must have an annual payment mode frequency.

32. CIMB is only a distributor of the Participating Banca Product(s) underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)], an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013 (“**Insurer**”) and/or managed by Sun Life Malaysia Takaful Berhad [Registration No: 200501012215 (689263-M)], a takaful operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013 (“**Takaful Operator**”) (hereinafter collectively referred to as “**Sun Life Malaysia**”).
33. Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all Policy owner/Contract holder are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to fulfil the insurance/takaful benefits.
34. Eligible Customer who purchase/participate in the Participating Banca Product(s) during the Campaign Period and bundle it with the FD/-i shall be eligible to receive the Campaign Offer as stated in Table 1 under Clause 6, subject to meeting the qualifying criteria under Clauses 34, 35 and 36 (“**Qualifying Criteria**”):

Participating Banca Product(s)	Participating Banca Product(s)'s Minimum FYAP/FYAC <sup>1</sup> (RM)	Ratio of Banca (RM) : FD/-i (RM)	FD/-i Capping <sup>2</sup>
<ul style="list-style-type: none"> <li>• Sun Save Invest;</li> <li>• Sun Wealth Plus;</li> <li>• Sun Enrich Extra-i</li> </ul>	RM 50,000  (per policy/contract via annual mode frequency)	1:1 max  (Capped at RM500,000 FD/-i placement per policy/contract) <sup>3</sup>	RM 30,000,000

<sup>1</sup>First Year Annualised Premium will be referred to as “**FYAP**”; First Year Annualised Contribution will be referred to as “**FYAC**”.

<sup>2</sup>The Participating Banca Product(s) & FD/-i is capped at RM30 million. Once reached, the Campaign offer will no longer be valid.

<sup>3</sup>Eligible Customer may place in either FD/-i up to a 1:1 ratio based on their Participating Banca Product(s) premium/contribution, up to a maximum of RM500,000 FD/-i per policy/contract. FD/-i can be equal or less than Participating Banca Product(s) FYAP/FYAC.

35. The following Qualifying Criteria are applicable to all Eligible Customer:
- FD/-i placement and Participating Banca Product(s) proposal/application must be completed & signed on the same day.
  - The proposal/application of the Participating Banca Product(s) must be signed within the Campaign Period and the policy/contract of the Participating Banca Product(s) must be issued by Sun Life Malaysia latest by 31 October 2026.
  - The FD/-i placement must be made over the counter only at any CIMB's branches during the Campaign Period.
  - The Eligible Customer is allowed to participate in more than one (1) bundle/offer, provided all Qualifying Criteria is met.
  - The following conditions apply for FD/-i placement under the Campaign Offer:
    - If the Policy Owner/Contract Holder and Life Assured/Person Covered are the **same individual** across multiple Participating Banca Product(s) (e.g., Sun Wealth Plus and Sun Enrich Extra-i), the Eligible Customer is entitled to **only one (1) FD/-i placement under the Campaign Offer**, regardless of the number of policies/contracts purchased/participated.

- ii. If the Policy Owner/Contract Holder is the **same individual**, but the Life Assured/Person Covered differs across policies/contracts (e.g., Policy Owner = A; Life Assured = B for one policy and C for another), the Eligible Customer is entitled to **one (1) FD/-i placement per policy/contract**, subject to meeting all Campaign Qualifying Criteria.
- f. For Participating Banca Product(s) with a top-up option, neither regular top-ups nor single top-ups will be recognised as part of FYAP/FYAC.
- g. FYAP/FYAC accumulation per Participating Banca Product(s) policy/contract is NOT applicable for the Campaign.
- h. Eligible Customer who withdraws or cancels any of the Participating Banca Product(s) at any stages on or before the *Free Look Period* or before maturity of the FD/-i, shall not be entitled to participate in this Campaign.

**Note:**

**The “Free Look Period” is defined as a period where the Participating Banca Product(s) policy owner/contract holder is given fifteen (15) calendar days from the policy/contract delivery date to review the suitability of the plan. If the policy/contract is surrendered within the Free Look Period, the full premium or contribution less any medical expenses incurred will be refunded to the policy owner/contract holder.**

- 36. This Campaign is not valid in conjunction with any other Life Insurance/Family Takaful product with a short coverage and payment term of two (2) years (“2 Pay”) with promotional rate feature, campaigns, offers, promotions (if any) and/or privileges (e.g. staff rate) offered by CIMB/Sun Life Malaysia.
- 37. The Eligible Customer is required to sign all relevant standard documents and comply with all terms and conditions related to their Participating Banca Product(s) proposal/application, which are separate from these Terms and Conditions.
- 38. Eligible Customer is subject to suitability assessments which will be conducted during the application process before any Participating Banca Product(s) can be recommended by CIMB’s authorized representative and are required to sign all relevant documents. Eligible Customer should refer to Participating Banca Product(s)’s product documentation including the product brochure, product disclosure sheet and any other relevant product materials for more information. The product brochure for Participating Banca Product(s) is available on CIMB website or can be obtained from CIMB’s authorized representative.
- 39. Eligible Customer must comply with the terms and conditions applicable to the application of the Participating Banca Product(s) with Sun Life Malaysia as CIMB act solely as the distributor to the Participating Banca Product(s) only.
- 40. The Participating Banca Product(s) are not CIMB’s products and therefore:
  - a. not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
  - b. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Banca Product(s) provided by Insurer/Takaful Operator; and
  - c. The Insurer/Takaful Operator being the licensed insurer/takaful operator and underwriter/manager of the Participating Banca Product(s) shall fully undertake the insurance/takaful obligations.
- 41. Eligible Customer shall direct any query, feedback, concern, issue or complaint pertaining to the purchase/participation of the Participating Banca Product(s) to Sun Life Malaysia for resolution:

