

CIMB@WORK VALUE PROPOSITION 2021 TERMS & CONDITIONS

Definitions

- a. **“CIMB Bank”** means CIMB Bank Berhad.
- b. **“CIMB Islamic”** means CIMB Islamic Bank Berhad.
- c. **“The Bank”** means collectively CIMB Bank Berhad and CIMB Islamic Bank Berhad.
- d. **“CIMB@Work Customer”** means an individual who has fulfilled the CIMB@Work eligibility requirements set by the Bank and who has been accepted by the Bank as a CIMB@Work Customer.
- e. **“CIMB@Work Companies”** means companies that are companies with a CIMB Business Current Account/ Business Current-i that have signed the CIMB@Work Letter Offer.
- f. **“CIMB@Work Value Proposition Programme”** otherwise known as **“Programme”** means a benefits programme designed by the Bank for customers receiving salary from these companies to enjoy features, benefits and rewards on products and services offered by the Bank herein which may be offered to CIMB@Work Customer from time to time exclusively.
- g. **“Eligible Customer(s)”** means CIMB@Work Customers that has met the criteria and mechanics to enjoy the CIMB@Work Value Proposition Programme
- h. **“Bonus Points”** means points awarded to CIMB@Work Customers in relation to product enrolment, product usage as well as monthly product sign-up.
- i. **“Payroll Account”** means a savings or current account of CIMB@Work Customers maintained with the Bank.
- j. **“POS enabled Debit Card”** means the Bank Debit Mastercard that may be used to perform Point of Sale (POS) transactions via the Mastercard network.

1. CIMB@Work Value Proposition Programme

- 1.1 CIMB@Work is offering an exclusive **“Programme”** for employees of CIMB@Work Companies.
- 1.2 The Bank reserves the right upon giving prior notice of twenty one (21) calendar days set or imposes further terms and conditions in relation to the **“Programme”**

2. Eligibility

- 2.1 To be eligible for consideration by the Bank as a CIMB@Work Customer to enjoy the “Programme”, the customer must fulfill the following criteria:
 - a. A customer that has his/her monthly payroll from CIMB@Work Companies and credited into a Current or Savings Account (**“CASA/CASA-i”**) maintained with the Bank

The condition 2.1 a is referred to as the **“Participating Criteria”** and new or existing customer of the Bank who met the Participating Criteria is referred to as the **“Eligible Customer(s)”**

3. Benefits & Mechanics

3.1 The Eligible Customer(s) are required to present proof of employment of “**CIMB@Work Companies**” by producing a staff identification card at the Bank’s branches and Auto Finance Centres to be eligible for the benefits.

3.2 The Eligible Customers(s) shall be entitled to the following “**Programme**” upon meeting the qualifying criteria(s) as stipulated in Clause (2).

Description	Eligibility & Mechanics				
<p>1. Term Financing-i secured by ASB</p> <p><i>Effective 1st Jan 2021-31st June 2021</i></p>	<ul style="list-style-type: none"> Eligible Customer(s) will be eligible to the competitive financing rates with the take up for Term Financing-i secured by ASB Approval is subject to discretionary of the Bank The preferential effective profit rate is subject to change with the change in Base Rate (“BR”) <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #c00000; color: white;"> <th colspan="2">Preferential Rate Requirements</th> </tr> </thead> <tbody> <tr> <td style="width: 50%; text-align: center;">BR + 0.75%</td> <td style="width: 50%; text-align: center;"> <ul style="list-style-type: none"> Minimum financing amount of RM30k </td> </tr> </tbody> </table>	Preferential Rate Requirements		BR + 0.75%	<ul style="list-style-type: none"> Minimum financing amount of RM30k
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BR + 0.75%	<ul style="list-style-type: none"> Minimum financing amount of RM30k 				
<p>2. Preferential Fixed Deposit (FD)/Fixed Return Income Account-i (FRIA-i)</p> <p><i>Effective 1st January 2021-31st December 2021</i></p>	<ul style="list-style-type: none"> Eligible Customer(s) will be eligible for preferential Fixed Deposit (“FD”) and Fixed Return Income Account-i (“FRIA-i”) of up to 20 BPs above Board Rate Eligible Customer(s) will receive up to 20 BPs above board rate but not higher than the current FD/FRIA-i Empowerment rates provided to CIMB branches. In the event that it is higher than the FD/FRIA-i empowerment rates, the maximum that Eligible Customer(s) can receive will be the FD/FRIA-i empowerment rates. This offering cannot be in conjunction with any promotional rates for FD/FRIA-i Eligible Participant(s) are required to take maturity returns for FD/FRIA-i, which includes tenure of 1,2,3,6 and 12 months. The FD/FRIA-i rates will be applicable for a maximum tenure of twelve (12) months The above rates will be applicable for ONE (1) cycle and will revert to Board Rate in the next automatically. The preferential rate is subject to change with the change in Board Rate This preferential rate is applicable for both fresh funds and 				

