

**TERMS AND CONDITIONS**  
**CIMB OCTO APP CROSS BORDER DUITNOW QR 2025 CAMPAIGN**

**Campaign Period**

1. The “**CIMB OCTO APP Cross Border DuitNow QR 2025**” campaign (“**Campaign**”) is jointly organised by CIMB Bank Berhad (197201001799 (13491-P)) (“**CIMB Bank**”) 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 **1<sup>st</sup> September 2025** at **00:01 hours (GMT+8)** and end on **31<sup>st</sup> December 2025** at **23:59 hours (GMT+8)**, both dates inclusive (“**Campaign Period**”). For the purposes of this Campaign, each calendar month within the Campaign Period shall be referred to as “**Campaign Month**”.
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 and/or the Campaign Months (as applicable).

**Eligibility**

4. All individual users of **CIMB OCTO Application** (“**CIMB OCTO App**”) who have an active and valid CIMB Current/-i or Savings Account/-i (“**CASA/-i**”) shall be eligible to participate in this Campaign (“**Eligible Participant(s)**”).
5. The following categories of persons/entities shall **NOT** be eligible to participate in this Campaign: -
  - a. Customers who have been adjudicated bankrupt or are the subject of any or otherwise have had legal proceedings that may have a material adverse effect on their solvency or financial standing;
  - 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. 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 Prize(s) shall be made available to the Winner(s) (hereinafter defined in **Clauses 16 to 23** below) of this Campaign:

Prize(s) Category	Prize(s) Description	Prize(s) Value (RM)	Number of Winner(s)	Total Prize Pool (RM)
Grand Prize	1. Travel voucher for two (worth RM8,000.00,	10,000	3	30,000

	provided by Travel Company*) and 2. Cash Prize of RM2,000			
Monthly Cashback Prize	RM5 Cashback (awarded on a first-come, first-served basis, limited to the first 6,000 winners per month)	5	24,000	120,000

8. The Prize(s) shall be fulfilled by CIMB in the manner stated in these Terms and Conditions.
9. Each Eligible Participant(s) is entitled to win a **maximum of one (1) Grand Prize** and **one (1) Monthly Cashback Prize** only throughout the Campaign Period.

### Participating Criteria

10. This Campaign shall be applicable solely at overseas merchants that (i) participate in the Campaign, and (ii) have arrangements with CIMB through the respective acquiring institutions in the relevant jurisdictions to enable the **Cross-Border DuitNow QR** service, provided always that such merchants support cross-border QR payment services. Eligible Participant(s) must perform at least one (1) successful payment to any **DuitNow QR Payment-to-Local Merchant** transaction in **Indonesia (QRIS), Thailand (PromptPay), and/or Singapore (NETS)** with a minimum transaction of RM50 via the 'DuitNow QR' function available on the CIMB OCTO App ("Eligible Transaction(s)").
11. All Eligible Transaction(s) must be made via CIMB OCTO App and using funds from any of the Eligible Participant(s)' CASA/-i registered with CIMB ("Participating Account(s)").
12. **Participating Criteria for Grand Prize**  
To stand a chance to win the Grand Prize referred to in **Clause 7** above, the Eligible Participant(s) may earn an entry ("Entry") by meeting the Participating Criteria listed in the table below during the Campaign Period and in the manner stated therein:

Prize(s) Category	Participating Criteria	Entry
Grand Prize	An Eligible Participant must perform a <b>minimum of eight (8) Eligible Transaction(s)</b> throughout the Campaign Period in order to be eligible to win the Grand Prize.	1

13. **Participating Criteria for Monthly Cashback Prize**  
To stand a chance to win the Monthly Cashback Prize referred to in **Clause 7** above, the Eligible Participant(s) may earn an Entry by meeting the Participating Criteria listed in the table below during the particular Campaign Month and in the manner stated therein:

Prize(s) Category	Participating Criteria	Entry
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Monthly Cashback Prize	An Eligible Participant must perform a <b>minimum of five (5) Eligible Transaction(s)</b> within the Campaign Month in order to be eligible to win the Monthly Cashback Prize.	1
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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 Participant(s) 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.

