

**TERMS AND CONDITIONS**  
**CIMB OCTO FPX and JomPAY 2025 Campaign**

**Campaign Period**

1. The “**CIMB OCTO FPX and JomPAY 2025 Campaign**” (“**Campaign**”) 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 **9<sup>th</sup> October 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**”).
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**”). Eligibility for these categories will be determined based on transaction history as recorded by CIMB, and CIMB reserves the right to verify and confirm the eligibility of all 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;
  - 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 (hereafter defined at **Clause 19**): -

Transaction Types	Prize Category	Prize	Total Number of Winners
FPX	FPX Grand Prize	RM500 Cash Prize	20 winners
	FPX Champ Prize	RM20 Cashback	2,400 winners
	New FPX User Prize	RM10 Cashback	3,600 winners
JomPAY	JomPAY Grand Prize	RM500 Cash Prize	20 winners
	New JomPAY User Prize	RM15 Cashback	5,550 winners

The FPX Grand Prize, FPX Champ Prize, New FPX User Prize, JomPAY Grand Prize and New JomPAY User 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. Each Eligible Participant who fulfils the Participating Criteria (hereafter defined at **Clause 12**) for FPX transaction types is entitled to win a maximum of: -
  - a. one (1) FPX Grand Prize; **AND**
  - b. one (1) FPX Champ Prize **OR** one (1) New FPX User Prize

only throughout the Campaign Period, subject always to the Terms and Conditions herein.

9. Each Eligible Participant who fulfils the Participating Criteria (hereafter defined at **Clause 12**) for JomPAY transaction types is entitled to win a maximum of one (1) JomPAY Grand Prize **OR** one (1) New JomPAY User Prize only throughout the Campaign Period, subject always to the Terms and Conditions herein.
10. Notwithstanding **Clauses 8** and **9** above, the prize categories titled “New FPX User Prize” and “New JomPAY User Prize” are exclusively available to Eligible Participants who have not performed any FPX and/or JomPAY transactions via the CIMB OCTO mobile application and/or CIMB Clicks online banking facility in the six (6) months preceding the Campaign launch date.

#### Campaign Mechanics & Participating Criteria

11. For the purposes of this Campaign: -

- a. **“Eligible Transaction(s)”** shall mean: -

Transaction Type	Description
FPX	A successful payment to any of the FPX merchants via CIMB Clicks online banking (authorised by SecureTAC Approval via the CIMB OCTO App only) using any of the Eligible Participants’ Participating Account(s) (as defined at <b>Clause 13</b> below)
JomPAY	A successful payment of any bills or invoices via the ‘JomPAY’ function in the CIMB OCTO App. This includes both immediate and scheduled JomPAY transactions which must be linked to any of the Eligible Participants’ Participating Account(s) (as defined at <b>Clause 13</b> below)

- b. **“Normal Days”** shall mean all other days excluding Double-digits Days and Paydays;
- c. **“Paydays”** shall mean the 25<sup>th</sup> and 26<sup>th</sup> day of each Campaign Month (i.e., 25<sup>th</sup> and 26<sup>th</sup> October 2025, 25<sup>th</sup> and 26<sup>th</sup> November 2025, 25<sup>th</sup> and 26<sup>th</sup> December 2025); and
- d. **“Double-digits Days”** shall mean 10<sup>th</sup> October 2025, 11<sup>th</sup> November 2025 and 12<sup>th</sup> December 2025.

