

TERMS AND CONDITIONS
CIMB OCTO Cash 'n' Gold 2026 Campaign

Campaign Period

1. The "CIMB OCTO Cash 'n' Gold 2026 Campaign" ("Campaign") is organised by CIMB Bank Berhad (197201001799 (13491-P)) ("CIMB").
2. The Campaign shall commence on **1st February 2026 at 00:01 hours (GMT+8)** and end on **31st May 2026 at 23:59 hours (GMT+8)**, both dates inclusive ("Campaign Period").
3. CIMB reserves the right upon giving adequate prior notice of seven (7) calendar days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility

4. All new and existing active CIMB customers shall be eligible to participate in this Campaign ("Eligible Participants"). Eligible Participants must have a CIMB Current or Savings or a CIMB Current or Savings Islamic ("CASA-i") accounts registered with CIMB for CIMB Clicks online banking facility ("Participating Account(s)").
5. The following categories of persons/entities shall **NOT** be eligible to participate in this Campaign: -
 - a. Permanent, contract and/or temporary 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. Small medium enterprise/enterprise banking/commercial and corporate customers as may be determined by CIMB, including but not limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organisations, societies, and professional partnerships; and/or
 - c. Customers who have been declared bankrupt or wound up or otherwise have had legal proceedings of any nature instituted against them; and/or
 - d. Individuals below the age of eighteen (18) years.
6. By participating in this Campaign, the customer represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

Prize(s)

7. The following prizes shall be available to the winners of this Campaign: -

Prize Category	Prize	Total Number of Winners
Grand Prize	20g eGold	1 winner
Consolation Prize	Cash Prize of RM1,000	12 winners
QR New User Reward Prize	RM5 Cashback	30,000 winners
QR 7-day Streak Prize	Up to RM30 Cashback	77,960 winners
DuitNow Angpau / Duit Raya Reward Prize	RM8 Cashback	2,200 winners

The Grand Prize, Consolation Prize, QR New User Reward Prize, QR 7-day Streak Prize and DuitNow Angpau / Duit Raya Reward Prize shall hereinafter be collectively referred to as the "Prize(s)" and shall be fulfilled by CIMB in the manner hereinafter stated in these Terms and Conditions.

8. Notwithstanding **Clause 7** above, the prize category titled "**QR New User Reward Prize**" is exclusively available to Eligible Participants who have not performed any DuitNow QR Pay-to-merchant transactions via the CIMB OCTO application in the six (6) months preceding the Campaign launch date.

9. Notwithstanding **Clause 7** above, the prize categories titled “**QR 7-day Streak Prize**” is open only to Eligible Participants who have received an invitation via CIMB OCTO application’s push notification from CIMB during the Campaign Period to participate in the “**QR 7-day Streak Prize**” prize category.
10. Subject to **Clauses 7, 8 and 9** above, each Eligible Participant is entitled to win a maximum of: -
 - a. One (1) DuitNow Angpau / Duit Raya Reward Prize; **AND**
 - b. One (1) QR New User Reward Prize; **AND**
 - c. Up to RM30 Cashback of QR 7-day Streak Prize; **AND**
 - d. One (1) Grand Prize; **OR** One (1) Consolation Prize,

ONLY throughout the Campaign Period.

Campaign Mechanics & Participating Criteria

11. In order to stand a chance to win the Prize(s) referred to in **Clause 7** above, Eligible Participants may earn entries (“**Entry(ies)**”) by completing the applicable Eligible Transaction(s) during the Campaign Period. Each Prize may be subject to different Eligible Transaction(s) requirements, as specified for that Prize as follows:

