

Terms and Conditions
CIMB Bank “Reward for Cash Plus Personal Loan Application via CIMB Bank Website Online”
Campaign

The Campaign Period

1. The CIMB Bank “Reward for Cash Plus Personal Loan Application via CIMB Bank Website Online” campaign (“**this Campaign**”) is organized by CIMB Bank Berhad, (13491-P) (“**CIMB Bank**”) and shall run from 1st March 2019 to 30th April 2019, both dates inclusive (“**Campaign Period**”).
2. CIMB Bank reserves the right upon giving prior notice of fourteen (14) days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility

3. This Campaign is open exclusively to all Malaysian citizens who are eligible to apply for CIMB Bank’s Cash Plus Personal Loan (“**CIMB Personal Loan**”) except for the following persons/entities:
 - (i) Permanent and/or temporary staff or employees of CIMB Bank (including its subsidiaries and/or related companies) and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - (ii) Representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB Bank (including its subsidiaries and/or related companies) and their permanent and/or contract employees and/or their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - (iii) Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives

(hereinafter collectively referred to as the “**Eligible Participant(s)**”).

Participating Criteria

4. Eligible Participant(s) applying new CIMB Personal Loan via CIMB Bank’s Website must meet the following requirements:
 - (i) Malaysian citizens of at least 21 years of age; and
 - (ii) Apply and upload completed documentation for CIMB Personal Loan during the Campaign Period via CIMB Bank’s website at (<https://www.cimbbank.com.my/en/personal/products/loans/personal-loans/cash-plus-personal-loan-application-form.html>) by following the steps mentioned therein and upon reaching the ‘Upload Documents’ section in Step 3 of the application process, upload the requisite documents as listed in the page immediately thereafter by choosing ‘Upload Scans or Pictures’. For the

avoidance of doubt, Eligible Participant(s) who clicked on the 'Upload Later' or 'Scan your documents and send them to us via email' button and did not upload the required documents immediately when submitting the application does not satisfy the participating criteria under this Campaign; and

- (iii) The full disbursement amount of the approved CIMB Personal Loan is not less than Ringgit Malaysia Thirty Thousand (RM30,000) ("**Minimum Disbursement Amount**"); and
- (iv) CIMB Personal Loan amount has been approved, fully disbursed within the Campaign Period by CIMB Bank to the Eligible Participant's CIMB Bank or other beneficiary banks' Current/Savings account; and
- (v) Eligible Participant(s) has paid first instalment of their CIMB Personal Loan before the due date.

(hereinafter collectively referred to the requirements in Clause 4 as "**Participating Criteria**").

Gift

5. The Eligible Participant(s) shall be entitled to the following one-time monthly interest waiver ("**Interest Waiver**") upon meeting all the participating criteria as stipulated in Clause 4, subject to a maximum amount of RM300 or RM500 per Eligible Participant(s) throughout the entire Campaign Period as stated below:

Channel	Disbursed Loan Amount	Eligible Amount of One-Time Monthly Interest Waiver (" Interest Waiver ")	*Extra reward for CIMB@Work Customer (" Gift ")
CIMB Bank Website (CIMB Clicks will be linked to CIMB Bank Website)	RM30,000 – RM50,000	Up to RM300	RM50 Parkson Voucher
	RM50,001 and above	Up to RM500	

*For clarity purpose, CIMB@Work Customer means CIMB Bank customer who opens Conventional/Islamic Current Account or Saving Account ("CASA/CASA-i") as a payroll account.

The below table illustrate the examples of both scenarios for different range of disbursed loan amount.

Scenario	Disbursed Loan Amount	Effective Interest Rate (p.a.)	Monthly Repayment	First Month Interest**	Eligible One-Time Monthly Interest Waiver
A	RM35,000	12.31%	RM785	RM365.93	RM300
B	RM55,000	12.31%	RM1233	RM575.03	RM500

**The actual interest payment may vary from the illustration above subject to outstanding principal closing balance and number of days from the disbursement to the 1st instalment due date.

