

CIMB CLICKS BONANZA: SPIN-THE-WHEEL TERMS AND CONDITIONS

1. The “**CIMB Clicks Bonanza: Spin-the-Wheel**” Campaign (“**Campaign**”) is jointly organised by CIMB Bank Berhad (197201001799 (13491-P)) (“**CIMB Bank**”) and CIMB Islamic Bank Berhad (200401032872 (671380-H)) (“**CIMB Islamic Bank**”). Every mention of “**CIMB**” refers to CIMB Bank and CIMB Islamic Bank.

Campaign Period

2. The Campaign shall run from 13:00 hours (GMT+8) on 7 December 2020 to 23:59 hours (GMT+8) on 31 December 2020, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right upon giving prior notice of not less than fourteen (14) calendar days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility

4. This Campaign is open to all new and existing CIMB Clicks online banking portal (web), CIMB Clicks mobile app users and CIMB EVA mobile app users, except for the categories of persons/entities listed in Clause 5 hereof.
5. The following categories of persons/entities shall NOT be eligible to participate in this Campaign:-
 - (a) Representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB (including its subsidiaries and related companies) and their permanent, temporary and/or contract staff or employees and the immediate family members (i.e. spouses, children, parents, brothers and sisters) of such representatives, agents, staff and/or employees; and/or
 - (b) Customers who hold any accounts with CIMB that are delinquent or is not in good standing as determined by CIMB at its sole and absolute discretion, or being terminated, suspended, cancelled, closed or dormant during the Campaign Period; and/or
 - (c) Small medium enterprise/enterprise banking/commercial and corporate customers as determined by CIMB which include but not limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organisations, societies and professional partnerships; and/or
 - (d) Customers who have been declared bankrupt or wound up, or otherwise have legal proceedings of any nature instituted against them; and/or

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- (e) Individuals who are of unsound mind; and/or
- (f) Individuals below the age of eighteen (18) years.

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

(The participants who are eligible to participate in this Campaign shall hereinafter be collectively referred to as the “Eligible Participants”)

Prizes

6. The following prizes are available to the selected winners of this Campaign:-

Campaign Months	List of Prizes	Number of Winners
7 December – 31 December 2020	RM10 Shopee e-voucher	7,000 Winners
	RM10 ZALORA e-voucher	14,000 Winners

(Collectively, the RM10 Shopee and RM10 ZALORA e-vouchers shall be referred to as the “Prizes”)

7. All cost, fees and/or expenses incurred or to be incurred by the Winners (as defined in Clause 17 hereof) in relation to the Campaign and/or to claim the Prizes including fees, levies or taxes are the sole liability and responsibility of the Winners.

Participating Criteria

8. The Eligible Participants may earn an entry (“Entry”) to win the Prizes referred to in Clause 6 above by performing the transactions listed in the table below during the Campaign Period and in the manner stated therein via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app:-

Participating Criteria	Number of Entry	Number of “Spin-the-Wheel” per week
Perform any five (5) transactions* of DuitNow, Bill Payment or JomPAY with a minimum of Ringgit Malaysia Thirty	1 Entry to Spin-the-Wheel	Once a week only, subject to the Terms and Conditions herein.

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(RM30.00) for each transaction via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app (Collectively referred to as the “ Eligible Transaction ”).		
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** Any further and additional transactions will be disregarded and not be carried forward in calculating the next Eligible Transaction.*