## Winner(s)' Selection

### Grand Prize Winner(s)' Selection:

16. At the end of the Campaign Period, subject always to the Terms and Conditions herein, CIMB will shortlist a list of potential winners from the pool of Eligible Participant(s) based on the total Entries earned by Eligible Participant(s) within the entire Campaign Period (collectively known as the "**Potential Grand Prize Winner(s)**").
17. The Potential Grand Prize Winner(s) whose mobile numbers are registered and maintained in CIMB's records will be contacted via short message service ("**SMS**"). The Potential Grand Prize Winner(s) must correctly answer one (1) question by replying to the SMS as quickly as possible.
  - a. The **first three (3)** Potential Grand Prize Winners who reply with the correct answer will be declared the Grand Prize Winner(s) ("**Grand Prize Winner**"). For clarity, only those Potential Grand Prize Winner(s) with a valid email address, mailing address, and mobile number maintained in CIMB's records are eligible to win the Grand Prize in this Campaign.
  - b. All question-and-answer sessions will be judged by a panel selected by CIMB. The decisions of this panel shall be final, binding, and conclusive.
  - c. If, for whatever reason, no Grand Prize Winner is declared, CIMB reserves the right, at its absolute discretion, to select a new Grand Prize Winner following the procedure outlined in **Clauses 17(a) to (c)** and/or forfeit the prize(s) that has not been awarded.

### Monthly Cashback Prize Winner(s)' Selection:

18. An Eligible Participant who has duly performed the Eligible Transaction(s) shall be entitled to receive the Monthly Cashback Prize, on a *first-come, first-served* basis, until full utilisation of the total allocation of twenty-four thousand (24,000) units of the Monthly Cashback Prize. The recipients thereof shall hereinafter be referred to as "**Monthly Cashback Prize Winner(s)**".
19. Each Eligible Participant shall only be entitled to receive a maximum of one (1) unit of the Monthly Cashback Prize, and such entitlement shall at all times be subject to availability.
20. In the event there remain unutilised Monthly Cashback Prizes upon the expiry of the Campaign Month, CIMB shall have the sole and absolute discretion to forfeit such unutilised Monthly Cashback Prizes, without assigning any reason and without any obligation to substitute or compensate any person.

Campaign Month	Duration	Selection of Winner(s)
1 <sup>st</sup> Month	1 <sup>st</sup> September 2025 – 30 <sup>th</sup> September 2025	The first 6,000 Eligible Participant(s) who meet the criteria set out in <b>Clause 13</b> above within this Campaign Month will be declared as “Winner(s)” for the month, subject to the availability of the Prize(s) allocation and to the maximum Prize(s) stipulated at <b>Clause 7</b> above.
2 <sup>nd</sup> Month	1 <sup>st</sup> October 2025 – 31 <sup>st</sup> October 2025	The first 6,000 Eligible Participant(s) who meet the criteria set out in <b>Clause 13</b> above within this Campaign Month will be declared as “Winner(s)” for the month, subject to the availability of the Prize(s) allocation and to the maximum Prize(s) stipulated at <b>Clause 7</b> above.
3 <sup>rd</sup> Month	1 <sup>st</sup> November 2025 – 30 <sup>th</sup> November 2025	The first 6,000 Eligible Participant(s) who meet the criteria set out in <b>Clause 13</b> above within this Campaign Month will be declared as “Winner(s)” for the month, subject to the availability of the Prize(s) allocation and to the maximum Prize(s) stipulated at <b>Clause 7</b> above.
4 <sup>th</sup> Month	1 <sup>st</sup> December 2025 – 31 <sup>st</sup> December 2025	The first 6,000 Eligible Participant(s) who meet the criteria set out in <b>Clause 13</b> above within this Campaign Month will be declared as “Winner(s)” for the month, subject to the availability of the Prize(s) allocation and to the maximum Prize(s) stipulated at <b>Clause 7</b> above.

