

SpeedSend Zero Fee Campaign Terms & Conditions

Campaign Period

1. The CIMB Islamic Bank “**Zero Fee Campaign**” (“the Campaign”) is organized by CIMB Islamic Bank Berhad (671380-H) (“**CIMB Islamic Bank**”) and shall run from 3 December 2018 – 31 March 2019 both dates inclusive (“Campaign Period”). CIMB Islamic Bank reserves the right upon giving prior notice of fourteen (14) calendar days to change the commencement and/or to determine the expiry date of the Campaign Period.

Eligibility

2. This Campaign is open to all Eligible Customer(s) aged 18 and above who perform the SpeedSend Send money transfer transaction via CIMB Islamic Bank branches or CIMB Islamic Bank’s retail agents or *CIMB Clicks during the Campaign Period.

The following persons/entities shall NOT be eligible to participate in the Campaign:

- (i) Permanent, contract and/or temporary staff or employees of CIMB Islamic Bank (including its subsidiaries and related companies) involved in the execution of the Campaign and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
- (ii) Representative and/or agents (including advertising and promotion agents) of CIMB Islamic Bank, (including their respective subsidiaries and related companies) involved in the execution of the Campaign; and/or
- (iii) Representatives and/or agents (including advertising and campaign agents, 3rd party vendors and service providers) of CIMB Islamic Bank (including its subsidiaries and related companies) involved in the execution of the Campaign and their permanent and/or contract employees and their immediate family members (i.e. spouses, children, parents, brothers and sisters);and/or
- (iv) Non-individual entities including Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers.

Campaign Promotion

3. Each Eligible Customer will be entitled to zero transaction fee for every successful SpeedSend transaction done to the following countries during the Campaign Period:
 - a. United States of America
 - b. UK
 - c. Australia
 - d. Hong Kong
 - e. Austria
 - f. Netherlands
 - g. Ireland
 - h. Belgium
 - i. France
 - j. Portugal
 - k. Norway
 - l. Finland
 - m. Denmark
 - n. Germany
 - o. Italy
 - p. Spain

4. CIMB Islamic Bank reserves the right to forfeit the offer in the event of a reversal of transactions or cancellation or termination of the transaction and/or account during the Campaign Period and/or failure to comply with any of the terms and conditions herein.

General Terms and Conditions

5. By participating in this Campaign, the Eligible Customer is deemed to have read, understood and agreed to be bound by these Terms and Conditions and the decisions of CIMB Islamic Bank.
6. CIMB Islamic Bank shall be entitled to publish and/or display materials and/or information, including but not limited to the names, photographs and city of residence of the Eligible Customer(s) under this Campaign for marketing, advertising and publicity purposes in any manner it deems appropriate. By taking part in this Campaign, the eligible Customer(s) hereby expressly authorizes CIMB Islamic Bank to publish and/or display the Eligible Customer's name, photographs and city of residence for advertising and publicity purposes.
7. CIMB Islamic Bank shall be entitled to vary, delete or add to any of these Terms and Conditions or any part thereof and/or substitute or replace the offer under this Campaign and/or to extend, modify, shorten, discontinue, cancel, terminate or suspend the Campaign at any time by providing prior notice of twenty one (21) business days to the Eligible Customers and the notice shall be posted through www.cimbislamic.com website or through any other channel or channels that the CIMB Islamic Bank may deem as appropriate.
8. For feedbacks and/or complaints related to the Campaign, Eligible Customers may contact CIMB Islamic Bank's Customer Resolution Department bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB Islamic Bank may change by notification to the Eligible Customers): Customer Resolution Department, Level 19, Menara Bumiputra-Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur Tel: 603-6204 7788/Fax: 603 2691 3248/cru@cimb.com.