

2022 Auto Billing Campaign for CIMB Credit Cards

Terms and Conditions

1. 2022 Auto Billing Campaign for CIMB Credit Cards (“**Campaign**”) is jointly organized by CIMB Bank Berhad 197201001799 (13491-P) (“**CIMB Bank**”) and CIMB Islamic Bank Berhad 200401032872 (671380-H) (“**CIMB Islamic**”). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as (“**CIMB**”).

The Campaign Period

2. The Campaign shall run from 1st February 2022 – 31st January 2023, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right upon giving adequate prior notice of fourteen (14) calendar days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility

4. This Campaign is open exclusively to all CIMB principal or supplementary credit cardholders of the credit cards (except Platinum Business Card and Fuel Tanker Card) issued by CIMB in Malaysia, who have not had an auto-bill transaction on said credit cards in the 3 months prior to the campaign start date every month, hereinafter collectively referred to as “**Eligible Participant(s)**”. The CIMB credit card account of the Eligible Participant(s) are hereinafter collectively referred to as the “**Participating Credit Card Account(s)**”.
5. The following categories of persons shall NOT be eligible to participate in the Campaign: -
 - i) Permanent, contract and/or temporary staff or employees of *CIMB Group of Companies who are directly involved in organizing this Campaign or Senior Management of *CIMB Group of Companies and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - ii) Representatives and/or agents (including advertising and promotion agents) of CIMB Group of Companies, VISA Worldwide Pte. Limited, a company registered in Singapore, having its office at 30, Raffles Place, #10-00, Chevron House, Singapore 048622 (“**VISA**”) (including its respective subsidiaries and related companies) and Mastercard Worldwide, a company organized under the State of Delaware, having its office and principal place of business at 2000 Purchase Street, Purchase, New York, NY 10577-2509, United States of America (“**Mastercard**”) (including its respective subsidiaries and related companies); and/or

* CIMB Group of Companies means the groups of companies/legal entities of which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

6. There is no registration required. The Eligible Participant(s) must sign up a NEW Auto Billing with participating insurance merchants by using their Participating Credit Card Account(s).

Campaign Mechanics

7. The Eligible Participant(s) shall be entitled to a RM30 Cash Back if
 - a) Sign up a New Auto Billing application via the eligible merchant's App, Website or Form submission, AND
 - b) The New Auto Billing Application must be successfully approved by Selected Service Provider during Campaign Period, AND
 - c) The New Auto Billing Transaction ("**Auto Billing Transaction**") must be auto-charged by using the Participating Credit Card Account(s) during Tracking Period as stated in Clause 8.
8. The tracking of the NEW Auto Billing Transaction(s) is based on the dates and/or time (Malaysian Time) as captured by CIMB's records till 31 December 2022 ("**Tracking Period**")
9. Auto Billing is a payment facility that automatically charges the Eligible Participant(s)' monthly bill payment(s) to the Eligible Participant(s) Participating Credit Card Account(s) as and when the payment(s) is due. Eligible Auto Billing transactions ("**Eligible Auto Billing Transaction(s)**") are only applicable to the following service providers ("**Selected Service Providers**"): -

Category	Insurance/ Takaful			
Eligible MCC	5960, 5968, 6300			
Selected Service Providers	1. Prudential Insurance	10. AmMetLife Takaful	19. QBE Insurance	28. MCIS Insurance
	2. Prudential BSN Takaful	11. Am General Insurance	20. RHB Insurance	29. Syarikat Takaful Malaysia
	3. AIA Insurance	12. Berjaya Sampo Insurance	21. Tokio Marine Insurance	30. Takaful Ikhlas Family
	4. Great Eastern Insurance	13. Liberty Insurance	22. Tune Insurance	31. Chubb Insurance
	5. Great Eastern Takaful	14. Lonpac Insurance	23. Zurich Insurance	32. Etiqa General Takaful
	6. Allianz Insurance	15. MSIG Insurance	24. Zurich Takaful	33. MPI Generali Insurances
	7. Sun Life Malaysia	16. Pacific & Orient Insurance	25. Manulife Insurance	34. FWD Takaful
	8. Sun Life Malaysia Takaful	17. Pacific Insurance	26. Hong Leong Assurance	35. Etiqa General Takaful
	9. AXA Affin	18. Progressive Insurance	27. Gibraltar BSN	