Transaction Type	Prize Category	Eligible Transaction(s)	Minimum transaction amount per transaction (RM)	No of Entry(ies) earned
DuitNow QR Pay-to-merchant	Grand Prize and Consolation Prize	Perform one (1) Eligible DuitNow QR Pay-to-merchant Transaction(s) (as defined at Clause 12 below) via CIMB OCTO Mobile App.	RM10	One (1) Entry earned per Eligible Transaction(s)
FPX		Perform one (1) Eligible FPX Transaction(s) (as defined at Clause 12 below) via CIMB OCTO Mobile App.	RM10	One (1) Entry earned per Eligible Transaction(s)
JomPAY		Perform one (1) Eligible JomPAY Transaction(s) (as defined at Clause 12 below) via CIMB OCTO Mobile App.	RM10	One (1) Entry earned per Eligible Transaction(s)
Top Up		Perform one (1) Eligible Top Up Transaction(s) (as defined at Clause 12 below) via CIMB OCTO Mobile App.	RM10	One (1) Entry earned per Eligible Transaction(s)
DuitNow QR Pay-to-merchant	QR New User Reward Prize	Perform one (1) Eligible DuitNow QR Pay-to-merchant Transaction(s) (as defined at Clause 12 below) via CIMB OCTO Mobile App. <i>*this prize shall be awarded on a first-come, first-served basis</i>	RM10	Not applicable
	QR 7-day Streak Prize	Perform one (1) Eligible DuitNow QR Pay-to-merchant Transaction(s) for seven (7) consecutive days (as defined at Clause 12 below) via CIMB OCTO Mobile App.	RM10	Not applicable

		<i>*Winners are selected based on random selection</i>		
DuitNow QR Peer-to-peer	DuitNow Angpau / Duit Raya Reward Prize	<p>Perform ten (10) Eligible DuitNow QR Peer-to-peer Transaction(s) per week (as defined at Clause 12 below) via CIMB OCTO Mobile App.</p> <p><i>*this prize shall be awarded on a first-come, first-served basis</i></p>	RM10	Not applicable

12. For the purposes of this Campaign, “**Eligible Transaction(s)**” shall mean: -

Eligible Transaction(s) Type	Description
DuitNow QR Pay-to-merchant	A successful payment to a DuitNow QR participating local merchant via ‘DuitNow QR’ function with a minimum transaction value of RM10.00 in the CIMB OCTO Mobile App which must be linked to any of the Eligible Participants’ Participating Account(s)
DuitNow QR Peer-to-peer	A successful fund transfer to a DuitNow QR recipient via the ‘DuitNow QR’ function with a minimum transaction value of RM10.00 in the CIMB OCTO Mobile App which must be linked to any of the Eligible Participants’ Participating Account(s)
FPX	A successful payment with a minimum transaction value of RM10.00 to any of the FPX merchants via CIMB Clicks (authorised by SecureTAC Approval via the CIMB OCTO App only) using any of the Eligible Participants’ Participating Account(s)
JomPAY	A successful payment of any bills or invoices with a minimum transaction value of RM10.00 via the ‘JomPAY’ function in the CIMB OCTO Mobile App. This includes both immediate and scheduled JomPAY transactions which must be linked to any of the Eligible Participants’ Participating Account(s)
Top Up	A successful prepaid reload or internet plan transaction with a minimum transaction value of RM10.00 made via the ‘Top Up’ function in the CIMB OCTO Mobile App which must be linked to any of the Eligible Participants’ Participating Account(s)

13. All Eligible Transaction(s) shall be made via CIMB OCTO Mobile App and CIMB Clicks online banking facility using funds from any of the Eligible Participants’ Participating Account(s).

14. The tracking of the Eligible Transaction(s) 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 any determination by CIMB as to whether any particular transaction qualifies as an Eligible Transaction(s) shall be final, binding and conclusive and such determination shall not be challenged in any manner whatsoever.

Winners Selection

Winners Selection:

