

## **CIMB CLICKS TAP TAP MENANG 2021 TERMS AND CONDITIONS**

1. The “**CIMB Clicks Tap Tap Menang 2021**” 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 00:01 hours (GMT+8) on 1 February 2021 to 23:59 hours (GMT+8) on 30 April 2021, 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 users of CIMB Clicks online banking portal (web) (“**CIMB Clicks website**”) and CIMB Clicks mobile app, 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) Permanent, temporary and/or contract staff or employees of CIMB (including its subsidiaries and related companies) and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
  - (b) 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
  - (c) Customers who hold any accounts with CIMB that are delinquent or 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
  - (d) Small medium enterprise/enterprise banking/commercial and corporate customers as determined by CIMB which include but not limited to sole proprietorships, partnerships,

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public listed companies, private limited companies, charitable/non-profit organisations, societies and professional partnerships; and/or

- (e) Customers who have been declared bankrupt or wound up, or otherwise have legal proceedings of any nature instituted against them; and/or
- (f) Individuals who are of unsound mind; and/or
- (g) 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:-

Prize Category	Transaction Period	Duration	Prizes	Number of Winners
“Grand Prize”	Campaign Period	1 Feb – 30 Apr 2021	RM88,888	1
“Monthly Special Prize”	Campaign Month 1	1 Feb – 28 Feb 2021	RM888	30
	Campaign Month 2	1 Mar – 31 Mar 2021	RM888	30
	Campaign Month 3	1 Apr – 30 Apr 2021	RM888	30
“Monthly Consolation Prize”	Campaign Month 1	1 Feb – 28 Feb 2021	RM88	300
	Campaign Month 2	1 Mar – 31 Mar 2021	RM88	300
	Campaign Month 3	1 Apr – 30 Apr 2021	RM88	300
“CNY HuatWheel Prize”	CNY HuatWheel Period	9 Feb – 21 Feb 2021	RM888	10
			RM8	1,000
			RM0.88	10,000
			RM10 Lazada e-voucher	8,000

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*(All the prizes stated above shall collectively be referred to as the “Prizes” and the Campaign Month 1, Campaign Month 2 and Campaign Month 3 stated above shall each be referred to as the “Campaign Month”)*

### Participating Criteria

#### 7. Participating Criteria for Grand Prize, Monthly Special Prize and Monthly Consolation Prize

The Eligible Participants may earn an entry (“**Entry**”) to stand a chance to win the Grand Prize, Monthly Special Prize and Monthly Consolation Prize 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:-

Participating Criteria	Entry
(a) New registration of CIMB Clicks ID	10
(b) Log in to CIMB Clicks mobile app for the first time	10
(c) Each Eligible Transaction of minimum RM10 performed via CIMB Clicks mobile app	3
(d) Each Eligible Transaction of minimum RM10 performed via CIMB Clicks website	1

#### 8. Participating Criteria for CNY HuatWheel Prize

The Eligible Participants may earn an entry to spin the CNY HuatWheel (“**CNY HuatWheel Entry**”) to stand a chance to win the CNY HuatWheel Prize referred to in Clause 6 above by performing the transactions listed in the table below during the CNY HuatWheel Period and in the manner stated therein:-

Participating Criteria	CNY HuatWheel Entry
Perform three (3) “DuitNow” transactions with a minimum of RM10 for each transaction via CIMB Clicks website or mobile app	1

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9. For the purpose of these Terms and Conditions:-

“Eligible Transaction(s)”	Description
<b>Bill Payment</b>	Successful payment of any bills made via the ‘Pay Bill’ section in the CIMB Clicks website or the CIMB Clicks mobile app using any of the Eligible Participant(s)’ Participating Account(s) (defined in Clause 10 hereof) registered with CIMB for CIMB Clicks online banking facility.
<b>JomPAY</b>	Successful payment of any bills or invoices of a JomPAY Biller via the ‘JomPAY’ section in the CIMB Clicks website or the CIMB Clicks mobile app using any of the Eligible Participant(s)’ Participating Account(s) registered with CIMB for CIMB Clicks online banking facility.
<b>FPX</b>	Successful payment of any of the FPX merchants via FPX through CIMB Clicks using any of the Eligible Participant(s)’ Participating Account(s) registered with CIMB for CIMB Clicks online banking facility.
<b>“DuitNow”</b>	Successful outward fund transfer to a third party’s DuitNow ID via ‘DuitNow’ feature at the ‘Pay & Transfer’ section in the CIMB Clicks website or CIMB Clicks mobile app. The Eligible Participant(s) must maintain at least one active DuitNow ID linked to the Participating Account(s) until the end of Campaign Period. Switching of DuitNow ID to another financial institution from the commencement date of the Campaign to the date the Prize has been awarded under this Campaign will render all outward fund transfers to be disqualified from being treated as Eligible Transactions and all Entries and CNY HuatWheel Entries earned shall be forfeited by CIMB.
<b>QR Pay</b>	Successful payment to a CIMB registered merchant by scanning a QR codes using the CIMB Clicks mobile app.
<b>Top Up</b>	Successful prepaid reload transaction made via the ‘Top Up’ section in the CIMB Clicks website or the CIMB Clicks mobile app using any of the Eligible Participant(s)’ Participating Account(s) registered with CIMB for CIMB Clicks online banking facility.
<b>Instant Transfer</b>	Successful outward fund transfers to a third party via ‘Instant Transfer’ section in the CIMB Clicks website or CIMB Clicks mobile app.

