

TERMS AND CONDITIONS
CIMB OCTO APP QR DAILY CASHBACK CAMPAIGN

Campaign Period

1. The “**CIMB OCTO APP QR Daily Cashback 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 **1st September 2025 at 00:01 hours (GMT+8)** and end on **31st January 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 and/or the Campaign Months (as applicable).

Eligibility

4. **CIMB’s new and existing CIMB OCTO Application (“CIMB OCTO App”) individual users** 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 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 available to the Winners (hereinafter defined at **Clauses 13 to 14** below) of this Campaign:-

Prize(s) Description	Total Cashback pool amount available to Winners	Duration
RM1.00 Cashback (“ Daily Cashback ”)	RM390,167	10 December 2025 – 31 January 2026
RM0.50 Cashback (“ Daily Cashback ”)	RM409,833	1 September 2025 – 9 December 2025
RM5.00 Cashback (“ Surprise Cashback ”)	RM50,000	1 September 2025 – 31 December 2025
RM50.00 Cashback (“ Monthly Cashback ”)	RM50,000	1 September 2025 – 31 December 2025

The above Prize(s) shall be fulfilled by CIMB in the manner stated at **Clauses 15 to 29** below.

8. Each Eligible Participant(s) is entitled to win a maximum of RM8 worth of Daily Cashback **from 1 September 2025 until 9 December 2025** and **RM4 from 10 December 2025 until 31 January 2026** AND one (1) Monthly Cashback during the Campaign Period, subject always to the availability of the total Cashback pool.

Campaign Mechanics

9. To stand a chance to win the Prize(s), Eligible Participant(s) must perform at least one (1) successful payment to any **DuitNow QR Payment-to-Local Merchant** transaction with a minimum transaction of RM10.00 via CIMB OCTO App using the '**DuitNow QR**' function available on the said app ("**Eligible Transaction(s)**").
10. All Eligible Transaction(s) must be made via CIMB OCTO App and using funds from any of the Eligible Participant(s)' CASA/i ("**Participating Account(s)**").
11. 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.
12. 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.

Winners' Selection

Winners' Selection:

13. The "**Winners**" (comprising the Daily Cashback Winners, Surprise Cashback Winners and Monthly Cashback Winners, as defined below) shall be selected on a first-come-first-served basis, in the manner stated below: -

Prize(s)	Duration	Selection of Winners
Daily Cashback (RM1.00)	10 December 2025 – 31 January 2026	<ul style="list-style-type: none"> A total of 7,362 Eligible Participants per day, as determined by CIMB at its sole discretion, who meet the criteria set out in Clauses 9 to 10 above during the Campaign Period will be declared as "Daily Cashback Winners". Such entitlement is subject to the availability of the Daily Cashback allocation and the maximum Daily Cashback stipulated in Clause 8 above.
Daily Cashback (RM0.50)	1 September 2025 – 9 December 2025	<ul style="list-style-type: none"> A total of 8,197 Eligible Participants per day, as determined by CIMB at its sole discretion, who meet the criteria set out in Clauses 9 to 10 above during the Campaign Period will be declared as "Daily Cashback Winners". Such entitlement is subject to the availability of the Daily Cashback allocation and the maximum Daily Cashback stipulated in Clause 8 above.
Surprise Cashback (RM5)	Campaign Month 1: 1 st September 2025 – 30 th September 2025 Campaign Month 2: 1 st October 2025 – 31 st October 2025 Campaign Month 3: 1 st November 2025 – 30 th November 2025 Campaign Month 4: 1 st December 2025 – 31 st December 2025	<ul style="list-style-type: none"> Every 8,000th daily Eligible Participant(s) who meet the criteria set out in Clauses 9 to 10 above during each Campaign Month will be declared as "Surprise Cashback Winners". A maximum of 2,500 Surprise Cashback Winners will be selected every Campaign Month to receive the Surprise Cashback.
Monthly Cashback (RM50)	Campaign Month 1: 1 st September 2025 – 30 th September 2025	<ul style="list-style-type: none"> Eligible Participant(s) who meet the criteria set out in Clauses 9 to 10 and perform 15