16. a. **Grand Prize & Consolation Prize:**

- a. To be eligible to win the Grand Prize or Consolation Prize, Eligible Participants must have a minimum of forty (40) Entry(ies).
- b. At the end of the Campaign Period, CIMB will shortlist a number of Eligible Participants from the pool of Eligible Participants who have earned a minimum of forty (40) Entry(ies) to be in the running to win the Grand Prize or Consolation Prize (“**Potential Grand Prize and Consolation Prize Winners**”).
- c. Potential Grand Prize and Consolation Prize Winners whose mobile numbers are registered and maintained in CIMB’s records will be contacted by CIMB via short message service (“**SMS**”). The Potential Grand Prize and Consolation Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
- d. The first (1) Potential Grand Prize and Consolation Prize Winner who reply to the SMS in the fastest time and with the correct answer will be declared as the Grand Prize Winner (“**Grand Prize Winner**”).
- e. The subsequent twelve (12) Potential Grand Prize and Consolation Prize Winners who reply to the SMS in the fastest time and with the correct answer will be declared as the Consolation Prize Winners (“**Consolation Prize Winners**”).
- f. All question-and-answer sessions will be judged and decided by a panel of judges selected by CIMB and the decisions of the panel of judges selected by CIMB shall be final, binding and conclusive.
- g. CIMB will attempt to contact the first (1) Potential Grand Prize and Consolation Prize Winner who replied to the SMS in the fastest time and with the correct answer on a working weekday between 8.30 AM to 5.30 PM with a maximum of three (3) consecutive attempts with at least one (1) hour interval via their registered mobile contact number after the end of the Campaign Period. In the call, CIMB will: -
 - aa. inform them of their shortlisting as a Potential Grand Prize Winner;
 - bb. validate their e-Gold Investment Account (“**eGIA**”) details (where the Potential Grand Prize Winner has an existing eGIA account); and/or
 - cc. ask the Potential Grand Prize Winner to open a new eGIA account via CIMB Clicks website subject to an investment in a minimum of 1g of gold within thirty (30) days from the date of CIMB’s contact (where the Potential Grand Prize Winner does not have an existing eGIA account).
- h. A valid CASA-i is a prerequisite to opening an eGIA account. Potential Grand Prize Winner must ensure that they read and understand all the applicable terms and conditions relating to eGIA prior to opening an eGIA account. These terms and conditions are available at www.cimb.com.my.
- i. As the Grand Prize will be credited into the Potential Grand Prize Winner’s eGIA account, the Potential Grand Prize Winner must have a valid, active and existing eGIA account at the point of fulfilment in order to be declared as “**Grand Prize Winner**”.
- j. If any of the Potential Grand Prize Winner shall fail to have a valid, active and existing eGIA account at the point of fulfilment, CIMB shall have the right to either forfeit the Grand Prize **OR** award the Grand Prize to the next Potential Grand Prize Winner who had replied to CIMB’s SMS with the correct answer and have a valid, active and existing eGIA account. The Potential Grand Prize Winner may opt to receive the Grand Prize as cash prize equivalent to the value of the 20g of eGold prize, which will be credited into their Participating Account(s). The equivalent cash value will be based on the prevailing gold price

at the time of fulfilment, as determined by CIMB. CIMB reserves the right to determine the valuation method and fulfilment process in accordance with internal policies.

k. The value of the Grand Prize is subject to market price fluctuations. CIMB will determine the value of the eGold based on the prevailing gold price at the time of prize fulfilment. As such, the actual value of the Grand Prize received by the winner may differ from any indicative value stated in campaign materials. CIMB shall not be held liable for any loss, difference, or variation arising from changes in gold prices before, during, or after the Campaign Period.

l. The Consolation Prize will be credited into the Consolation Prize Winners' Participating Account(s) in accordance with **Clauses 21 to 32** below.

b. **QR New User Reward Prize:**

- i. The first seven-thousand five-hundred monthly (7,500) Eligible Participants who perform one (1) DuitNow QR-Pay to merchant payment in each campaign month over the course of the Campaign Period will be declared as QR New User Reward Prize Winners ("**QR New User Reward Prize Winners**").
- ii. Such entitlement is subject to the availability of the QR New User Reward Prize allocation and the maximum QR New User Reward Prize stipulated in **Clause 10** above.
- iii. For the avoidance of doubt, the QR New User Reward Prize category is strictly reserved for Eligible Participants who have not performed any DuitNow QR Pay-to-merchant transaction(s) via CIMB OCTO mobile application in the past six (6) months preceding the Campaign launch date, as stipulated in **Clause 8** above.
- iv. Each determination of QR New User Reward Prize Winners by CIMB shall be final, binding and conclusive.