10. The Eligible Transaction(s) shall be made using funds pulled from any of the Eligible Participant(s)’ CIMB savings or current account/-i, CIMB credit card account/-i and/or CIMB prepaid card account registered with CIMB for the purposes of CIMB Clicks online banking facility (“**Participating Account(s)**”).
11. For Monthly Special Prize and Monthly Consolation Prize, the Entries earned by the Eligible Participant(s) during a Campaign Month will only be taken into account for that Campaign Month

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and cannot be carried forward to the next Campaign Month. However, all Entries earned during the Campaign Period will be accumulated for the Grand Prize.

12. 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.
13. 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**

14. Winner selection:

a) **Grand Prize Winner:**

- (i) At the end of the Campaign Period, subject to the Terms and Conditions herein, the CIMB's automated system will randomly shortlist a list of potential winners from the pool of Eligible Participant(s) based on the total Entries earned by Eligible Participant(s) within the entire Campaign Period (collectively known as the "**Potential Grand Prize Winner**").
- (ii) The first Potential Grand Prize Winner on the list shall be contacted via telephone at his/her mobile number maintained in CIMB's records and shall be required to answer two (2) questions correctly before being declared as the winner of Grand Prize ("**Grand Prize Winner**"). If the Potential Grand Prize Winner is unable to answer the questions correctly or is uncontactable within three attempts i.e. due to reasons such as no answer, mobile number not in service, no connection or any other reasons, such Potential Grand Prize Winner will be disqualified and will not be entitled to win the Grand Prize. The next Potential Grand Prize Winner on the list will then be contacted.
- (iii) CIMB has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the Potential Grand Prize Winner. CIMB shall not be held responsible for calls made to the Potential Grand Prize Winner which are (i) not completed or disconnected due to any reasons whatsoever; (ii) not answered or not proceeded with due to the unavailability of the Potential Grand Prize Winner at the appointed date and time and/or due to any other whatsoever reasons. CIMB reserves the right to record these telephone conversations.

b) **Monthly Special Prize Winners and Monthly Consolation Prize Winners:**

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- (i) At the end of the Campaign Period, subject to the Terms and Conditions herein, the CIMB's automated system will randomly shortlist a list of potential winners from the pool of Eligible Participant(s) based on the total Entries earned by Eligible Participant(s) within the Campaign Month (collectively known as the "**Potential Monthly Winner**").
  - (ii) The Potential Monthly Winners whose mobile numbers are registered with Maxis, Celcom, DiGi, Tune Talk or U Mobile telecommunication service providers and maintained in CIMB's records will be contacted by CIMB via short message service ("**SMS**"). The Potential Monthly Winners will be required to answer one (1) question correctly in the fastest time by replying to the said SMS.
  - (iii) The first THIRTY (30) Potential Monthly Winners who reply to the SMS with the correct answer will be declared as winners of the Monthly Special Prize (collectively known as the "**Monthly Special Prize Winner**"). The next THREE HUNDRED (300) Potential Monthly Winners who reply to the SMS with the correct answer will be declared as winners of the Monthly Consolation Prize (collectively known as the "**Monthly Consolation Prize Winner**").
  - (iv) The above process will apply to each Campaign Month.
- c) **CNY HuatWheel Prize Winners:**
- (i) During the CNY HuatWheel Period, the Eligible Participants who have earned a CNY HuatWheel Entry (collectively known as the "**Potential CNY HuatWheel Prize Winner**") will receive a push notification from CIMB via CIMB Clicks mobile app to spin the CNY HuatWheel. The Potential CNY HuatWheel Prize Winner will be entitled to one (1) spin for each CNY HuatWheel Entry.
  - (ii) The Potential CNY HuatWheel Prize Winners are required to click on the link in the push notification to spin the CNY HuatWheel via the "Challenge" section in the CIMB Clicks mobile app. If the Eligible Participants fail to spin the CNY HuatWheel in the manner stated in the push notification, the CNY HuatWheel Entry earned will lapse.
  - (iii) The CNY HuatWheel Prizes will be awarded to the Potential CNY HuatWheel Prize Winners selected randomly by CIMB's automated system (collectively known as the "**CNY HuatWheel Prize Winner**") until all of the CNY HuatWheel Prizes have been awarded or the end of the CNY HuatWheel Period, whichever is earlier.