6. Subject to the terms and conditions herein, an Eligible Participant is eligible to receive a maximum of one (1) time Interest Waiver throughout the Campaign Period.
7. The Interest Waiver will be credited to the Eligible Participants' active CASA/CASA-i within fourteen (14) weeks from the end of the Campaign.
8. Subject to terms and conditions herein, the Gift will be delivered to the Eligible Participant(s)' corresponding address via registered mail within fourteen (14) weeks after the end of Campaign Period. CIMB Bank will not entertain any request from any Eligible Participant(s) to deliver the Gift(s) to any third party address. The Gift(s) are not exchangeable for cash, credit or kind, in part or in full.
9. Eligible Participant(s) shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with CIMB Bank. The notification and/or delivery of the Gift(s) by CIMB Bank will be based on each Eligible Participant(s)' telephone number and mailing address in Malaysia maintained with CIMB Bank. The delivery of the Gift(s) is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address that is based outside Malaysia. Eligible Participant(s) with mailing address that are based outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect the Gift(s) from a CIMB Bank branch. For Eligible Participant(s) who do not have a mailing address in Malaysia, the Eligible Participant(s) who are entitled to the Gift(s) must contact CIMB Customer Service officer at telephone number 03-6204 7788 to notify CIMB Bank of either the collection of the Gift(s) from a CIMB Bank branch or the delivery of the Gift(s) to a given mailing address in Malaysia. CIMB Bank shall not be responsible to the Eligible Participant(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Gift(s) in the event the Eligible Participant(s)' telephone number and/or mailing address in CIMB Bank's record is not current or correct.
10. Acceptance and usage of the Gift(s) by the Eligible Participant(s) is subject to the terms and conditions set by the vendor/ supplier. Any dispute and/or enquiries pertaining to the Gift(s) shall be made directly to the vendor/ supplier and CIMB Bank shall not be held responsible or liable for the usage and/or non usage of the Gift(s) by the Eligible Participant(s). To the fullest extent permitted by law, CIMB Bank expressly exclude and disclaim any representations, warranties or endorsement, implied or express, written or oral, of all Gift(s) and will not assume any responsibility for the Gift(s) offered under this Campaign. Any queries or complaints in relation to the Gift(s) should be referred to the vendor/ supplier of the Gift(s). CIMB Bank excludes any warranties of quality, merchantability or fitness for purpose in respect of the Gift(s). The Gift(s) have not been certified by CIMB Bank and under no circumstances shall the inclusion of any Gift(s) in this Campaign be construed as an endorsement or recommendation of the Gift(s) by CIMB Bank. CIMB Bank's liability with regards to the Gift(s) is only to bear the purchase price for the same.

General Terms and Conditions

11. CIMB Bank will review, consider and decide on CIMB Personal Loan applications submitted under this Campaign at its discretion and may request for any further supporting documents as it deems fit. For the avoidance of doubt, CIMB Bank has sole

and absolute discretion to determine if the supporting documents are sufficient for the purpose of processing the CIMB Personal Loan application submitted to CIMB Bank.

12. By participating in this Campaign, the Eligible Participant(s) is deemed to have read, understood and agreed to be bound by the Terms and Conditions as well as consented to CIMB Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at www.cimbbank.com.my and agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Gift(s) to be given away and the determination of the Eligible Participant(s), shall be final, binding and conclusive.
13. The Eligible Participant(s)' CIMB Personal Loan account (i) MUST not be in breach of the terms and conditions governing the CIMB Personal Loan 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 Bank during the Campaign Period and/or before the crediting of the Gift(s), otherwise the Eligible Participant(s) will be disqualified from participating in this Campaign and/or the Gift(s) will be forfeited.
14. CIMB Bank reserves the right at its sole discretion to disqualify any Eligible Participant(s) that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.
15. CIMB Bank reserves the right to substitute the Gift(s) 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 Participant(s). For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB Bank shall not entitle any of the Eligible Participant(s) or any other persons whatsoever to any claim or compensation against CIMB Bank for any losses or damages suffered or incurred by the Eligible Participant(s) as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.
16. By participating in this Campaign, the Eligible Participant(s) hereby agree that CIMB Bank shall not in any manner whatsoever be liable or held responsible to the Eligible Participant(s) if CIMB Bank 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 Bank's control or due to any factor in a nature of a force majeure which is beyond CIMB Bank's reasonable control.
17. CIMB Bank shall not be liable to any Eligible Participant(s) 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 Participant(s) of the Short Message Service ("**SMS**") unless the same shall arise from and are caused directly by CIMB Bank's gross negligence or wilful default.
18. CIMB Bank 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 Participant(s) in respect of the Amendment shall be effected at CIMB Bank's absolute discretion through any one of the following means of communication, namely,

via electronic communication display at CIMB Bank's website and CIMB Bank's branches or CIMB Bank's Currency Exchange counters where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Eligible Participant(s) upon request; or by effecting an advertisement regarding the Amendment in one newspaper of CIMB Bank's choice or by any other means of notification which CIMB Bank may select and the Amendment shall be deemed as binding on the Eligible Participant(s) as from the date of notification of the Amendment or from such other date as may be specified by CIMB Bank in the notification. Eligible Participants/Customers acknowledge and 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 changes or variations to these terms and conditions.

19. No compensation in cash or any kind shall be given to the Eligible Participant(s) for any losses or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.
20. These Terms and Conditions (as amended from time to time pursuant to Clause 18) 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 Personal Loan and terms and conditions governing CIMB Personal Loan which shall apply in addition to the Terms and Conditions herein.
21. 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 the Bank in relation to or which are applicable to the Campaign or any matters herein.
22. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of these terms and conditions, the English version of these terms and conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Eligible Participant(s) and noted and acknowledged by CIMB Bank in its records that the Bahasa Malaysia version of the CIMB Personal Loan terms and conditions has been selected by Eligible Participant(s) to govern the operation of the Eligible Participant(s)' use of CIMB Personal Loan, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.
23. For feedbacks and/or complaints related to this Campaign, the Eligible Participants' may contact CIMB Bank's Customer Resolution Unit bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB Bank may change by notification to the Eligible Participants'): CIMB Bank Berhad, Customer Resolution Unit, P.O.Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan / Tel: +603 6204 7788 / Fax: +603 2691 3248/ Email: cru@cimb.com