

**TERMS AND CONDITIONS (“T&C”) GOVERNING TABUNG HAJI TRANSACTION SERVICES
VIA CIMB ATM AND CDM**

1. The Tabung Haji Transactions Services via CIMB ATM and CDM (“TH Services”) is established by CIMB Islamic Bank Berhad (671380-H) (“CIMB”) in conjunction with Lembaga Tabung Haji (governed by Tabung Haji Act 1995 200401032872 (Act 535)) (“Tabung Haji”) to facilitate your transactions in relation to Tabung Haji account maintained with Tabung Haji (“TH Account”). Usage of the TH Services shall be subject to the terms and conditions hereinafter set out and read in conjunction with CIMB’s and CIMB Bank Berhad’s prevailing Terms and Conditions governing Debit Mastercard.
2. By utilizing the TH Services, you accept and agree to be bound by this T&C. In the event you do not agree with this T&C, please do not use the TH Services and immediately delink your Debit Mastercard from the TH Account at any CIMB ATM.
3. In the event of any discrepancy or inconsistency between the terms and conditions herein and those contained in CIMB’s and CIMB’s prevailing terms and conditions governing Debit Mastercard, this T&C shall prevail in so far as they apply to the TH Services.

ELIGIBILITY

The TH Services are open to all CIMB Islamic Bank Berhad’s and CIMB Bank Berhad’s Debit Mastercard customers (“CIMB Customers”) who are 18 years old and above and have a TH Account.

HOW TO APPLY

1. CIMB Customers must link their CIMB Debit Mastercard to TH account to enjoy the TH Services. Linkage are no longer available through CIMB Clicks and instead, only through any CIMB Automated Teller Machine(s) (“ATM”) with zero fee.
2. Steps to perform for Linking of CIMB Debit Mastercard to TH account via CIMB ATM:
 - Enter CIMB Debit Mastercard
 - Select Language
 - Enter PIN
 - In Main Menu, select “Others”
 - Select “Tabung Haji (TH)”
 - Select “Link Account”
 - Enter Tabung Haji account number
 - Select “Press if correct”
 - Linking request processed and transaction slip generated
3. Steps to perform Un-Linking of CIMB Debit Mastercard to TH account via CIMB ATM:TH account balance enquiry
 - Enter CIMB Debit Mastercard
 - Select Language • Enter PIN
 - In Main Menu, select “Others”

- Select “Tabung Haji (TH)”
- Select “Unlink Account”
- Enter Tabung Haji account number
- Select “Press if correct” to proceed
- Unlinking request processed and transaction slip generated

What Services Are Available

4. TH Services available are as follows:

- TH account Balance enquiry
- Cash withdrawal from own TH account
- Cash deposit to own TH account
- Fund transfer – CIMB account to own TH account
- Fund transfer – CIMB account to 3rd party TH account
- Fund transfer – own TH account to own CIMB account

FEES & CHARGES

5. The fees and charges for TH Services transactions performed at CIMB ATM, CDM and Clicks are in accordance with the table below:

No.	Transaction Type	Transaction Fee	Daily Transaction Limit	Services via:		
				ATM	CDM	Clicks
1	Balance enquiry of TH account	FOC	-	√		
2	Cash withdrawal from TH account	RM1.00	Combined RM10,000 daily TH limit	√		
3	Fund transfer – own TH account to own CIMB account	RM1.00		√		√
4	Fund transfer – CIMB account to 3rd party TH account	RM1.00	Combined RM10,000 daily TH limit	√		√
5	Fund transfer – CIMB account to own TH account	RM1.00		√		√
6	Change cash withdrawal/ transfer limit for own TH account	FOC	-	√		

7	Cash deposits to own TH account	RM1.00	-		√	
8	Balance enquiry of TH account	FOC	-		√	

GENERAL TERMS & CONDITIONS

6. By participating in this TH Services, the CIMB Customer is deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by CIMB in relation to every aspect of the TH Services shall be final.
7. Funds withdrawn from CIMB Customer's account maintained with CIMB Islamic Bank Berhad or CIMB Bank Berhad and transferred to any Tabung Haji account will no longer be protected by Perbadanan Insurans Deposit Malaysia ("PIDM").
8. CIMB reserves the right to cancel, terminate or suspend the TH Services upon giving notice of not less than twenty one (21) calendar days. For avoidance of doubt, any cancellation, termination or suspension by CIMB shall not entitle the CIMB Customers or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
9. CIMB shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind, whatsoever intervention, interruptions and/or electronic or human error in the administration and/or processing of any of the transactions relating to the TH Services unless the same is due to the gross negligence or willful default of CIMB.
10. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English version or other language version of the Terms and Conditions herein, the English version of this T&C shall prevail. Notwithstanding the aforementioned where request had been made by the CIMB Customers and noted and acknowledged by the Bank in its records that the Bahasa Malaysia version of the Terms and Conditions shall govern the operation of the TH Services, then the Bahasa Malaysia version of the Terms and Conditions herein shall prevail.
11. In the event of any complaints related to the TH Services, the CIMB Customers may contact CIMB's Customer Resolution Unit bearing the following address, telephone, facsimile numbers and e-mail address (or bearing such other address, telephone, and e-mail address which CIMB may change by notification to the CIMB Customers):

CIMB's Customer Resolution Unit

- Address : Customer Resolution Unit (CRU),
P.O. Box 10338, GPO Kuala Lumpur,
50710 Wilayah Persekutuan
- Contact No : +603 6204 7788
- Fax No. : +603 2691 3248
- Email Address : CRU@cimb.com