Category	Telecommunication			
Eligible MCC	4812, 4814, 5968			
Selected Service Providers	1. Maxis	4. Telekom Malaysia	6. Time dotcom	8. Unifi
	2. Celcom	5. U Mobile	7. YES	9. XOX Mobile
	3. Digi			

Category	Utilities			
Selected Service Providers	1. Astro	3. Sabah Electricity	5. Tenaga Nasional Malaysia	7. Spotify
	2. Apple iTunes	4. Sarawak Energy	6. Indah Water	8. Netflix

10. For the avoidance of doubt, Eligible Transaction is NEW Transaction that include is Auto Billing transaction that has not been charged to Eligible Participant(s)' Participating Credit Card Accounts three (3) months prior to the Campaign Period and/or Eligible Participant(s) who had cancelled their Auto Billing for more than three (3) months from the date their new Auto Billing transactions are charged to their Participating Credit Card Accounts.

Example:

Eligible Participant	Last 3 Months Auto Billing with Selected Service Provider	New registration on Auto Billing with Selected Service Provider during Campaign Period	New Auto Billing Transaction posted before 31 December 2022	Eligible
A	No	February 2022	Posted on March 2022	✓
B	No	November 2022	Posted on December 2022	✓
C	Yes	July 2022	Posted on August 2022	X
D	No	January 2023	Posted on February 2023	X

11. Eligible Transaction(s) for the Campaign shall include local/foreign currency Auto Billing transactions charged to any of the Eligible Participant(s)' Participating Credit Card Accounts during the Campaign Period.

Any determination by CIMB as to what constitutes Eligible Transactions shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

12. Eligible Transaction(s) shall be calculated based on the Eligible Participant(s)' total consolidated (principal and supplementary/ies) Participating Credit Card Accounts' transaction. If the Eligible Participant(s) has multiple credit card accounts, the Eligible Transactions made on all of his/her Participating Credit Card Accounts shall be consolidated and not be viewed individually. Please refer to the example below.

Example:

Eligible Participant A's Participating Credit Card Account has one (1) principal CIMB credit card and two (2) supplementary CIMB credit cards. All Eligible Transactions on any of these cards will be accumulated to tabulate the total Cash Back eligible for the Campaign.

13. All Eligible Transaction(s) will be automatically tracked by CIMB for the purpose of meeting the Transaction Criteria of the Eligible Participant(s). The tracking of the Eligible Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period. Any determination by CIMB as to what constitutes Eligible Transactions shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
14. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Transaction(s) and/or posting of the Eligible Transaction(s) to the Eligible Participant(s)' Eligible Card's Accounts by VISA and/or MasterCard, merchant establishments and/or any other party unless the same is due to CIMB's wilful default or gross neglect.

RM60 (RM30 x 2) Cash Back

15. Details of the Cash Back ("**Cash Back**") are as defined in Clauses 16 to 18 herein.

Cash Back

16. Details of the RM60 (RM30 x 2) Cash Back as follows: -

Qualification	Cash Back Allocation
New Auto Bill sign-up with first selected participating merchant using CIMB Credit Card and charged during the Tracking Period	RM30 Cash Back (Capped at RM3,000 per week on a first come first serve basis)
New Auto Bill sign-up with second selected participating merchant using CIMB Credit Card and charged during the Tracking Period	RM30 Cash Back (Capped at RM3,000 per week on a first come first serve basis)
Total	RM 156,000 Cash Back

17. An Eligible Participant(s) are eligible to win a maximum of only Two (2) Cash Back and maximum One (1) Cash Back per eligible merchant throughout the Campaign Period. Cash Back is capped at Ringgit Malaysia Sixty (RM60) per Participating Credit Card Account based on first-come, first-served basis and subject to availability.

Example:

Eligible Participant	Selected Service Provider	New Selected Service provider Auto Billing Sign Up	Eligible	Cash Back	Total Cash Back
A	Maxis	Yes	Yes	RM30	RM60
	Prudential Insurance	Yes	Yes	RM30	
B	Astro	Yes	Yes	RM30	RM30
	Astro	No	No	No	

18. The time period in which the Eligible Participant(s) must perform his/her Auto Billing Transaction(s) in accordance with Clause 7 above in order to stand to win the Cash Back are as follows: -