21. CIMB shall have no obligation to notify the Eligible Participant(s) once the total Prize(s) has been fully redeemed at any time during the Campaign Period or Campaign Period, whether before or upon its conclusion (as the case may be).
22. It shall be the Eligible Participant(s)' responsibility to ensure that their email addresses, mailing addresses and mobile numbers maintained with CIMB are current and updated, and the Eligible Participant(s) shall update and inform CIMB if there are any changes to the email addresses, mailing addresses and/or mobile numbers. CIMB shall not be responsible to the Eligible Participant(s) 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 Participant(s)' email addresses, mailing addresses and/or mobile numbers being outdated or inaccurate.

23. At the time of selection of the Grand Prize Winner(s) and the Monthly Cashback Prize Winner(s) (hereinafter collectively referred to as the “**Winner(s)**”), their Participating Account(s) (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 Account(s); 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 Participant(s) will be disqualified from participating in this Campaign and/or being a Winner under this Campaign.

#### Prize(s) Fulfilment

24. **Grand Prize:**

- a. CIMB will notify the Grand Prize Winner(s) of his/her win at the end of the Campaign Period via: (a) electronic communication display at CIMB's website at [www.cimbclicks.com.my](http://www.cimbclicks.com.my); or (b) electronic mail; or (c) SMS; or (d) push notification; or (e) any other means of notification as may be selected by CIMB.
- b. **Travel Voucher worth RM8,000**
  - i. The Travel Voucher will be sent to the Grand Prize Winner(s)' mailing address in Malaysia currently maintained with CIMB within twelve (12) weeks after the end of the Campaign Period by CIMB's appointed third party distributor/agent.
  - ii. The Travel Voucher is valid for twelve (12) months only from the issuance date of the voucher.
  - iii. The Grand Prize Winner(s) hereby expressly agrees and authorises CIMB to disclose his/her details (including but not limited to his/her name, identity card number, mobile numbers and mailing address) to the distributor/agent who may then contact the Grand Prize Winner(s) regarding the delivery of the Grand Prize.
- c. **Cash Prize of RM2,000**
  - i. The Cash Prize will be credited into the Winner(s)' Participating Account(s) selected by CIMB within twelve (12) weeks after the end of the Campaign Period.
  - ii. Any Winner(s) whose accounts with CIMB have been terminated, suspended, cancelled, closed or dormant before any Prize has been awarded to him/her under this Campaign will not be entitled to receive any Prize under this Campaign.
- d. All costs, fees and/or expenses incurred or to be incurred by the Winner(s) in relation to the Campaign and/or the claiming of the Prizes including fees, levies or taxes imposed or to be imposed are the sole liability and responsibility of the Winner(s).
- e. The Grand Prizes cannot be transferred to any third party, exchanged for a different prize or reward of similar value or any other alternatives under any circumstances whatsoever. CIMB will not entertain any request from the Winner(s) to send the Prizes to any other bank account (whether hold with CIMB and/or any other financial institution), and/or email address/ mailing addresses/mobile numbers.
- f. Images of the Grand Prize shown in any marketing and/or advertisement collateral are for visual purposes only and may vary from the actual Grand Prize received. The Grand Prize Winner(s) is not allowed to choose or change the Grand Prize.