12. In order to stand a chance to win the Prize(s), Eligible Participants may either earn entries (**“Entry(ies)”**) and/or fulfill the following participating criteria during the Campaign Period: -

Transaction Type	Prize Category	Participating Criteria	Minimum transaction amount per transaction (RM)	Entry(ies) Earned
FPX	FPX Grand Prize	Perform one (1) FPX Eligible Transaction(s) on <b>Normal Days</b> (as defined in <b>Clause 11</b> ).	RM20	1 Entry earned
		Perform one (1) FPX Eligible Transaction(s) on <b>Paydays</b> (as defined in <b>Clause 11</b> ).	RM20	2 Entries earned
		Perform one (1) FPX Eligible Transaction(s) on <b>Double-digits Days</b> (as defined in <b>Clause 11</b> ).	RM20	3 Entries earned

	FPX Champ Prize	Perform four (4) FPX Eligible Transaction(s) in a campaign month (as defined in <b>Clause 11</b> ).  <i>*Prize is on first-come, first-served basis, refer to <b>Clause 17</b> below</i>	RM20	
	New FPX User Prize	Perform two (2) FPX Eligible Transaction(s) in a campaign month (as defined in <b>Clause 11</b> ).  <i>*Prize is on first-come, first-served basis, refer to <b>Clause 17</b> below</i>	RM20	
JomPAY	JomPAY Grand Prize	Perform three (3) JomPAY Eligible Transaction(s) in a campaign month (as defined in <b>Clause 11</b> ).	RM30	3 Entries earned
	New JomPAY User Prize	Perform two (2) JomPAY Eligible Transaction(s) in a campaign month (as defined in <b>Clause 11</b> ).  <i>*Prize is on first-come, first-served basis, refer to <b>Clause 18</b> below</i>	RM30	

13. All Eligible Transaction(s) shall be made using funds from any of the Eligible Participants' CIMB savings account, current account, savings account-i or current account-i ("**CASA-i**") registered with CIMB tagged to the Eligible Participants' CIMB OCTO App and CIMB Clicks online banking facility ("**Participating Account(s)**") only.
14. Eligible Participants must ensure that they have enabled SecureTAC Approval on the CIMB OCTO App to approve Eligible Transaction(s).
15. 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.
16. 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

### **FPX Winners Selection:**

17. FPX Grand Prize winners, FPX Champ Prize winners and New FPX User Prize winners (collectively, "**FPX Winners**") shall be selected as follows: -

a. **FPX Grand Prize:**

- i. To stand to win the FPX Grand Prize, Eligible Participants must accumulate a minimum of **twenty-one (21) Entry(ies)** throughout the Campaign Period. These Entry(ies) must be distributed as follows: at least **seven (7) Entry(ies) per campaign month**, for **three (3) consecutive months** within the Campaign Period. Failure to meet this monthly entry requirement will result in disqualification from the FPX Grand Prize category, regardless of the total number of entries accumulated.
- ii. 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-one (21) Entry(ies) and in the manner stipulated at **Clause 17(a)(i)** above to be in the running to win the FPX Grand Prize ("**Potential FPX Grand Prize Winners**").
- iii. Potential FPX 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 FPX Grand Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
- iv. The first twenty (20) Potential FPX Grand Prize Winner who reply to the SMS in the fastest time and with the correct answer will be declared as the FPX Grand Prize Winners ("**FPX Grand Prize Winner**").
- v. 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. **FPX Champ Prize:**

- i. The first 800 Eligible Participants in each campaign month during the Campaign Period who perform the Eligible Transaction(s) and meet the Participating Criteria for the FPX Champ Prize in accordance with **Clauses 11 to 14** above will be declared as "**FPX Champ Prize Winners**".
- ii. Such entitlement is subject to the availability of the FPX Champ Prize allocation and the maximum FPX Champ Prize stipulated in **Clause 8** above.
- iii. Each determination of FPX Champ Prize Winners by CIMB shall be final, binding and conclusive.

c. **New FPX User Prize:**

- i. For the avoidance of doubt, the New FPX User Prize category is strictly reserved for Eligible Participants who have not performed any FPX transaction(s) via CIMB OCTO mobile application and/or CIMB Clicks online banking facility in the past six (6) months preceding the Campaign launch date, as stipulated in **Clause 10** above.
- ii. The first 1,200 Eligible Participants in each campaign month during the Campaign Period who perform the Eligible Transaction(s) and meet the Participating Criteria for the New FPX User Prize in accordance with **Clauses 11 to 14** above will be declared as "**New FPX User Prize Winners**".
- iii. Such entitlement is subject to the availability of the New FPX User Prize allocation and the maximum New FPX User Prize stipulated in **Clause 8** above.
- iv. Each determination of New FPX User Prize Winners by CIMB shall be final, binding and conclusive.