	<p>Campaign Month 2: 1st October 2025 – 31st October 2025</p> <p>Campaign Month 3: 1 November 2025 – 30th November 2025</p> <p>Campaign Month 4: 1 December 2025 – 31st December 2025</p>	<p>Eligible Transaction(s) in each Campaign Month will be shortlisted as “Potential Monthly Cashback Winners”.</p> <ul style="list-style-type: none"> Potential Monthly Cashback Winners will receive a Short Messaging Service (“SMS”) with a question posed to him/her within nine (9) weeks from the end of the particular Campaign Month. The SMS sent to the Potential Monthly Cashback Winners will be based on the mobile number(s) provided by the Potential Monthly Cashback Winners to CIMB and maintained in CIMB’s records. The fastest 250 Potential Monthly Cashback Winners who replies with the correct answer to the question posed in the said SMS correctly will be declared as the “Monthly Cashback Winners”. All question-and-answer sessions will be judged and decided by a panel of judges selected by CIMB and the decisions of the panel judges selected by CIMB shall be final, binding and conclusive. A total of 250 Monthly Cashback Winners will be selected every Campaign Month.
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14. CIMB shall have no obligation to notify the Eligible Participant(s) once the total Cashback pool amount (referred to in **Clause 7** above) has been fully exhausted at any time during the Campaign Period, whether before or upon its conclusion.

Fulfilment

15. Notwithstanding anything contained herein to the contrary, CIMB shall have the right to publish the Winners’ name and their NRIC number (last 4 digits) via electronic communication display at CIMB Clicks website at www.cimbclicks.com.my.
16. Monthly Cashback Winners shall be notified of their win and the Prize won within twelve (12) weeks after the expiry of the Campaign Period (or such other period as CIMB may notify) via one or more of the following methods, at CIMB’s absolute discretion: (a) email; (b) SMS; (c) Push Notification via the CIMB OCTO App; or (d) any other method of notification as CIMB may determine.
17. Daily Cashback Winners and Surprise Cashback Winners shall have their Prize(s) credited into their Participating Accounts by the end of the day following the date of the relevant Eligible Transaction(s) and shall thereafter be notified via one or more of the methods set out in **Clause 16** 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.
18. For Monthly Cashback, the cashback Prize(s) will be credited into the Winners’ Participating Account(s) within twelve (12) weeks after the expiry of the Campaign Period.
19. All Winners shall, in addition to the notifications set out in **Clauses 16** and **17** above, receive an email at the end of each Campaign Month during the Campaign Period notifying them of their win(s) in that particular month.
20. For the avoidance of doubt, all telecommunication charges incurred shall be borne by the Winners (including any roaming charges incurred by the Winners outside Malaysia) as a result of CIMB contacting them and CIMB shall not be liable for the same.
21. It shall be the Eligible Participant(s)’ responsibility to ensure their mobile numbers provided are current and updated with CIMB. CIMB shall not be responsible to the Eligible Participant(s) for any loss (including any loss of opportunity and

consequential loss flowing there from) suffered in the event the Eligible Participant(s)' mobile numbers in CIMB's record are not current or updated.

22. 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.
23. Additionally, the Winners' 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.
24. The Prize(s) cannot be transferred to any other third (3rd) 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 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 (3rd) party's accounts.
25. CIMB reserves the right to forfeit the Prize(s) if, after the expiry of the Campaign Period, the number of Winners selected is insufficient (as stipulated in **Clause 7** above). No additional Winners 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 after the Prize(s) has been awarded.
26. 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 the Prize(s), are the sole responsibility of the Winners.
27. 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).
28. 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. It is the responsibility of each Winner to seek independent advice on the possible implications this may have on his/her own financial situation.
29. CIMB's CASA-i is protected by PIDM up to RM250,000 for each depositor.

General Terms and Conditions

30. 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;
 - 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.

31. 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.

32. 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.

33. 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.

34. 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 or eDM,

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

35. 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.

36. 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.

37. 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): -

- 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.

38. 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.

39. 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.

40. 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.

41. The Eligible Participant(s) agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

42. 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.

43. 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

44. 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.

45. 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]