	<p>existing funds. Fresh funds refer to funds outside the Bank and Existing Funds refer to existing FD/FRIA-i contract renewal or FD/FRIA-i placement of any existing funds within the Bank</p> <ul style="list-style-type: none"> The Bank is a member of PIDM. This product is protected by PIDM up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) for each depositor.
<p>3. Personal Secured Overdraft Facilities¹</p> <p><i>Effective 1st January 2021-31st December 2021</i></p>	<ul style="list-style-type: none"> Eligible Customer(s) will enjoy a rate of BR +0.85% for CIMB Bank's Personal Secured Overdraft Facilities against FD/FRIA-i The Preferential Rate will be subject to change with the change of Base Rate Eligible Customer(s) whose application for the Personal Secured Overdraft Facility against Fixed Deposit is submitted or approved by CIMB Bank or whose letter of offer is duly accepted by the Eligible Customer(s) during the Offering Period will be entitled to the following; subject to the terms and conditions herein: <ol style="list-style-type: none"> Waiver of commitment fee of one percent (1%) per annum on the unutilized portion of new Facility if the aggregate limit of overdraft facilities granted to you under this Facility and under any other overdraft facilities granted by the Bank previously or at any time or from time to time in the future is in excess of RM250,000 The waiver of commitment fee is subject to CIMB's right to reinstate such commitment fee by giving the Eligible Customer at least 21 calendar days prior notice.
<p>4. Preferential Foreign Exchange Currency Rates at CIMB Bureau De Change (CIMB BDC)</p> <p><i>Effective 1st January 2021-31st December 2021</i></p>	<ul style="list-style-type: none"> Eligible Customer(s) will enjoy preferential exchange rates at all CIMB Bureau De Change ("CIMB BDC") outlets nationwide for selected currencies The selected currencies are Australian Dollar, Brunei Dollar, Singapore Dollar, Sterling Pounds, United States Dollar, Euro, Canadian Dollar, Swiss Franc, New Zealand Dollar, Japanese Yen, Indian Rupee, Pakistan Rupee, Sri Lankan Rupee, New Taiwan Dollar, Thai Baht, Philippines Peso, South Korean Won, Indonesian Rupiah, Vietnamese Dong, Cambodian Riel, China RMB, Hong Kong Dollar, UAE Dirham, Saudi Riyal, Danish Krone, Norwegian Krone, Swedish Krona, South African Rand, Macanese Pataca and Qatari Riyal The Preferential Exchange Rate is only applicable at CIMB BDC Centres; not applicable at CIMB Branches or on digital platform