c. **QR 7-day Streak Prize:**

- i. In accordance with **Clause 9** above, the QR 7-day Streak Prize is open to Eligible Participants who receive an invitation via CIMB OCTO mobile application's push notification during the Campaign Period only. Eligible Participants who do not receive the invitation through the CIMB OCTO mobile application shall not be eligible for this reward, regardless of any other Eligible Transaction(s) performed as stipulated in **Clauses 11 and 12** above.
- ii. The cashback amount awarded can range from RM3 to RM30 once the Eligible Participants has performed one (1) DuitNow QR merchant payment for **seven (7) consecutive days**. Eligible Participants can win a maximum of one QR 7-day Streak Prize per month only.
- iii. At the end of every two weeks, CIMB will select nine-thousand seven-hundred and forty-five (9,745) Eligible Participants who have performed one (1) DuitNow QR Pay-to-merchant payment for **seven (7) consecutive days** over the course of the Campaign Period as QR 7-day Streak Prize Winners ("**QR 7-day Streak Prize Winners**"). Each two-week cycle has a fixed and limited reward allocation ("**Bi-Weekly Cap**"). Once the Bi-Weekly Cap is reached, no additional winners will be selected for that cycle. The selection process resets at the start of each new two-week cycle. The Bi-Weekly Cap on the number of QR 7-day Streak Prize Winners is illustrated below:

Campaign Month	Weeks	No.of Winners
February	1 st February 2026 – 15 th February 2026	9,745 winners
	16 th February 2026 – 28 th February 2026	9,745 winners
March	1 st March 2026 – 15 th March 2026	9,745 winners
	16 th March 2026 – 31 st March 2026	9,745 winners
April	1 st April 2026 – 15 th April 2026	9,745 winners
	16 th April 2026 – 30 th April 2026	9,745 winners

May	1 st May 2026 – 15 th May 2026	9,745 winners
	16 th May 2026 – 31 st May 2026	9,745 winners

- iv. All decisions made by CIMB in relation to the winner selection process are final and binding, and no correspondence or appeal will be entertained.
- v. For the avoidance of doubt, “consecutive days” refers to seven (7) back-to-back calendar days without any missed day. Failure to perform an Eligible DuitNow QR merchant payment on any one (1) day will reset the count, and the customer must begin a new seven (7) consecutive-day cycle to meet this requirement.
- vi. Such entitlement is subject to the availability of the QR 7-day Streak Prize allocation and the maximum QR 7-day Streak Prize stipulated in **Clause 10** above.
- vii. Each determination of QR 7-day Streak Prize Winners by CIMB shall be final, binding and conclusive.
- d. **DuitNow Angpau / Duit Raya Reward Prize:**
 - i. The first five-hundred and fifty (550) Eligible Participants who perform ten (10) DuitNow QR Peer-to-peer transactions per week over the course of first two weeks of Chinese New Year and first two weeks of Hari Raya within the Campaign Period will be declared as DuitNow Angpau / Duit Raya Reward Prize Winners respectively (“**DuitNow Angpau / Duit Raya Reward Prize Winners**”).
 - ii. For the avoidance of doubt, the campaign period for the purposes of the DuitNow Angpau Reward shall commence on 17 February 2026 and conclude on 2 Mar 2026, while the campaign period for the purposes of the DuitNow Duit Raya Reward shall commence on 21 March 2026 and conclude on 3 April 2026.
 - iii. Such entitlement is subject to the availability of the DuitNow Angpau / Duit Raya Reward Prize allocation and the maximum DuitNow Angpau / Duit Raya Reward Prize stipulated in **Clause 10** above.
 - iv. Each determination of DuitNow Angpau / Duit Raya Reward Prize Winners by CIMB shall be final, binding and conclusive.

- 17. Subject to the terms and conditions herein, CIMB reserves the right to forfeit the Prize(s) in the event if there is an insufficient number of Winners selected after the end of the Campaign Period.
- 18. For the avoidance of doubt, all telecommunication charges shall be borne by the Eligible Participants (including any roaming charges incurred by the Potential Grand Prize and Consolation Prize Winner(s), Potential QR New User Reward Prize Winner(s), Potential QR 7-day Streak Prize Winner(s) and Potential DuitNow Angpau / Duit Raya Reward Prize Winner(s) who are not in Malaysia at the point of communication) as a result of CIMB contacting them and CIMB shall not be liable for the same.
- 19. It shall be the Eligible Participants’ responsibility to ensure that their email addresses, mailing addresses and mobile numbers maintained with CIMB are current and updated, and the Eligible Participants shall update and inform CIMB if there are any changes to the said email addresses, mailing addresses and/or mobile numbers. 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 Prize(s) if such loss or failure is due to the Eligible Participants’ email addresses, mailing addresses and/or mobile numbers being outdated or inaccurate.

