

**TERMS AND CONDITIONS**  
**CIMB eFIXED DEPOSIT MARCH 2021 CAMPAIGN**

**Campaign**

1. The “**CIMB eFixed Deposit March 2021**” Campaign (“**Campaign**”) is organised by CIMB Bank Berhad [197201001799 (13491-P)] (“**CIMB Bank**”) and shall commence from 22 March 2021 to 6 May 2021, both dates inclusive (“**Campaign Period**”). CIMB Bank 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**

2. Subject to the provisions of Clause 3 below, this Campaign is open to all new and existing:-
  - a) individual customers; and
  - b) staff of CIMB Group (including contract and probationary staff),

who are of eighteen (18) years old and above, with an active CIMB Clicks account and an active Current Account or Savings Account (“**CASA**”) during the Campaign Period (hereinafter collectively referred to as “**Eligible Customer(s)**”), subject to the terms and conditions stated herein.

“**CIMB Group**” means the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB Bank has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

3. The following individuals/entities shall be excluded and shall **NOT** be eligible to participate in this Campaign:-
  - a) Small medium enterprise/enterprise banking/commercial and corporate customers as determined by CIMB Bank which may include but not limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organization, societies and professional partnerships; and/or
  - b) Individuals below the age of eighteen (18) years old at the time of their participation in this Campaign.

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

**Campaign Mechanics**

4. The Fixed Deposit (“**FD**”) placement must be performed electronically by way of online FD placement through CIMB Clicks. To participate in this Campaign, the Eligible Customer(s) must open a CIMB eFixed Deposit (“**eFD**”) account where the Eligible Customer(s) must:-
  - a) click on the direct link available on CIMB Clicks website promotion page; or
  - b) log into CIMB Clicks website ([www.cimbclicks.com.my](http://www.cimbclicks.com.my)) and click on the promotional banner regarding the Campaign. This is only applicable for selected Eligible Customer(s) who will be notified by CIMB Bank via electronic direct mailer (“**EDM**”).

AND make a single deposit placement for a minimum amount of **Ringgit Malaysia Five Thousand (RM5,000.00)** for the tenure of three (3) months, six (6) months or twelve (12) months during the Campaign Period.

5. Subject to the terms and conditions herein, the Eligible Customer(s) who have fulfilled the criteria in Clause 4 above shall be entitled to the following campaign rates in relation to the eFD placed with CIMB Bank (“**Campaign Rate**”) under this Campaign:-

eFD Tenure	Campaign Rate	Minimum Single Deposit Placement Amount in eFD account
Three (3) Months	2.05% p.a.	RM5,000
Six (6) Months	2.15% p.a.	RM5,000
Twelve (12) Months	2.20% p.a.	RM5,000

6. FD placements made at physical counters at any branches of CIMB Bank shall not be eligible to the Campaign Rates.
7. The Campaign Rates are applicable for eFD placement of one (1) cycle only.
8. Interest earned based on the Campaign Rates will be paid out to the Eligible Customer(s) upon completion of the applicable eFD tenure. To illustrate, interest for eFD with three (3) Months tenure will be paid out to the Eligible Customer(s) on the fourth (4<sup>th</sup>) month, interest for eFD with six (6) Months tenure will be paid out to the Eligible Customer(s) on the (7<sup>th</sup>) month, whereas interest for eFD with twelve (12) Months tenure will be paid out to the Eligible Customer(s) on the (13<sup>th</sup>) month.
9. Interest earned based on the Campaign Rates will be automatically credited into the Eligible Customer(s)' designated CASA maintained with CIMB or added on to the principal eFD, as may be selected by the Eligible Customer(s) at the time of placement of eFD.
10. In the event the Eligible Customer(s) would like to withdraw the eFD before maturity of the eFD Tenure, a complete upliftment/withdrawal of the balance in the eFD account must be performed. The Eligible Customer(s) shall not be entitled to earn any interest (i.e. interest based on the Campaign Rate or CIMB Bank's board rate or staff rate, as may be applicable) in the event of upliftment/withdrawal of the eFD prior to the maturity date of the eFD.
11. **Renewal:** Upon maturity of the eFD under this Campaign, the Campaign Rates will cease to apply and the Eligible Customer(s) hereby agrees and authorises CIMB Bank to automatically renew or roll over the principal eFD amount and the interest earned based on the Campaign Rates (if so selected by the Eligible Customer(s) at the time of placement of the eFD) to its respective tenures, and the prevailing CIMB Bank's board rate or staff rate applicable to fixed deposit at the time of renewal or roll over shall apply.
12.
  - a) Notwithstanding Clause 20 (a), CIMB Bank reserves the right, from time to time, to vary the Campaign Rates and/or its criteria/requirement(s) ("Variation"), upon giving the Eligible Customer(s) seven (7) days' prior notice via:
    - (i) announcement at CIMB Bank's website; and/or
    - (ii) notice at CIMB Bank's branches; and/or
    - (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
    - (iv) by any other means of notification which CIMB Bank may select.
  - b) The Variation shall be considered as binding on the Eligible Customers from the date as specified by CIMB Bank in the notification.
  - c) Eligible Customers 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 Variation.
13. In the event of an Overnight Policy Rate (OPR) change, CIMB Bank reserves the right to:
  - a) Extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB Bank; or
  - b) Revise the Campaign Rates with immediate effect upon notice by CIMB Bank.
14. These Campaign Rates cannot be used in conjunction with other offers, promotions and/or privileges (eg. staff rate) unless otherwise stated.