9. To participate in this Campaign, existing CIMB Clicks customers will need to make one (1) transaction of DuitNow, Bill Payment or JomPAY with a minimum of Ringgit Malaysia Thirty (RM30.00) via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app to trigger a special participation invitation via CIMB Clicks mobile app or CIMB EVA mobile app push notification. Such transactions will be taken into account in calculating the number of transactions for Eligible Transactions.
10. As for new to CIMB Clicks mobile app or CIMB EVA mobile app customers, customers will need to download and login to the CIMB Clicks mobile app or CIMB EVA mobile app. It will take seven (7) working days for the transaction performed to be reflected on CIMB Clicks mobile app or CIMB EVA mobile app. After the seventh (7th) working day, customers will receive a special invitation via CIMB Clicks mobile app or CIMB EVA mobile app push notification. Such transactions will be taken into account in calculating the number of transactions for the Eligible Transaction.
11. The customers will need to click open the push notification and login to their CIMB Clicks account via their CIMB Clicks mobile app or CIMB EVA mobile app password or via biometric login (i.e. FaceID or Fingerprint) and click on the “**Accept Challenge**” button to be an Eligible Participant for the Campaign.
12. Once the challenge is accepted, the first successful transaction done as stated in Clauses 9 and/or 10 above will be considered as the first transaction out of the five (5) transactions in order to be qualified as Eligible Transaction to earn an Entry to Spin-the-Wheel. Any transactions submitted before the aforesaid transaction will not be eligible to be taken into account in calculating the number of transactions for the Eligible Transaction.
13. For the purpose of these Terms and Conditions:-

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- (a) **“DuitNow”** under this Campaign shall mean a service that allows the customers of CIMB to transfer money instantly and securely to a recipient with a DuitNow ID by using the recipient’s mobile number, NRIC number, passport number, army/police number and/or business registration number;
- i. **“DuitNow ID”** under this Campaign shall mean the ID that has been registered to enable a person to participate in the services provided by DuitNow, encompassing mobile number, NRIC number, passport number, army/police number, and/or business registration number;
 - ii. Eligible Participants must maintain at least **one active DuitNow ID linked to a CIMB Current or Savings account until the end of Campaign Period** to be eligible to win any of the Prizes stated in Clause 6 above. Switching of DuitNow ID to another financial institution during the Campaign Period before any Prizes have been awarded under this Campaign will disqualify the Eligible Participant from winning the Prizes;
 - iii. **“Outward DuitNow Transfer”** under this Campaign shall mean the successful funds transfer to a third party’s DuitNow ID by logging into CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app and performing transactions using ‘DuitNow’ feature in CIMB Clicks online banking portal (web) or CIMB Clicks mobile app or at the ‘DuitNow’ section in CIMB EVA mobile app via any of the Eligible Participants’ Participating Accounts; and
 - iv. **“Participating Accounts”** under this Campaign shall mean the Eligible Participants’ CIMB Current or Savings accounts registered with CIMB for CIMB Clicks online banking facility.
- (b) **“Bill Payment”** under this Campaign shall mean any successful bill payment transaction made by the Eligible Participants via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app to perform the Bill Payment in respect of the CIMB Clicks online banking portal (web) or CIMB Clicks mobile app or at the ‘Pay Bills’ section in respect of the CIMB EVA mobile app using any of the Eligible Participants’ CIMB Current or Savings accounts, CIMB Credit Card account or CIMB Kwik Account registered with CIMB for CIMB Clicks online banking facility.
- (c) **“JomPAY”** under this Campaign shall mean any successful payment transaction made by the Eligible Participants via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app to perform the payment via the platform of JomPAY available on CIMB

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Clicks online banking portal (web) or CIMB Clicks mobile app or at the 'JomPAY' section available on CIMB EVA mobile app using any of the Eligible Participants' CIMB Current or Savings accounts, CIMB Credit Card account, CIMB Debit Card account, CIMB Kwik Account or CIMB Lazada Prepaid Mastercard account registered with CIMB for CIMB Clicks online banking facility; and

- i. **"JomPAY Billers"** under this Campaign shall mean billers that have registered to participate in JomPAY.

14. The tracking of the Eligible Transaction is based on the transaction dates and time (Malaysian Time) as captured in CIMB's transaction records during the Campaign Period.
15. The Eligible Participants acknowledge and agree that the determination by CIMB as to whether any particular transaction qualifies as an Eligible Transaction shall be final, binding and conclusive and such determination shall not be challenged in any manner whatsoever.