20. CIMB shall have no obligation to notify the Eligible Participants once the total Prize(s) (referred to in **Clause 7** above) has been fully exhausted at any time during the Campaign Period, whether before or upon its conclusion.

Fulfillment

21. The Grand Prize, Consolation Prize, QR New User Reward Prize, QR 7-day Streak Prize and DuitNow Angpau / Duit Raya Reward Prize Winners shall collectively be referred to as "**Winners**".

22. Notwithstanding anything contained herein to the contrary, CIMB will publish the Winners's name and their IC number (last four (4) digits) via electronic communication display at CIMB Clicks website at www.cimbclicks.com.my.

23. Winners shall receive a notification through email and/or SMS and/or Push Notification and/or any other means of notification, which CIMB may select at its absolute discretion informing them of their win, the Prize(s) won, and any redemption instructions if applicable.

24. QR New User Reward Prize Winners, QR 7-day Streak Prize Winners and DuitNow Angpau / Duit Raya Reward Prize Winners shall have their Prize(s) credited into their Participating Accounts by the end of the day following the date of their performance of the relevant Eligible Transaction(s) and shall thereafter be notified via one or more of the methods set out in **Clause 23** above. In exceptional cases, it may take up to two (2) weeks. The cashback will be credited with the following description: CA/SA BONUS/INCENTIVE REWARD.

25. Subject to these Terms and Conditions, the Consolation Prize and Grand Prize will be credited into the Winners' Participating Account(s) and/or eGIA account within sixteen (16) weeks after the expiry of the Campaign Period.

26. In order to be eligible to receive the Prize(s), the Eligible Participants must have valid and active Participating Account(s) and/or eGIA accounts in Malaysia at the point of fulfillment of the Prize(s). For the avoidance of doubt, Participating Account(s) and/or eGIA accounts which have been terminated/suspended/blocked for any reason whatsoever at the point of fulfillment shall be deemed to be "*inactive*" for the purposes of this Campaign.

27. The value for Grand Prize to be received by the Grand Prize Winners is subject to the gold price as at the date on which the Grand Prize is credited into the Grand Prize Winner's eGIA account.

28. For the avoidance of doubt all costs, fees and/or expenses incurred or to be incurred by Winners in relation to the Campaign and/or redemption of the Prize(s), are the sole responsibility of the Winners.

29. Additionally, the Winners' Participating Account(s): (a) MUST not be in breach of these Terms and Conditions and/or the agreements governing the Participating Account(s); AND (b) MUST not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any other authorities sanctioned by laws, delinquent and/or invalid or cancelled as determined by CIMB during the Campaign Period and before the fulfillment of the Prize(s), otherwise the Prize(s) he/she is entitled to will be forfeited.

30. The Prize(s) cannot be transferred to any other 3rd party and are not exchangeable for a different Prize of similar value or any other alternatives. Where applicable, the Prize(s) will only be credited into the Eligible Participants' valid Participating Account and the crediting of the Prize(s) will be reflected in the subsequent monthly statement for the said Participating Account. CIMB will not entertain any request from the Winners to credit the Prize(s) to any of his/her other CIMB accounts, or any other accounts maintained with other banks or any third party's accounts.

31. CIMB accepts no responsibility for any tax implications that may arise from the Prize(s) or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Prize(s) remains

the sole responsibility of the Winners. It is the responsibility of the Winner to seek independent advice on the possible implications this may have on his/her own financial situation.

