

CIMB CLICKS DUITNOW NRIC REGISTRATION 2022 CAMPAIGN

TERMS AND CONDITIONS

1. The “**CIMB Clicks DuitNow NRIC Registration 2022**” Campaign (“**Campaign**”) is jointly organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] (“**CIMB Islamic Bank**”). Every mention of “**CIMB**” refers to CIMB Bank and CIMB Islamic Bank.

The Campaign Period

2. The Campaign shall run from 00:00 hours (GMT+8) on 26th September 2022 to 23:59 hours (GMT+8) on 30th November 2022, 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 expiry date of the Campaign Period.

Eligibility

4. All new and existing CIMB Clicks customers whose CIMB savings/-i or current account/-i have been registered with CIMB Clicks’ online banking facility (“**Participating Accounts**”) are eligible to participate in this Campaign save for the categories of persons/entities listed in Clause 5 below (hereinafter referred to as the “**Eligible Participants**”).
5. The following persons/entities shall NOT be eligible to participate in this Campaign to win the Prizes (hereinafter defined at Clause 6 below):
 - a. Representatives and/or agents (including advertising and campaign agents, 3rd party vendors and service providers) of CIMB (including its subsidiaries and related companies) and their permanent, temporary and/or contract employees and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - b. Customers whose Participating Accounts have been terminated, suspended, cancelled or dormant within the Campaign Period; and/or
 - c. Customers whose accounts with CIMB have been deemed to be delinquent or is not in good standing as may be determined by CIMB at its sole and absolute discretion; and/or
 - d. Customers who have been declared as a bankrupt or wound-up, have had legal proceedings of any nature instituted against them, or shall have been declared as being of unsound mind; and/or
 - e. Individuals below the age of 18 years.

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

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Prizes

6. The following prizes (“Prize”) are available to the selected winners of this Campaign:

Campaign Period	Prize Category	Prize	Number of Winners
26 th Sept 2022 – 30 th Nov 2022	Cash Reward Prize	RM3 cash reward	50,000 winners
	Exclusive Prize	RM888 Touch ‘N Go eWallet Reload PIN	2 winners

Campaign Mechanics

7. In order to stand to win the Prize, the Eligible Participants must successfully register his/her DuitNow NRIC/Passport number (hereinafter defined at Clause 8 below) via: (i) CIMB Clicks mobile application; and/or (ii) CIMB Clicks online banking portal (“Participating Criteria”).
8. For the purposes of these Terms and Conditions, the expression of “DuitNow NRIC/Passport” shall mean the Eligible Participants’ MyKad number or passport number that has been linked with any of his/her Participating Accounts to enable him/her to use CIMB’s DuitNow services.
9. The tracking of the Eligible Participants’ fulfilment of the Participating Criteria shall be based on the DuitNow NRIC/Passport number registration dates and time (Malaysian Time) throughout the Campaign Period.
10. The Eligible Participants acknowledge and agree that any determination by CIMB as to whether the Participating Criteria have been fulfilled shall be conclusive and shall not be challenged in any manner whatsoever.

Winner Selection Process

Winner Selection by Prize Category

11. Cash Reward Prizes

At the end of the Campaign Period, subject always to Clause 15 below, the first 50,000 Eligible Participants who fulfil the Participating Criteria shall be declared as the “Cash Reward Prize Winners”.

12. Exclusive Prizes

- a. At the end of the Campaign Period CIMB’s automated system will randomly shortlist a list of potential winners from the pool of Eligible Participants who have fulfilled the Participating Criteria within the Campaign Period (“Potential Winners”).