Winners Selection

16. At every Eligible Transaction, subject to the Terms and Conditions herein, the CIMB Clicks automated system will notify the Eligible Participants via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app with a push notification for Eligible Participants to take part in the Campaign by clicking on the invitation button to spin the virtual Wheel. If the Eligible Participants fail to participate in this Campaign in the manner stated herein, the "Entry" gained will lapse and the number of transactions for the Eligible Transaction will be disregarded and not be carried forward in calculating the next Eligible Transaction. The Eligible Participants are required to perform the transactions in the manner stated in Clause 8 above to gain new Entry to Spin-the-Wheel and stand a chance to win the Prizes.
17. The Eligible Participants following their spin of the Wheel, have a chance to win a Prize if the spinner stops spinning and lands on the segment of the Wheel indicating that they are eligible to win a Prize. The Eligible Participants will win the Prize corresponding to the Prize stated on that segment on the Wheel, either a RM10 Shopee e-voucher or a RM10 ZALORA e-voucher, subject to the availability of the Prize for that Campaign Period as stated in Clause 6 above ("**Winners**").

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18. Conversely, if the spinner stops spinning and lands on the segment of the Wheel with the phrase of **“Better Luck Next Time”**, the Eligible Participants are not eligible to win a Prize for that particular round of spinning and have two (2) more chances left to Spin-the-Wheel in that Campaign Period, PROVIDED THAT the Eligible Participants have performed the relevant Eligible Transactions and earned the Entries for the respective rounds of “Spin-the-Wheel”.
19. An Eligible Participant is entitled to spin the Wheel once a week but for a maximum of three (3) times only and is eligible to win a maximum of three (3) Prizes throughout the Campaign Period subject to the Terms and Conditions herein.
20. By entering this Campaign, the Eligible Participant is deemed to have agreed to be bound by these Terms and Conditions.
21. The winner selection will be conducted in random by an automated system.
22. It shall be the Eligible Participants’ responsibility to ensure their mobile numbers and email address provided are current and updated with CIMB and CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app are current and up-to-date to the latest available version. CIMB shall not be responsible to the Eligible Participants for any loss (including loss of opportunity and consequential loss flowing there from) suffered, including the loss for any failure to fulfil the delivery of the Prizes (if applicable), in the event the Eligible Participants’ mobile numbers and/or email address in CIMB’s record are not current or updated and/or CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app are not current or up-to-date to the latest available version.
23. Any Winner whose accounts with CIMB has been terminated, suspended, cancelled, closed or dormant before any Prize has been awarded to him/her under this Campaign will not be entitled to receive any Prize under this Campaign.

Prize Fulfilment

24. The Eligible Participants will be notified in real time of their winning immediately after the spinning in the form of an e-voucher code. The e-voucher code will appear in real time as a pop-up message on CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app. A

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push notification containing the e-voucher code will also be sent in real time via CIMB Clicks online banking portal (web), CIMB Clicks mobile app or CIMB EVA mobile app as a follow up message.

25. The Eligible Participants must write down or screenshot or take a photo of the e-voucher code to save it in their mobile device, failing which the Eligible Participants will not be eligible to claim the Prize and CIMB has no responsibility to provide such e-voucher code to the Eligible Participants again at any circumstances.
26. The availability of the Prizes is strictly limited to the number of Prizes offered in the List of Prizes.
27. The Prizes cannot be transferred to any third party, exchanged for a different prize or reward of similar value or any other alternatives in any circumstances. CIMB will not entertain any request from the Winners to credit the Prizes to the Winner's other CIMB accounts or any third party's CIMB accounts.
28. The Prizes are offered and/or provided solely by the relevant merchant, under such terms and conditions as determined by such merchant and CIMB accepts no liability (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Prizes, even if CIMB have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
29. CIMB makes no representation or warranty regarding the quality of the Prizes. CIMB will not be responsible for any injury, loss or damage resulting from using the Prizes.
30. CIMB will not entertain any complaint(s) whatsoever in connection with the Prizes. The Prizes have not been certified by CIMB and under no circumstances shall the inclusion of any Prizes in this Campaign be construed as an endorsement or recommendation of the Prizes by CIMB.