**JomPAY Winners Selection:**

18. JomPAY Grand Prize winners and New JomPAY User Prize winners (collectively, “**JomPAY Winners**”) shall be selected as follows: -
- a. **JomPAY Grand Prize:**
    - i. To be eligible for the JomPAY Grand Prize, Eligible Participants must accumulate a minimum of **nine (9) Entry(ies)** throughout the Campaign Period to qualify to stand to win JomPAY Grand Prize. These entries must be distributed as follows: at least **three (3) Entry(ies)** per campaign month, for **three (3) consecutive months** within the Campaign Period. Failure to meet this monthly entry requirement will result in disqualification from the JomPAY Grand Prize category, regardless of the total number of entries accumulated.
    - ii. 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 nine (9) Entry(ies) to be in the running to win the JomPAY Grand Prize (“**Potential JomPAY Grand Prize Winners**”).
    - iii. Potential JomPAY 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 JomPAY Grand Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time.
    - iv. The first twenty (20) Potential JomPAY Grand Prize Winner who reply to the SMS in the fastest time and with the correct answer will be declared as the “**JomPAY Grand Prize Winners**”.
    - v. 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. **New JomPAY User Prize:**
    - i. New JomPAY User Prize category is strictly reserved for Eligible Participants who have not performed any JomPAY transaction(s) via CIMB OCTO mobile application and/or CIMB Clicks online banking facility in the six (6) months preceding the Campaign launch date, as stipulated in **Clause 10** above.
    - ii. The first 1,850 Eligible Participants per campaign month who perform the Eligible Transaction(s) and meet the Participating Criteria meet the criteria set out in **Clauses 11 to 14** for the New JomPAY User Prize above during the Campaign Period will be declared as “**New JomPAY User Prize Winners**”.
    - iii. Such entitlement is subject to the availability of the New JomPAY User Prize allocation and the maximum New JomPAY User Prize stipulated in **Clause 9** above.
    - iv. Each determination of New JomPAY User Prize Winners by CIMB shall be final, binding and conclusive.
19. FPX Winners and JomPAY Winners shall collectively be referred to as “**Winners**”.
20. 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 (as stipulated in **Clause 7** above). No additional Winners shall be selected for the sole purpose of exhausting the Prize(s) 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 after the Prize(s) has been awarded.

21. 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.
22. For the avoidance of doubt, all telecommunication charges shall be borne by the Eligible Participants (including any roaming charges incurred by Potential FPX Grand Prize Winners and Potential JomPAY Grand Prize 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.
23. 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.

#### Fulfillment

24. 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](http://www.cimbclicks.com.my).
25. 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.
26. Subject to these Terms and Conditions, the Winners will be notified of their win, and the Prizes will be credited into their respective Participating Account(s), within sixteen (16) weeks after the expiry of the Campaign Period.
27. 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.
28. Winners 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 shall be forfeited. In the event of forfeiture, no additional Winner shall be selected for the purposes of this Campaign.
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 fulfilment 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 3<sup>rd</sup> 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. By acceptance or receipt of the Prize(s), the Eligible Participants 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 Participants': -
- (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 Participants.

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 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.
33. CIMB's CASA-i is protected by PIDM up to RM250,000 for each depositor.

### General Terms and Conditions

34. 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](http://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.
35. 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/delivery 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 is delinquent, invalid or cancelled by the Eligible Participants or CIMB.
36. 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.

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 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.

38. 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,

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 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.

40. 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.

41. 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.

42. 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.
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. 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.
46. The Eligible Participants agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
47. 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](mailto: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](mailto: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]**