¹ Valid only for CIMB Bank's customer

<p>5. Lowered Minimum Requirements for CIMB Preferred</p> <p><i>Effective 1st January 2021-31st December 2021</i></p>	<ul style="list-style-type: none"> • Eligible Customer(s) will be able to enjoy CIMB Preferred membership by these routes namely: • Route 1: <ul style="list-style-type: none"> a) no Asset Under Management (“AUM”) requirement for the first six (6) months with salary of minimum Ringgit Malaysia Twenty Thousand (RM20,000) credited in a CIMB CASA/CASA-i b) Month 7 to Month 12 Eligible Customer(s) must maintain their AUM of minimum Ringgit Malaysia Two Hundred Thousand (RM200,000) c) From 2nd year onwards, Eligible Customer(s) must maintain their AUM of minimum Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) to maintain their membership • Route 2: <ul style="list-style-type: none"> a) AUM requirement of minimum Ringgit Malaysia Two Hundred Thousand (RM200,000) for the 1st year without minimum salary credited in a CIMB CASA/CASA-i b) From 2nd year onwards, Eligible Customer(s) must maintain their AUM of minimum Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) to maintain their membership • Asset under Management (“AUM”) is defined as aggregated total deposited in any deposit account(s) of the Bank and/or invested in any investment product(s) [excluding Amanah Saham Nasional Berhad (ASBN) Variable Priced (Funds)] of the Bank under the Customer’s joint account where the Customer is the primary account holder
<p>6. SOMPO Travel Insurance² (Effective 1st Jan till 31st Dec 2021)</p>	<ul style="list-style-type: none"> • Eligible Customer(s) will enjoy Ringgit Malaysia Five (RM 5) off the total premium payable of SOMPO Travel Plus made on The Bank’s website with the Promotional Code of “CAWTP5” • Eligible Customer(s) must key in the relevant promo code mentioned. The validity of the code will end on 31 Dec 2021, 11.59pm. • Eligible Customer(s) who purchases SOMPO Travel Plus during the Offering Period will also be entitled RM10 OFF on Stamp Duty if the premium payment is made via CIMB Cards, or CIMB Clicks • CIMB Bank is only a distributor of the SOMPO Travel Plus underwritten by Berjaya Sompoo Insurance Berhad under Registration No: 198001008821 (62605-U), an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013

² Valid only for CIMB Bank’s customer

	<p>(“Insurer”).</p> <ul style="list-style-type: none"> SOMPO Travel Plus are not CIMB Bank’s products and therefore: <ol style="list-style-type: none"> not an obligation of and not guaranteed by CIMB Bank and/or any of its subsidiaries and affiliates; CIMB Bank shall not be responsible or be held liable for any matter or claims arising from SOMPO Travel Plus provided by the Insurer. the Insurer being the licensed insurer and underwriter / manager of SOMPO Travel Plus shall fully undertake the insurance obligations. 								
<p>7. Secure Motor (previously known as SOMPO Motor Insurance prior to 9 Feb 21³) (Effective 1st Jan till 31st Dec 2021)</p>	<ul style="list-style-type: none"> Eligible Customer(s) will receive complimentary One (1) year coverage of Snatch Shield Plus with purchase of Secure Motor (previously known as SOMPO Motor Insurance prior to 9 Feb 21) on The Bank’s website with the Promotional Code of “CAWSPB” Eligible Customer(s) must key in the relevant promo code mentioned. The validity of the code will end on 31 Dec 2021, 11.59pm. The SOMPO Snatch Shield Plus will offer the following benefit: <table border="1" data-bbox="605 926 1414 1171"> <thead> <tr> <th style="background-color: #ff0000; color: white;">Snatch Shield Plus - Personal Accident Benefit</th> <th style="background-color: #ff0000; color: white;">Sum Insured Plan B</th> </tr> </thead> <tbody> <tr> <td>Accidental Death (due to snatch theft or attempted snatch theft)</td> <td>RM25,000</td> </tr> <tr> <td>Permanent Disablement (due to snatch theft or attempted snatch theft)</td> <td>RM25,000</td> </tr> <tr> <td>Snatch Theft (lump sum payment/one incident during policy period)</td> <td>RM1,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> The Snatch Shield Plus policy will be awarded to Eligible Customer(s) seven (7) working days via email from the day the Secure Motor (previously known as SOMPO Motor Insurance prior to 9 Feb 21) has been successfully purchased Eligible Customer(s) who purchases Secure Motor (previously known as SOMPO Motor Insurance prior to 9 Feb 21) during the Campaign Period will also be entitled Six (6) Months’ Installment Payment with 0% Interest / finance charges, Applicable to CIMB Credit Card Payment mode with minimum total premium* of RM 600 (campaign period: 7 January 2021 – 31 December 2021). Eligible customer(s) must select the option at the payment stage before completing the transaction. <p>* Total Premium is defined as Premium Amount after deduction of No Claim Discount (NCD) and addition of premium for Extra Coverage</p>	Snatch Shield Plus - Personal Accident Benefit	Sum Insured Plan B	Accidental Death (due to snatch theft or attempted snatch theft)	RM25,000	Permanent Disablement (due to snatch theft or attempted snatch theft)	RM25,000	Snatch Theft (lump sum payment/one incident during policy period)	RM1,000
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³ Valid only for CIMB Bank’s customer