Participating Week	Eligible Transaction Period for Cash Back
1	1 February -6 February 2022
2	7 February -13 February 2022
3	14 February -20 February 2022
4	21 February -27 February 2022
5	28 February -6 March 2022
6	7 March -13 March 2022
7	14 March -20 March 2022
8	21 March -27 March 2022
9	28 March -3 April 2022
10	4 April -10 April 2022
11	11 April -17 April 2022
12	18 April -24 April 2022
13	25 April -1 May 2022
14	2 May -8 May 2022
15	9 May -15 May 2022
16	16 May -22 May 2022

17	23 May -29 May 2022
18	30 May - 5 June 2022
19	6 June - 12 June 2022
20	13 June - 19 June 2022
21	20 June - 26 June 2022
22	27 June - 3 July 2022
23	4 July - 10 July 2022
24	11 July - 17 July 2022
25	18 July - 24 July 2022
26	25 July - 31 July 2022
27	1 August - 7 August 2022
28	8 August - 14 August 2022
29	15 August - 21 August 2022
30	22 August - 28 August 2022
31	29 August - 4 September 2022
32	5 September - 11 September 2022
33	12 September - 18 September 2022
34	19 September - 25 September 2022
35	26 September - 2 October 2022
36	3 October - 9 October 2022
37	10 October - 16 October 2022
38	17 October - 23 October 2022
39	24 October - 30 October 2022
40	31 October - 6 November 2022
41	7 November - 13 November 2022
42	14 November - 20 November 2022
43	21 November - 27 November 2022
44	28 November - 4 December 2022
45	5 December - 11 December 2022
46	12 December - 18 December 2022
47	19 December – 25 December 2022
48	26 December 2022 – 1 January 2023
49	2 January – 8 January 2023
50	9 January – 15 January 2023
51	16 January – 22 January 2023
52	23 January – 31 January 2023

19. The Participating Credit Card Account(s) of the selected Eligible Participant(s) MUST be in good standing and MUST NOT be in breach of any of the terms and conditions of the CIMB credit and/or account agreement or delinquent, and/or be invalid or cancelled as otherwise they will be disqualified from participating in the Campaign.

Prizes Fulfilment Process

20. Details of the fulfillment process for the Prizes are defined as below: -

i) **Cash Back**

The Cash Back will be credited within eight (8) weeks after the month that Eligible Participant(s) have officially signed-up for a new auto-billing with the selected merchant(s). The Cash Back cannot be transferred to any other 3rd party. The Cash Back will be only credited to the valid Participating Credit Card Account(s) of the Eligible Participant(s). The Eligible Participant(s) must have successfully enrolled for the Campaign in order for their Auto Billing signups to be valid.

Any determination by CIMB on the computation and/or amount and/or fulfilment of the Cash Back(s) shall be conclusive and shall not be challenged in any manner whatsoever, save for manifest error.

General Terms and Conditions

21. The Eligible Participant(s) agree that by participating in the Campaign, they:

- a) have accessed, read and confirm their agreement to these Terms and Conditions;
- b) consent to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
- c) agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Cash Back to be given away and determination of the recipients, shall be final, binding and conclusive; and
- d) 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 of 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 in a nature of a force majeure which is beyond CIMB's reasonable control.

22. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or the Cash Back will be forfeited if, during the Campaign Period and/or before the crediting of the Cash Back:

- a) The Eligible Participant(s) are in breach of the terms and conditions governing the Campaign;
- b) The Campaign 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 Campaign is delinquent, invalid or cancelled by the CIMB.

23. 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.

24. CIMB shall have the right to:

- a) substitute the Cash Back with other item(s) of similar cost; and/or
- b) extend, shorten, discontinue, cancel, terminate or suspend the Campaign.

by giving fourteen (14) 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) 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 Cash Back and/or any cancellation, suspension, shortening or extension of the Campaign.

25. CIMB shall not be liable to any Eligible Participant(s) or any party for any loss or damage (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 Short Message Service ("SMS")

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

26. 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) advertisement in one newspaper of CIMB's choice; and/or
 - (iv) 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 B in the notification.
- c) 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.

27. CIMB will not be liable to the Eligible Participant(s) for any loss or damage suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.
28. The Eligible Participant(s) shall fully indemnify and keep the Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of:
- a) the Eligible Participant(s)' participation in the Campaign; and/or
 - b) the Eligible Participant(s)' receipt, redemption or use of the Cash Back
29. 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 the Participating Card Account(s) which shall apply in addition to these Terms and Conditions.
30. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB from time to time.
31. 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:** P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: +603 6204 7788
Email: cru@cimb.com
- b) CIMB may change the above contact details by notifying the Eligible Participant(s)/ Customer(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.