The Grand Prize Winner, Monthly Special Prize Winner, Monthly Consolation Prize Winner and CNY HuatWheel Prize Winner shall collectively be referred to as the "**Winners**".

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15. For the avoidance of doubt, all telecommunication charges shall be borne by the Eligible Participant(s) (including roaming charges incurred by the Eligible Participant(s) outside Malaysia) as a result of CIMB contacting them and CIMB shall not be liable for the same.
16. It shall be the Eligible Participant(s)' responsibility to ensure their mobile numbers provided are current and updated with CIMB. CIMB shall not be responsible to the Eligible Participant(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Participant(s)' mobile numbers in CIMB's record are not current or updated.
17. An Eligible Participant is eligible to win a maximum of one (1) Prize only under the CNY HuatWheel Prize category and one (1) Prize only from the Grand Prize or Monthly Special Prize or Monthly Consolation Prize category in this Campaign.
18. All question and answer sessions will be judged and decided by a panel of judges selected by CIMB and the decisions of the panel judges selected by CIMB shall be final, binding and conclusive.
19. CIMB will notify the Winners via electronic communication display at CIMB Clicks website at **[www.cimbclicks.com.my](http://www.cimbclicks.com.my)** or via email or via SMS to the Winners' mobile numbers or by any other means of notification, which CIMB may select at its absolute discretion.

### **Prize Fulfilment**

20. Prize(s) fulfilment:
  - a) Cash Prizes:
    - (i) The cash Prize(s) will be credited into the Winner's Participating Account(s) selected by CIMB within twelve (12) weeks after the end of the Campaign Period. 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 Winner to credit the Prize(s) to the Winner's other CIMB account.
    - (ii) 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.
    - (iii) Upon CIMB's request, the Winners shall attend the prize presentation ceremony and/or other publicity programmes as and when required at their own costs and expenses. If any of the Winners fail to attend such ceremony and/or other publicity programmes, CIMB reserves the right to forfeit the Prize(s) of the Winners and select an alternative Winner.
  - b) RM10 Lazada e-voucher:

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- (i) The RM10 Lazada e-voucher winners will receive RM10 Lazada e-voucher in real time immediately after the spinning of CNY HuatWheel in the form of an e-voucher code.
  - (ii) The RM10 Lazada e-vouchers 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 RM10 Lazada e-vouchers, even if CIMB have been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
  - (iii) The RM10 Lazada e-vouchers must be redeemed within the stipulated validity period by the Winners, failing which the Winners will not be eligible to redeem the voucher and CIMB has no responsibility to replace such voucher to the Winner at any circumstances.
  - (iv) To the fullest extent permitted by law, CIMB expressly excludes and disclaims any representations, warranties or endorsement, express or implied, written or oral, of the RM10 Lazada e-voucher. CIMB will not be responsible for any injury, loss or damage resulting from using the voucher.
  - (v) CIMB will not entertain any complaint(s) whatsoever in connection with the RM10 Lazada e-voucher. The RM10 Lazada e-voucher has not been certified by CIMB and under no circumstances shall the inclusion of such voucher in this Campaign be construed as an endorsement or recommendation of the voucher by CIMB. CIMB's liability with regard to the RM10 Lazada e-voucher is only to pay for the price of the same to the vendors/providers.
- c) CIMB reserves the right to forfeit the Prize(s) in the event where there is a reversal of payment for the Eligible Transaction.
  - d) All costs, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize(s) including fees, levies or taxes imposed or to be imposed are the sole liability and responsibility of the Winners.
  - e) By acceptance or receipt of a Prize, the Eligible Participant agrees to hold harmless CIMB and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by CIMB and its affiliates and their respective directors, officers, employees and agents in connection with such Eligible Participant's participation in the Campaign or receipt, redemption or use of the Prize. All risks, loss or damage associated with the use of the Prize shall be assumed by the Eligible Participant.

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21. 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 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.
  
22. 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](http://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.
  
23. 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 or fulfilment of the Prize, otherwise the Eligible Participants will be disqualified from participating in this Campaign and/or the Prize will be forfeited.
  
24. 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.
  
25. 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 whatsoever 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.

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26. 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 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.
27. 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 including arising from any non-receipt or delayed receipt by the Eligible Participants of the SMS unless the same shall arise from and are caused directly by CIMB's gross negligence or wilful default.
28. 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](http://www.cimbclicks.com.my) or CIMB's website at [www.cimb.com.my](http://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.
29. 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.

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30. These Terms and Conditions (as amended from time to time pursuant to Clause 28) 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 conditions governing the Eligible Participants' accounts with CIMB which shall apply in addition to the Terms and Conditions herein.
31. 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 Eligible Participants' accounts under CIMB Islamic Bank.
32. 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.
33. 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.
34. 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](mailto:cru@cimb.com).