	<p>amount inclusive of Service Tax and Stamp Duty.</p> <ul style="list-style-type: none"> By participating in this offer, the Eligible Customer(s) is deemed to have consented that their personal information (including but not limited to the information relating to their status as employee of the company) collected and held by The Bank may be held, used, and disclosed by The Bank to individuals or organizations related to or associated with The Bank, Berjaya SOMPO Insurance Berhad or any selected third party (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations/federations) for one or more of the following purposes: <ol style="list-style-type: none"> to assess, process and/or issue the policy for SOMPO Snatch Shield Plus; to provide subsequent service(s) for SOMPO Snatch Shield Plus policy; for fulfilment purpose(s) of this Campaign; and/or for any other purpose(s) relating to this Campaign and/or the SOMPO Snatch Shield Plus policy. CIMB Bank is only a distributor of the Secure Motor underwritten by Berjaya Somp Insurance Berhad under Registration No: 198001008821 (62605-U), an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013 (“Insurer”). Secure Motor are not CIMB Bank’s products and therefore: <ol style="list-style-type: none"> not an obligation of and not guaranteed by CIMB Bank and/or any of its subsidiaries and affiliates; CIMB Bank shall not be responsible or be held liable for any matter or claims arising from Secure Motor provided by the Insurer. the Insurer being the licensed insurer and underwriter / manager of Secure Motor shall fully undertake the insurance obligations. 									
<p>8. Lazada eVoucher for purchase on selected Sun Life Malaysia Assurance Berhad /Sun Life Malaysia Takaful Berhad Life Insurance /</p>	<ul style="list-style-type: none"> The Eligible Customer(s) will enjoy the Lazada eVoucher based on the table below: <table border="1" data-bbox="630 1535 1409 1801"> <thead> <tr> <th>Reward</th> <th>Family Takaful</th> <th>Life Insurance</th> </tr> </thead> <tbody> <tr> <td>RM300 Lazada eVoucher</td> <td> <ul style="list-style-type: none"> Sun Inspirasi Sun Ultimate Coverage-i (Regular Contribution) </td> <td> <ul style="list-style-type: none"> Sun Signature Life Plus Sun Wealth Plus Sun Income Secure Max </td> </tr> <tr> <td>RM20</td> <td> <ul style="list-style-type: none"> SunLink Istismar Plus </td> <td> <ul style="list-style-type: none"> Sun EduSmart </td> </tr> </tbody> </table>	Reward	Family Takaful	Life Insurance	RM300 Lazada eVoucher	<ul style="list-style-type: none"> Sun Inspirasi Sun Ultimate Coverage-i (Regular Contribution) 	<ul style="list-style-type: none"> Sun Signature Life Plus Sun Wealth Plus Sun Income Secure Max 	RM20	<ul style="list-style-type: none"> SunLink Istismar Plus 	<ul style="list-style-type: none"> Sun EduSmart
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Family Takaful (Effective 1 st Jan till 31 st Dec 2021)	Lazada eVoucher	<ul style="list-style-type: none"> • Takaful Suria Plus • Takaful Mulia 	<ul style="list-style-type: none"> • Sun SaveAssured • SunLink Max 																	
