

TERMS AND CONDITIONS
CIMB OCTO App Raya'25 Campaign

Campaign Period

1. The "CIMB OCTO App Raya'25 Campaign" ("**Campaign**") is organised by CIMB Bank Berhad (197201001799 (13491-P)) ("**CIMB**") and CIMB Islamic Bank Berhad (200401032872 (671380-H)) ("**CIMB Islamic Bank**"). Every mention of "**CIMB**" refers to both CIMB Bank and CIMB Islamic Bank.
2. The Campaign shall commence on **4th March 2025 at 00:01 hours (GMT+8)** and end on **30th April 2025 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**").
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/or
 - b. Customers who have been declared bankrupt or wound up or otherwise have had legal proceedings of any nature instituted against them; and/or
 - c. 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	RM10,000 Cash Prize	1 winner
2 nd Prize	RM1,000 Cash Prize	10 winners
3 rd Prize	RM100 Cash Prize	300 winners
QR Cashback	RM5 Cashback	1,900 winners

The Grand Prize, 2nd Prize, 3rd Prize and QR Cashback 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. Each Eligible Participant is entitled to win a maximum of: -
 - a. one (1) QR Cashback; **AND**
 - b. one (1) 3rd Prize **OR** one (1) 2nd Prize **OR** one (1) Grand Prize,only throughout the Campaign Period.

Campaign Mechanics

Grand Prize, 2nd Prize, 3rd Prize and QR Cashback

9. In order to stand a chance to win the Prize(s) referred to in **Clause 7** above, Eligible Participants will need to earn entries (“**Entry(ies)**”) by performing any of the Eligible Transaction(s) set out at **Clause 10** below during the Campaign Period.
10. For the purposes of this Campaign, “**Eligible Transaction(s)**” shall mean: -

Eligible Transaction(s)	Description	Entry(ies) Earned
New OCTO App login	Login to the CIMB OCTO App for the first time	Five (5) Entries earned
DuitNow QR	A successful payment with a minimum transaction value of RM10.00 to a DuitNow QR participating local merchant via ‘DuitNow QR’ function in the CIMB OCTO App which must be linked to any of the Eligible Participants’ Participating Account(s) (as defined at Clause 11 below)	One (1) Entry earned per Eligible Transaction(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) (as defined at Clause 11 below)	One (1) Entry earned per Eligible Transaction(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 App which must be linked to any of the Eligible Participants’ Participating Account(s) (as defined at Clause 11 below)	One (1) Entry earned per Eligible Transaction(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 App which must be linked to any of the Eligible Participants’ Participating Account(s) (as defined at Clause 11 below)	One (1) Entry earned per Eligible Transaction(s)

11. All Eligible Transaction(s) shall be made using funds from any of the Eligible Participants’ CIMB savings account/ -i or current account/-i registered with CIMB for the purposes of CIMB OCTO App and CIMB Clicks online banking facility (“**Participating Account(s)**”) only.
12. 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.
13. 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:

14. To be eligible for the Grand Prize or 2nd Prize or 3rd Prize, Eligible Participants must have a minimum of twenty (20) Entry(ies) to qualify to stand to win any of the Prize(s). For the avoidance of doubt, this minimum number of Entry(ies) shall not apply for the QR Cashback prize.

a. **Grand Prize:**

- i. 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 twenty (20) Entry(ies) to be in the running to win the Grand Prize ("**Potential Grand Prize Winners**").
- ii. Potential Grand 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 Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
- iii. The first (1) Potential Grand Prize Winner who reply to the SMS in the fastest time and with the correct answer will be declared as the Grand Prize Winner ("**1st Prize Winner**").
- iv. 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.

b. **2nd Prize:**

- i. 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 twenty (20) Entry(ies) to be in the running to win the 2nd Prize ("**Potential 2nd Prize Winners**").
- ii. Potential 2nd Prize Winners whose mobile numbers are registered and maintained in CIMB's records will be contacted by CIMB via SMS. The Potential 2nd Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
- iii. The first ten (10) Potential 2nd Prize Winners who reply to the SMS in the fastest time and with the correct answer will be declared as the 2nd Prize Winners ("**2nd Prize Winner**").
- iv. 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.