32. CIMB shall reserve the sole right and absolute discretion to substitute any advertised Prize(s) with one of equal value or cash in the sum equivalent to the Grand Prize at the point of fulfilment, if any of the Prize(s) shall be unavailable due to any reason whatsoever. The total value of the substituted Prize(s) will remain unchanged. All substitution decisions are final and binding, and CIMB is not liable for any dissatisfaction resulting from the Prize(s) substitutions.

General Terms and Conditions

33. The Eligible Participants agree that by participating in the Campaign, they: -

- are required to read and understand these Terms and Conditions;
- have accessed, read and confirm their agreement to these Terms and Conditions;
- confirm that the key contract terms affecting their obligations have been adequately explained to them;
- consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participants may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
- agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
- agree that CIMB shall not be liable or held responsible to the Eligible Participants if CIMB is unable to perform in whole or in part any of its obligations in these Terms and Conditions attributable directly or indirectly to:
 - the failure of any mechanical or electronic device, data processing system or transmission line;
 - electrical failure;
 - industrial dispute, war, strike or riot;
 - any act of God beyond CIMB's control; or
 - any factor which is beyond CIMB's reasonable control.

34. The Eligible Participants will be disqualified from participating in the Campaign and/or the Prize(s) will be forfeited if, during the Campaign Period and/or before the crediting of the Prize(s): -

- The Eligible Participants are in breach of the terms and conditions governing the Eligible Participants' Participating Account(s) and/or eGIA accounts;
- The Eligible Participants' Participating Account(s) and/or eGIA accounts is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
- The Eligible Participants' Participating Accounts and/or eGIA accounts is delinquent, invalid or cancelled by the Eligible Participants or CIMB.

35. CIMB shall have the right to disqualify any Eligible Participants that it determines to be: -

- tampering with the entry/participation/application process; and/or
- acting in breach of these Terms and Conditions.

36. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Participants via: -

- announcement at CIMB's website; and/or
- notice at CIMB's branches; and/or
- notice at CIMB's Currency Exchange counters; and/or
- by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Participants for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

37. CIMB shall not be liable to any Eligible Participants or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from: -

- a. The Eligible Participants' participation or non-participation in the Campaign; and/or
- b. Any non-receipt or delayed receipt by the Eligible Participants of the SMS or any other form of communication as may be selected by CIMB,

unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.

38. a. CIMB shall have right to vary, add, delete, or amend any of these Terms and Conditions ("Amendment") by giving twenty-one (21) calendar days' prior notice to the Eligible Participants via: -

- i. announcement at CIMB's website; and/or
- ii. notice at CIMB's branches; and/or
- iii. notice at CIMB's Currency Exchange counters; and/or
- iv. advertisement in one newspaper of CIMB's choice; and/or
- v. by any other means of notification which CIMB may select.

b. The Amendment shall be considered as binding on the Eligible Participants from the date as specified by CIMB in the notification.

c. If the changes are required by law or any rules, regulations, directives, notices and guidelines ("Regulations") then they will take effect in accordance with the law or Regulations and CIMB will inform/give notice to the Eligible Participants about these changes as soon as possible.

d. Eligible Participants 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 variation to these Terms and Conditions.

39. CIMB will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

40. The Eligible Participants shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of the Eligible Participants: -

- a. participation in the Campaign; and/or
- b. receipt, redemption or use of the Prize(s); and/or
- c. breach or failure to comply with these Terms and Conditions.

41. These Terms and Conditions: -

- a. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
- b. are to be read together with the prevailing terms and conditions of CIMB's product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.

42. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which CIMB is subject.

43. If the product/service relating to this Campaign which the Eligible Participants have subscribed is offered by CIMB Bank, any question the Eligible Participants have will be handled by CIMB Bank. Similarly, if the

product/service is offered by CIMB Islamic Bank, Eligible Participants' concern will be addressed by CIMB Islamic Bank.

44. If CIMB does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB has in the future.
45. The Eligible Participants agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
46. a. Eligible Participants may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:

Address: Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: +603 6204 7788
Facsimile No: +603 2691 3248
Email: contactus@cimb.com

b. Eligible Participants may contact CIMB's Contact Centre for any queries in relation to this Campaign and its Terms and Conditions at Telephone No: +603 6204 7788 or email to contactus@cimb.com.

c. CIMB may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

[END]