	<ul style="list-style-type: none"> • Sun Life Malaysia Assurance Berhad [Registration No : 199001005930 (197499-U)] an insurer registered with Bank Negara Malaysia under the Financial Service Act 2013 and Sun Life Malaysia Takaful Berhad [Registration No: 200501012215 (689263-M)] a Takaful Operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013 shall herein collectively be referred to as (“Sun Life Malaysia”) • The Eligible Customer(s) is only entitled to receive the Gift(s) if the application for the Participating Product(s) are accepted and issued by Sun Life Malaysia latest by 15th January 2022. • In the event the Eligible Customer(s) withdraws or cancels the Participating Product(s) during the application, processing stage or any other stages on or before the Free-Look Period, or should the application of the Participating Product(s) be unsuccessful due to underwriting issues, the Eligible Customer(s) shall not be entitled to any of the Gift(s). • the “Free-Look Period” is defined as a period where the policy/certificate owner is given a Free-Look Period of fifteen (15) days from the policy/certificate delivery date to review the suitability of the newly participated plan. If the policy/certificate is surrendered within the period, the full premium/contribution less the medical examination expenses incurred, if any, will be refunded to the policy/certificate owner. • Fulfillment of the Gift(s) for the purchase of Sun Life Malaysia Assurance Berhad/Sun Life Malaysia Takaful Berhad Participating Product(s) will be as per schedule below: <table border="1"> <thead> <tr> <th>Policy / Certificate Issuance Date</th> <th>Policy / Certificate must be in-force as at</th> <th>Fulfillment Schedule</th> </tr> </thead> <tbody> <tr> <td>1st January 2021 – 31st January 2021</td> <td>28th February 2021</td> <td>Within sixty (60) working days from 28th Feb 2021</td> </tr> <tr> <td>1st February 2021 – 28th February 2021</td> <td>31st March 2021</td> <td>Within sixty (60) working days from 31st Mar 2021</td> </tr> <tr> <td>1st March 2021 – 31st March 2021</td> <td>30th April 2021</td> <td>Within sixty (60) working days from 30th Apr 2021</td> </tr> <tr> <td>1st April 2021 – 30th April 2021</td> <td>31st May 2021</td> <td>Within sixty (60) working days from 31st May 2021</td> </tr> <tr> <td>1st May 2021 – 31st May 2021</td> <td>30th June 2021</td> <td>Within sixty (60) working days from 30th June 2021</td> </tr> </tbody> </table>			Policy / Certificate Issuance Date	Policy / Certificate must be in-force as at	Fulfillment Schedule	1 st January 2021 – 31 st January 2021	28 th February 2021	Within sixty (60) working days from 28 th Feb 2021	1 st February 2021 – 28 th February 2021	31 st March 2021	Within sixty (60) working days from 31 st Mar 2021	1 st March 2021 – 31 st March 2021	30 th April 2021	Within sixty (60) working days from 30 th Apr 2021	1 st April 2021 – 30 th April 2021	31 st May 2021	Within sixty (60) working days from 31 st May 2021	1 st May 2021 – 31 st May 2021	30 th June 2021
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	1 st July 2021 – 31 st July 2021	31 st August 2021	Within sixty (60) working days from 31 st Aug 2021
	1 st August 2021 – 31 st August 2021	30 th September 2021	Within sixty (60) working days from 30 th Sep 2021
	1 st September 2021 – 30 th September 2021	31 st October 2021	Within sixty (60) working days from 31 st Oct 2021
	1 st October 2021 – 31 st October 2021	30 th November 2021	Within sixty (60) working days from 30 th Nov 2021
	1 st November 2021 – 30 th November 2021	31 st December 2021	Within sixty (60) working days from 31 st Dec 2021
	1 st December 2021 – 15 th January 2022	15 th February 2022	Within sixty (60) working days from 15 th Feb 2022