c. **3rd Prize:**

- i. 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 twenty (20) Entry(ies) to be in the running to win the 3rd Prize ("**Potential 3rd Prize Winners**").
- ii. Potential 3rd Prize Winners whose mobile numbers are registered and maintained in CIMB's records will be contacted by CIMB via SMS. The Potential 3rd Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
- iii. The first three hundred (300) Potential 3rd Prize Winners who reply to the SMS in the fastest time and with the correct answer will be declared as the 3rd Prize Winners ("**3rd Prize Winner**").
- iv. 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.

d. **QR Cashback:**

Every 100th Eligible Participant who perform DuitNow QR merchant payment in accordance with **Clause 10** above (only 33 DuitNow QR merchant payments will be considered as Eligible Transaction(s) for each Eligible Participant per day) over the course of the Campaign Period will be declared as QR Cashback Winners ("**QR Cashback Winners**").

15. 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.
16. For the avoidance of doubt, all telecommunication charges shall be borne by the Eligible Participants (including any roaming charges incurred by Potential Grand Prize Winner(s), Potential 2nd Prize Winner(s), Potential 3rd Prize Winner(s) and QR Cashback Winners 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.
17. 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 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.

Fulfillment

18. The Grand Prize, 2nd Prize, 3rd Prize and QR Cashback Winners shall collectively be referred to as "**Winners**".
19. CIMB reserves the right to publish the Winners' name and their IC number (last four (4) digits) via electronic communication display at CIMB Clicks website at www.cimbclicks.com.my.
20. 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.
21. Subject to these Terms and Conditions, the QR Cashback, 3rd Prize, 2nd Prize and Grand Prize will be credited into the Winners' Participating Account(s) within sixteen (16) weeks after the expiry of the Campaign Period. Any change in the fulfillment period shall be communicated to the Winners in the manner stipulated at **Clauses 30 and 32** below.
22. In order to be eligible to receive the Prize(s), the Winners must have valid and active Participating Account(s) in Malaysia at the point of fulfillment of the Prize(s). For the avoidance of doubt, Participating Account(s) 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.
23. 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.
24. 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.
25. 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.

26. 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.

General Terms and Conditions

27. The Eligible Participants agree that by participating in the Campaign, they: -
- i. are required to read and understand these Terms and Conditions;
 - ii. have accessed, read and confirm their agreement to these Terms and Conditions;
 - iii. confirm that the key contract terms affecting their obligations have been adequately explained to them;
 - iv. 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;
 - v. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
 - vi. 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:
 - i. the failure of any mechanical or electronic device, data processing system or transmission line;
 - i. electrical failure;
 - ii. industrial dispute, war, strike or riot;
 - iii. any act of God beyond CIMB's control; or
 - iv. any factor which is beyond CIMB's reasonable control.
28. 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): -
- i. The Eligible Participant are in breach of the terms and conditions governing the Eligible Participants' Participating Account(s);
 - ii. The Eligible Participants' Participating Account(s) is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - iii. The Eligible Participants' Participating Accounts accounts is delinquent, invalid or cancelled by the Eligible Participants or CIMB.
29. CIMB shall have the right to disqualify any Eligible Participants that it determines to be: -
- i. tampering with the entry/participation/application process; and/or
 - ii. acting in breach of these Terms and Conditions.
30. 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: -
- 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. 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.

31. 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, Push Notification, eDM and/or any other means of notification 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.
32. 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.
33. 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.
34. 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: -
- i. participation in the Campaign; and/or
 - ii. receipt, redemption or use of the Prize(s); and/or
 - iii. breach or failure to comply with these Terms and Conditions.
35. These Terms and Conditions: -
- i. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - ii. 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.
36. 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.
37. 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.

38. The Eligible Participants agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
39. 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.
40. 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]