### **General Terms and Conditions**

15. The Eligible Customers agree that by participating in the Campaign, they:
- a) have accessed, read and confirm their agreement to these Terms and Conditions;
  - b) consent to CIMB Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my)
  - c) agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Campaign Rates to be given away and determination of the Eligible Customers, shall be final, binding and conclusive; and
  - d) agree that CIMB Bank shall not be liable or held responsible to the Eligible Customers if CIMB Bank is unable to perform in whole or in part of 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;
    - (ii) electrical failure;
    - (iii) industrial dispute, war, strike or riot;
    - (iv) any act of God beyond CIMB Bank 's control; or
    - (v) any factor in a nature of a force majeure which is beyond CIMB Bank's reasonable control.
16. The Eligible Customers will be disqualified from participating in the Campaign and/or entitled to the Campaign Rate and/or interest based on the Campaign Rate if, during the Campaign Period and/or before the crediting of the interest earned based on the Campaign Rates:
- a) The Eligible Customers are in breach of the terms and conditions governing the eFD and/or CASA;
  - b) The CASA and/or eFD is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  - c) The eFD and/or CASA is delinquent, invalid or cancelled by the Eligible Customers or CIMB Bank.
17. CIMB Bank shall have the right to disqualify any Eligible Customers that it determines to be:
- a) tampering with the entry; and/or
  - b) acting in breach of these Terms and Conditions.
18. CIMB Bank shall have the right to:
- a) Vary or substitute the Campaign Rates with other item(s) of similar cost; and/or
  - b) extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customers via:
    - (i) announcement at CIMB Bank's website; and/or
    - (ii) notice at CIMB Bank's branches; and/or
    - (iii) by any other means of notification which CIMB Bank may select.

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

19. CIMB Bank shall not be liable to any Eligible Customers or any party for any loss or damage (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 Customers participation or non-participation in the Campaign; and/or
  - b) Any non-receipt or delayed receipt by the Eligible Customers of the EDM.

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

20. a) CIMB Bank 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 Customers via:
  - (i) announcement at CIMB Bank's website; and/or
  - (ii) notice at CIMB Bank's branches; and/or
  - (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
  - (iv) by any other means of notification which CIMB Bank may select.
- b) The Amendment shall be considered as binding on the Eligible Customers from the date as specified by CIMB Bank in the notification.
- c) Eligible Customers 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 variation to these Terms and Conditions.

21. CIMB Bank will not be liable to the Eligible Customers for any loss or damage suffered or incurred by the Eligible Customers as a direct or an indirect result of the Amendment.
22. The Eligible Customers shall fully indemnify and keep CIMB Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Bank may incur as a result of:
  - a) the Eligible Customers' participation in the Campaign; and/or
  - b) the Eligible Customers' entitlement to the Campaign Rates and/or interest based on the Campaign Rates.
23. 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 the eFD account and/or CASA which shall apply in addition to the Terms and Conditions herein.
24. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB Bank from time to time.
25. a) Eligible Customers may contact CIMB Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:  
Address: CIMB Bank Berhad, Customer Resolution Unit (CRU),  
P.O. Box 10338, GPO Kuala Lumpur,  
50710 Wilayah Persekutuan  
Telephone No: 603 6204 7788  
Email: [cru@cimb.com](mailto:cru@cimb.com)
  - b) CIMB Bank may change the above contact details by notifying the Eligible Customers by way of announcement at CIMB Bank's website or by any other means of notification which CIMB Bank may select.