

**CIMB ISLAMIC BANK BERHAD'S TERMS & CONDITIONS GOVERNING
THE "TIA-i (Non Individual) MERDEKA CAMPAIGN"**

Not protected by Perbadanan Insurans Deposit Malaysia

1. The TIA-i Campaign ("**Campaign**") is organized by CIMB Islamic Bank Berhad ("**the Bank**" or "**CIMB Islamic**") and shall commence from 4 August 2020 to 30 September 2020 both dates inclusive or upon reaching the overall limit whichever is earlier ("**the Campaign Period**").

Eligibility

2. Commercial Banking (Business Banking and SME Banking) customers of CIMB Islamic (hereinafter referred to as ("**Eligible Customer(s)**") as determined by CIMB Islamic.

Campaign Indicative Rate for Term Investment Account *i* (non individual) Placements

3. To be entitled to the following Campaign Indicative Rate under this Campaign, the Eligible Customer(s) must make a minimum single placement amount as per the table below during the Campaign Period in Term Investment Account-*i* – (hereinafter collectively referred to as ("**TIA-*i***"): -

TIA-<i>i</i> Tenure	Profit Sharing Ratio (PSR)	Campaign Indicative Rate	Minimum Single Deposit Placement Amount in TIA-<i>i</i> account	Maximum Single Deposit Placement Amount in TIA-<i>i</i> account
6 Months	50 : 50 *	2.25% p.a.	RM10,000	RM 20,000,000

*The Bank may revise the PSR during the tenure of the Mudharabah contract without the account holder's consent provided that the investment account holder's allocated PSR is revised upward from the agreed PSR of 50:50.

Campaign Mechanics

4. **Renewal:** The "**Campaign Indicative Rate**" is only applicable for TIA-*i* (non individual) placement for 6 months tenure. Thereafter any renewals shall be subject to the prevailing CIMB Islamic indicative board rate applicable at the time of renewal.
5. The investment of TIA-*i* (non individual) made for the purpose of the Campaign shall comprise existing funds and fresh funds invested with the Bank. The term "**fresh funds**" referred herein shall be defined to mean monies of funds howsoever transferred or credited into Eligible Customer(s)' account(s) from other bank(s) and/or financial institution(s) other than CIMB Bank Berhad through whatever means including but not limited to Inter Bank Giro transfers and collection and payment of cheque(s) drawn on such other bank(s) and where such monies or funds paid or credited into Eligible Customer(s)' account(s) are used by Eligible Customer(s) for the purposes of the Campaign pursuant to the terms and conditions herein within 3 business days after such monies or funds have been paid or credited into the account(s) of the Eligible Customer(s). Investments made by way of cheques are subject to their clearance and will only be considered as investments by the Eligible Customer(s) after the cheques are paid or cleared.

6. For Eligible Customer(s), payment of profit earned will be credited into the Current Account-i or Current Account (CA-i or CA). If the Eligible Customer(s) does not have an existing CA-i or CA, Eligible Customer(s) is required to open CA-i or CA.

General

7. By participating in this Campaign, all Eligible Customer(s) are deemed to have read, understood and agreed to be bound by these terms and conditions and any decision of CIMB Islamic.
8. CIMB Islamic's decision on all matters relating to this Campaign, shall be final, binding and conclusive provided the same must be seen to be fair and reasonable. No correspondence, queries, protests or attempts to dispute the same will be entertained unless the same is due to the gross negligence or default of CIMB Islamic.
9. All terms and conditions governing the operation of the Eligible Customer(s)' TIA-i (non individual) account and Affiliate Account (CA-i or CA) shall continue to apply save and except if or where the same are expressly varied or amended by the terms and conditions herein. In the event of any inconsistency between these terms and conditions, this terms and conditions governing the operation of this Campaign shall prevail for the purposes of this Campaign.
10. In no event will CIMB Islamic be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign, unless the same is due to the gross negligence or default of CIMB Islamic.
11. CIMB Islamic reserves the right, upon giving fourteen (14) days' notice, to cancel, terminate or suspend this Campaign. For the avoidance of doubt, cancellation, termination or suspension by CIMB Islamic of this Campaign shall not entitle any of the Eligible Customer(s) to any claim or compensation against CIMB Islamic for any losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of cancellation, termination or suspension unless the same is due to the gross negligence or default of CIMB Islamic.
12. CIMB Islamic reserves the right upon giving twenty-one (21) days' notice to vary (whether by addition, deletion, modification amendment or otherwise howsoever) ("**the Amendment**") any of the terms and conditions herein. Notification to Eligible Customer(s) in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communication, namely, by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the Amendment in one newspaper of the Bank's choice, or via the Bank's website or by any other means of notification which the Bank may select and the Amendment shall be deemed as binding on the Eligible Customer(s) as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.
13. The terms and conditions applicable to this Campaign are available at www.cimb.com.my
14. The terms and conditions herein shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted, promulgated under the Islamic Financial Services Act, 2013 and/ or any other written laws or which are issued by Bank Negara Malaysia, or any other body having supervisory authority over the Bank in relation to or which are applicable to the Campaign or any matters herein.
15. For information, enquiries, feedbacks and/or complaint relating to the Campaign, the Eligible Customer(s) may contact CIMB Islamic's Customer Resolution Department bearing the following

address, telephone, facsimile number and email address (or bearing such other address, telephone, facsimile number and email address which CIMB Islamic may change by notification to the Eligible Customer(s)):- Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Call Centre No: +603 6204 7788, Facsimile No: +603 2691 3248, Email: CRU@cimb.com

16. If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English version or versions in other languages of these terms and conditions, the English version of these terms and conditions shall prevail. Notwithstanding the aforementioned where request had been made by the Eligible Customer(s) 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 TIA-*i* (non individual) account, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.