- g. To the fullest extent permitted by law, CIMB expressly excludes and disclaims any representations, warranties or endorsements, implied or express, written or oral, of the Grand Prize and shall not assume any responsibility for the Grand Prize offered under this Campaign. CIMB shall not entertain any complaint whatsoever in connection with the Grand Prize.
- h. The Grand Prize is offered and/or provided solely by the relevant distributor/agent, under such terms and conditions as determined by such distributor/agent and CIMB accepts no liability (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) howsoever arising whether in contract, tort, negligence or otherwise in connection with the Grand Prize, even if CIMB has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
- i. Any complaint(s) in connection with the Grand Prize shall be referred to the distributor/agent as notified by CIMB. The Grand Prize has not been certified or endorsed or recommend by CIMB and under no circumstances shall the inclusion of the Grand Prize in this Campaign be construed as an endorsement or recommendation by CIMB. CIMB's liability with regard to the Grand Prize is only to pay for the price of the same to the distributor/agent.
- j. CIMB accepts no responsibility for any tax implications that may arise from the Grand Prize or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Grand Prize remains the sole responsibility of the Grand Prize Winner(s). It is the responsibility of the Grand Prize Winner(s) to seek independent advice on the possible implications this may have on his/her own financial situation.
- k. The Grand Prize Winner(s) shall at the sole and absolute discretion of CIMB be required to attend and participate in a prize-giving ceremony and/or other related events organized by CIMB (if any) and if the Grand Prize Winner(s) fails to attend such ceremonies and/or events, CIMB reserves the right to forfeit the Grand Prize and select another Grand Prize Winner(s).
- l. CIMB reserves the right to publish or display the name, picture and city of residence of the Grand Prize Winner(s) for advertising and publicity purposes in any manner it deems appropriate. By participating in this Campaign, the Grand Prize Winner(s) hereby consents to and agrees that CIMB shall be at liberty to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Grand Prize Winner(s) without compensation for advertising and publicity purposes. Non-compliance may result in an alternative Grand Prize Winner(s) being chosen.
- m. Unless stated otherwise, the Grand Prize is (i) not valid in conjunction with other promotions or discounts; (ii) non-transferable; (iii) not to be resold or whatsoever; (iv) not exchangeable for cash, refund, replace or whatsoever; (v) not stackable or to be combined with any other offers, promotions or discounts; and/or (vi) not allowed for partial redemption or discount or redemption for any other product items or redemption for other promotions with the voucher codes.
- n. CIMB shall not be liable to any person including the Winner(s) and/or be liable to offer replacement of any voucher code, cash or otherwise compensate any winners for expired, invalid, discontinued or cancelled voucher code; discontinued or cancelled travel location or itinerary; fluctuation in travel location price; improper use of, or inability to redeem any voucher code; or the inability to redeem a voucher code due to technical issues.
- o. In the event that the authorised dealer is unable to supply the same voucher as described herein to CIMB due to reasons which include, but are not limited to vendor(s) or country(ies) weather conditions, war,

strike, riot or order from the Government of Malaysia, CIMB reserves the right to substitute the Prize with another holiday package of like or similar value as its sole discretion, with twenty-one (21) calendar days prior notice by way of posting on CIMB's website at [www.cimbclicks.com.my](http://www.cimbclicks.com.my) or any other methods as it deems fit.