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- b. Potential 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 Winners will be required to answer one (1) question correctly by replying to the said SMS.
 - c. Subject to Clause 15 below, the first TWO (2) Potential Winners who reply to the SMS with the correct answer will be declared as the Exclusive Prize winners ("**Exclusive Prize Winners**"). For the avoidance of doubt, only Potential Winners who have a valid email address and mobile numbers registered with Maxis, Celcom, DiGi, Tune Talk or U Mobile telecommunication service providers in Malaysia maintained in CIMB's records will be entitled to win the Exclusive Prize under this Campaign.
 - d. 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.
13. It shall be the Eligible Participants' responsibility to ensure their mobile numbers, email addresses and/or mailing addresses provided are current and updated with CIMB. CIMB shall not be responsible to the Eligible Participants for any loss (including any loss of opportunity and consequential loss flowing therefrom) suffered or for any failure to fulfil the delivery of the Prizes if such loss or failure is due to the Eligible Participants' mobile numbers, email addresses and/or mailing addresses in CIMB's record being outdated or inaccurate.
14. An Eligible Participant is eligible to win a maximum of one (1) Cash Reward Prize and one (1) Exclusive Prize only under this Campaign throughout the Campaign Period.
15. The Eligible Participants' DuitNow NRIC/Passport number must remain linked to his/her Participating Account throughout the Campaign Period to be eligible to be declared as a Cash Reward Prize Winner and/or Exclusive Prize Winner.
16. At the time of selection of the Cash Reward Prize Winner and Exclusive Prize Winner (hereinafter collectively referred to as the "**Winners**"), the Eligible Participants' Participating Accounts (a) **MUST** be in good standing; and (b) **MUST NOT** be in breach of any of the Terms and Conditions herein and/or the agreements which govern the Participating Accounts; and (c) **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 in any manner as may be determined by CIMB during the Campaign Period. Otherwise, the Eligible Participants will be disqualified from participating in this Campaign and/or being the Winner under this Campaign.
17. In the event that there are insufficient Cash Reward Prize Winners and/or Exclusive Prize Winners at the end of the Campaign Period, the remaining number of Cash Reward Prizes and Exclusive Prizes shall be forfeited by CIMB.

Prize Fulfilment

18. CIMB will notify the Winners at the end of the Campaign Period via: (a) electronic communication display at CIMB's website at www.cimbclicks.com.my; or (b) via electronic mail; or (c) SMS to the

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Winners' mobile numbers maintained with CIMB; or (d) via push notification, or by any other means of notification as may be selected by CIMB.

19. Prize fulfilment

a. Cash Reward Prize Category

- i. The Cash Reward Prize Winners will receive the Cash Reward Prize within twelve (12) weeks after the end of the Campaign Period.
- ii. The Cash Reward Prize will be credited into any of the Cash Reward Prize Winner's Participating Accounts as may be selected by CIMB. CIMB will not entertain any requests from the Cash Reward Prize Winners to credit the Cash Reward Prize to any other accounts maintained by the Cash Reward Prize Winner with CIMB, or any other accounts maintained with other banks, or any other third party's bank accounts.

b. Exclusive Prize Category

- i. The Exclusive Prizes will be sent to the Exclusive Prize Winners in the form of an electronic reload PIN code via SMS/push notification/email as may be selected by CIMB within twelve (12) weeks after the end of the Campaign Period.
- ii. The Exclusive Prizes must be redeemed within the stipulated validity period, failing which the Exclusive Prizes may be forfeited by the relevant provider automatically without further notice to the Exclusive Prize Winners and the Exclusive Prize Winners will thereafter not be eligible to redeem the Exclusive Prizes. In such circumstances, CIMB shall bear no responsibility to replace the Exclusive Prizes under any circumstances whatsoever.

20. 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 send the Prizes to other email/mobile number/address.

General Terms and Conditions

21. 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 Prizes awarded and such decisions shall be final, binding and conclusive.

22. CIMB reserves the right at its sole discretion to disqualify any Eligible Participants that it determines to have tampered with the entry process, or to have acted in breach of or have potentially breached these Terms and Conditions.

23. CIMB reserves the right to substitute the any of the Prizes with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving fourteen

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(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.

24. 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.
25. 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 or email unless the same shall arise from and are caused directly by CIMB's gross negligence or wilful default.
26. 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 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'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.
27. 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, variation, deletion, addition or alteration of the Terms and Conditions herein.
28. These Terms and Conditions (as amended from time to time pursuant to Clause 26) 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 and the prevailing terms and conditions governing the Participating Accounts which shall apply in addition to the Terms and Conditions herein.

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29. Any query, feedback, concern, issue or complaint by the Eligible Participants pertaining to the current account-i or savings account-i 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 account-i or savings account-i under CIMB Islamic Bank.

30. 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.

31. 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.

32. For feedbacks and/or complaints related to this Campaign, the Eligible Participants may contact CIMB's Customer Resolution Unit bearing the following address, telephone and facsimile numbers (or bearing such other address, 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.