**Address:**

Sun Life Malaysia Assurance Berhad [Registration Number: 199001005930 (197499-U)]/  
Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215 (689263-M)]  
Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

**Client Careline at 1300-88-5055:**

**Online Enquiry:** [sunlifemalaysia.com](http://sunlifemalaysia.com),

**Email:** [wecare@sunlifemalaysia.com](mailto:wecare@sunlifemalaysia.com),

Fax: (603) 2698 7035

42. The underwriter or manager of Sun Life Malaysia shall attend to matters relating to the Participating Banca Product(s).
43. CIMB and/or Sun Life Malaysia will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Banca Product(s) or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's negligence or willful default.

#### Details on Property Financing

44. The Property Financing Offers as outlined in Clause 6, Table 1 is:
  - a. Applicable for Completed & Under Construction Properties in Malaysia.
  - b. This is not applicable for Small Office Home Office (SOHO) or Small Office Versatile Office (SOVO).
  - c. This is subject to customer's eligibility, CIMB's credit assessment and approval, margin of financing, loan/financing purpose and product selection (including Group Mortgage Reducing Term Assurance (MRTA)/ Group Mortgage Reducing Term Takaful (MRTT)/ Group Mortgage Level Term Assurance (MLTA) where applicable).
  - d. Additional 0.10% p.a. will be charged for Islamic & Conventional Full Flexi Products.
  - e. Additional charges such as stamp duty, legal fees and valuation fees will apply.
  - f. This is based on the prevailing Standardised Base Rate (SBR) and is subject to change from time to time as displayed at the Bank's branches and or posted on the Bank's website.

#### General Terms and Conditions

45. The Eligible Customer(s) agree that by participating in the Campaign, they:-
  - a. are required to read and understand these Terms and Conditions;
  - b. have accessed, read and confirmed their agreement to these Terms and Conditions;
  - c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
  - d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which Eligible Customer(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
  - e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the Offer(s) shall be final, binding and conclusive; and
  - f. agree that CIMB shall not be liable or held responsible to the Eligible Customer(s) if CIMB is unable to perform in whole or in part of 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's control; or
    - v. any factor which is beyond CIMB's reasonable control.
46. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Offer(s) will be forfeited if, during the Campaign Period and/or before the collection of the Offer(s):-
  - a. the Eligible Customer(s) are in breach of the terms and conditions governing the Participating Product(s);
  - b. the Participating Product(s) is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  - c. the Participating Product(s) is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
47. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:-
  - a. tampering with the application process; and/or
  - b. acting in breach of these Terms and Conditions.
48. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customer(s) via:-
  - a. announcement at CIMB's website; and/or

- b. notice at CIMB's branches; and/or
- c. by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

49. CIMB shall not be liable to any Eligible Customer(s) or any party for any losses, costs or damage (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 Customer(s)' participation or non-participation in the Campaign; and/or
  - b. any non-receipt or delayed receipt by the Eligible Customer(s) of the CIMB's WA, SMS and/or EDM

unless such loss or damage arises from and is caused directly by CIMB's negligence or willful default.

50. a. CIMB 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 Eligible Customer(s) via:-
- i. announcement at CIMB's website; and/or
  - ii. notice at CIMB's branches; and/or
  - iii. advertisement in one newspaper of CIMB's choice; and/or
  - iv. by any other means of notification which CIMB may select.
- b. The Amendment shall be considered as binding on the Eligible Customer(s) from the date as specified by CIMB 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 will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.
- d. Eligible Customer(s) agree to access CIMB'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.

51. CIMB will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.

52. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the CIMB may incur as a result of the Eligible Customer(s):-
- a. participation in the Campaign; and/or
  - b. receipt, redemption or use of the Offer(s); and/or
  - c. breach or failure to comply with these Terms and Conditions

53. 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 of CIMB product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.

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

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

56. a. Eligible Customer(s) may contact CIMB's Customer Resolution Unit ("**CRU**") for any feedback and/or complaint in relation to this Campaign via letter, phone call and email:-
- Address: P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan  
Telephone No.: 1300 885 300 (CIMB Preferred Call Centre)  
Email: [contactus@cimb.com](mailto:contactus@cimb.com)

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

57. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB Bank, any question the Eligible Customer(s) have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customer(s)' concern will be addressed by CIMB Islamic.
58. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customer(s) do click on the Third Party Links, the Eligible Customer(s) understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customer(s) may incur.
59. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Unit Trust Fund(s) and FD/-i or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's negligence or willful default.