25. **Monthly Cashback Prize:**

- a. The Monthly Cashback Prize will be credited to Monthly Cashback Winner(s)' Participating Account(s) selected by CIMB within twelve (12) weeks after the end of the Campaign Period. 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 Winner(s) to credit the Prize(s) to the Winner(s)' other CIMB account.
26. Winner(s) must also have an active and valid Participating Account(s) in Malaysia at the point of fulfilment of the Prize(s). For the avoidance of doubt, Participating Account(s) that have been terminated/suspended/blocked/frozen/dormant or for any reason whatsoever at the point of fulfilment shall be deemed "*inactive*" for the purposes of this Campaign and the Prize(s) awarded to the said Winner(s) shall be forfeited. In the event of forfeiture, no additional Winner(s) shall be selected for the purposes of this Campaign.
27. Additionally, the Winner(s)' Participating Account(s): (a) MUST not be in breach of these Terms and Conditions and/or any other 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 fulfilment of the Prize(s), otherwise the Prize(s) he/she is entitled to will be forfeited.
28. The Prize(s) cannot be transferred to any other third (3<sup>rd</sup>) party and are not exchangeable for a different Prize(s) of similar value or any other alternatives. Where applicable, the Prize(s) will only be credited into the Eligible Participant(s)' valid Participating Account(s) and the crediting of the Prize(s) will be reflected in the subsequent monthly statement for the said Participating Account(s). CIMB will not entertain any request from the Winner(s) 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.
29. CIMB reserves the right to forfeit the Prize(s) if, after the expiry of the Campaign Period, the number of Winner(s) selected is insufficient (as stipulated in **Clause 7** above). No additional Winner(s) shall be selected for the sole purpose of exhausting the Cashback pool availability. CIMB also reserves the right to forfeit the Prize(s) if there is a reversal of payment for the Eligible Transaction(s) performed by the Winner(s) after the Prize(s) has been awarded.
30. For the avoidance of doubt all costs, fees and/or expenses incurred or to be incurred by Winner(s) in relation to the Campaign and/or the Prize(s), are the sole responsibility of the Winner(s).
31. By acceptance or receipt of the Prize(s), the Eligible Participant(s) agrees to hold harmless CIMB and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability in connection with such Eligible Participant(s)':-
- (i) participation in the Campaign; or
  - (ii) receipt or use of the Prize(s).

All risks, loss or damages associated with the use of the Prize(s) shall be assumed by the Eligible Participant(s).

32. 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 Winner(s). It is the responsibility of each Winner to seek independent advice on the possible implications this may have on his/her own financial situation.
33. CIMB's CASA/-i is protected by PIDM up to RM250,000 for each depositor.

#### General Terms and Conditions

34. The Eligible Participant(s) agree that by participating in the Campaign, they: -
- a. are required to read and understand these Terms and Conditions;
  - b. have accessed, read and confirm their agreement to these Terms and Conditions;
  - c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
  - d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
  - e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
  - f. agree that CIMB shall not be liable or held responsible to the Eligible Participant(s) 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;
    - ii. electrical failure;
    - iii. industrial dispute, war, strike or riot;
    - iv. any act of God beyond CIMB's control; or
    - v. any factor which is beyond CIMB's reasonable control.
35. The Eligible Participant(s) 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): -
- a. The Eligible Participant(s) are in breach of the terms and conditions governing the Eligible Participant(s)' Participating Account(s);
  - b. The Eligible Participant(s)' 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
  - c. The Eligible Participant(s)' Participating Account(s) is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.
36. CIMB shall have the right to disqualify any Eligible Participant(s) that it determines to be: -
- a. tampering with the entry/participation/application process; and/or



- b. acting in breach of these Terms and Conditions.

37. 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 Participant(s) via: -

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

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

38. CIMB shall not be liable to any Eligible Participant(s) 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 Participant(s)' participation or non-participation in the Campaign; and/or
- b. Any non-receipt or delayed receipt by the Eligible Participant(s) of the SMS,

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

39. 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 Participant(s) 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 Participant(s) 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 Participant(s) about these changes as soon as possible.
- d. Eligible Participant(s) 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.

40. CIMB will not be liable to the Eligible Participant(s) for any losses, costs or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.

41. The Eligible Participant(s) 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 Participant(s): -
- participation in the Campaign; and/or
  - receipt, redemption or use of the Prize(s); and/or
  - breach or failure to comply with these Terms and Conditions.
42. These Terms and Conditions: -
- shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
  - 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.
43. 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.
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 Participant(s) agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
46. If the product/service relating to this Campaign which the Eligible Participant(s) have subscribed is offered by CIMB Bank, any question the Eligible Participant(s) have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic Bank, Eligible Participant(s)' concern will be addressed by CIMB Islamic Bank.
47. a. Eligible Participant(s) 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](mailto:contactus@cimb.com)
- b. Eligible Participant(s) 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](mailto:contactus@cimb.com).
- c. CIMB may change the above contact details by notifying the Eligible Participant(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

**[End]**