General Terms and Conditions

31. CIMB reserves the right to publish or display the name, photos and city of residence of any Winner for advertising and publicity purposes in any manner it deems appropriate. By participating in this

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Campaign, the Winner hereby consents to and agrees that CIMB shall be at liberty to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Winner without compensation for advertising and publicity purposes. Non-compliance may result in an alternative Winner being chosen.

32. By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by these Terms and Conditions as well as consented to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at **www.cimb.com.my** and agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Prize to be given away shall be final, binding and conclusive.
33. The Eligible Participants' accounts with CIMB (i) MUST not be in breach of the terms and conditions governing the accounts with CIMB AND (ii) MUST not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/ or be invalid or cancelled as determined by CIMB during the Campaign Period and/or before the crediting of the Prize, otherwise the Eligible Participants will be disqualified from participating in this Campaign and/or the Prize will be forfeited.
34. CIMB reserves the right at its sole discretion to disqualify any Eligible Participants that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
35. CIMB reserves the right to substitute the Prize with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participants. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB shall not entitle any of the Eligible Participants or any other persons whosoever to any claim or compensation against CIMB for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.
36. By participating in this Campaign, the Eligible Participants hereby agree that CIMB shall not in any manner whatsoever be liable or held responsible to the Eligible Participants if CIMB is unable to

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perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond CIMB's control or due to any factor in a nature of a force majeure which is beyond CIMB's reasonable control.

37. CIMB shall not be liable to any Eligible Participants or any party for any loss or damage of whatsoever nature suffered (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in this Campaign unless the same shall arise from and are caused directly by CIMB's gross negligence or wilful default.
38. CIMB reserves the right upon giving prior notice of twenty one (21) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendment**") any of the Terms and Conditions herein. Notification to Eligible Participants in respect of the Amendment shall be effected at CIMB's absolute discretion through any one of the following means of communication, namely, via electronic communication display at CIMB Clicks website at **www.cimbclicks.com.my** or CIMB's website at **www.cimb.com.my** where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Eligible Participants upon request; or by effecting an advertisement regarding the Amendment in one newspaper of CIMB's choice or by any other means of notification which CIMB may select and the Amendment shall be deemed as binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification. Eligible Participants acknowledge and agree to access CIMB Clicks website and/or 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 changes or variations to these Terms and Conditions.
39. No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of such Amendment of the Terms and Conditions herein.
40. These Terms and Conditions (as amended from time to time pursuant to Clause 38) shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. These Terms and Conditions are to be read in conjunction with the prevailing terms and conditions of the CIMB Clicks Internet Banking Agreement and the prevailing terms and

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conditions governing the Eligible Participants' accounts with CIMB which shall apply in addition to the Terms and Conditions herein.

41. Any query, feedback, concern, issue or complaint by the Eligible Participants pertaining to the Eligible Participants' accounts under CIMB Islamic Bank shall be directed to CIMB Islamic Bank and CIMB Bank shall not be responsible for any matter relating to the Current or Savings account under CIMB Islamic Bank.
42. These Terms and Conditions shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted and/or any other written laws or which are issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB in relation to or which are applicable to the Campaign or any matters herein.
43. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version of these Terms and Conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Eligible Participants and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the CIMB Clicks Internet Banking Agreement has been selected by the Eligible Participants to govern the operation of the Eligible Participants' use of CIMB Clicks, then the Bahasa Malaysia version of these Terms and Conditions shall prevail.
44. For feedbacks and/or complaints related to this Campaign, the Eligible Participants may contact CIMB's Customer Resolution Unit bearing the following mailing and email addresses and telephone and facsimile numbers (or bearing such other mailing and email addresses and telephone and facsimile numbers which CIMB may change by notification to the Eligible Participants): Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788 / Fax: +603 2691 3248 / Email: cru@cimb.com.