- The Bank is only a distributor of the Participating Product(s) underwritten by Sun Life Malaysia Assurance Berhad [Registration No: 199001005930 (197499-U)], an insurer registered with Bank Negara Malaysia under the Financial Service Act 2013 (“insurer”) and/or managed by Sun Life Malaysia Takaful Berhad [Registration No: 200501012215 (689263-M)], a takaful operator registered with Bank Negara Malaysia under Islamic Financial Services Act 2013 (“Takaful Operator”).
- The Participating Product(s) are not the Bank’s products and therefore:
 - a) not an obligation of and not guaranteed by the Bank and/or any of its affiliates;
 - b) The Bank shall not be responsible or be held liable for any matter or claims arising from the Participating Product(s) provided by the Insurer and/or the Takaful Operator; and
 - c) the Insurer and/or the Takaful Operator being the licensed insurer/takaful operator and underwriter / manager of the Participating Product(s) shall fully undertake the insurance/takaful obligations.

For full details, kindly refer to CIMB@Work Bancassurance/Bancatakaful Customer Campaign Terms and Conditions.

3.3 The “**Programme**” is subject to the application of the terms and conditions of the relevant or

CIMB Bank Berhad (197201001799 (13491-P))

CIMB Islamic Bank Berhad (200401032872 (671380-H))

respective Bank products or services, which are separate from the terms, and conditions herein. All product benefits allocated as part of the CIMB@Work Features, Benefits & Rewards must be read in conjunction with the terms and conditions governing the respective product or services.

3.4 The Bank reserves the right to revise, modify, suspend, cancel, terminate or withdraw the CIMB@Work Features, Benefits & Rewards in whole or part, by giving the CIMB@Work Customer(s) prior notice of twenty-one (21) calendar days. For the avoidance of doubt, any termination, cancellation, amendment, modification, revision, restriction or suspension of all or any of the CIMB@Work Features, Benefits & Rewards shall not entitle the CIMB@Work Customer and/or any person to any claim or compensation against the Bank for any losses or damages suffered or incurred by the CIMB@Work Customer and/or any person as a direct or indirect result of the act of termination, cancellation, amendment, modification, revision, restriction or suspension unless the same is due to the gross negligence or willful default of the Bank.

3.5 The Bank may at any time and from time to time offer features, benefits and rewards on products or services offered to CIMB@Work Customer(s). The full list of the features, benefits and rewards can be viewed at the Bank's website at www.cimb.com.my

4. Bonus Points

4.1 All CIMB@Work Customers are eligible to redeem Bonus Points under the CIMB Member Rewards Programme, which can be accessed from the Bank's website at www.cimb.com.my

4.2 To be eligible to earn Bonus Points, the CIMB@Work Customer must comply with the following:

- a. has a valid POS Enabled Debit Card; and
- b. his/her entitlement to enjoy or use the CIMB@Work Features, Benefits & Rewards in accordance with the terms and conditions herein have not been terminated.

4.3 The CIMB@Work Customers shall be entitled to earn Bonus Points upon product sign-up and product usage in accordance with Section 3 of the Member Rewards Catalogue under the CIMB Member Rewards Programme, which can be accessed from the Bank's website at www.cimb.com.my

5. Termination

5.1 The CIMB@Work Features, Benefits, & Rewards of a CIMB@Work Customer shall be deemed terminated upon occurrence of any of the following event;

- a. Discontinuation of the company's monthly payroll crediting into the CIMB@Work Customer's Payroll Account for four (4) consecutive months; or
- b. Resignation, termination, or cessation of employment of the CIMB@Work Customer resulting in the discontinuation of monthly payroll crediting as mentioned in Clause 5.1a; or
- c. Withdrawal by the CIMB@Work Customer's employer from payroll crediting via BizChannel@CIMB, resulting in the discontinuation of monthly payroll crediting as mentioned in Clause 5.1a.

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5.2 Notwithstanding Clause 5.1, the Bank reserves the right to suspend or terminate the “**Programme**” entitlement to enjoy or use the CIMB@Work Features, Benefits & Reward upon giving prior notice of twenty one (21) calendar days to the CIMB@Work Customer.

5.3 Upon termination mentioned in Clause 5.1 and 5.2, the CIMB@Work Customer shall immediately cease to enjoy or use all features, benefits and rewards offered under the CIMB@Work Features, Benefits & Rewards.

5.4 The Bank shall not, under any circumstances, be held liable for any loss or damage suffered or incurred by the CIMB@Work Customer or any other party, in respect of (i) the CIMB@Work Customer’s enjoyment and/or non-enjoyment and usage and/or non-usage of the CIMB@Work Features, Benefits & Rewards; (ii) the Bank’s action in terminating or suspending the CIMB@Work Customer’s entitlement to enjoy or use of the CIMB@Work Features, Benefits & Reward unless the same is caused by the Bank’s willful default or gross neglect.

6. General Terms and Conditions

6.1 The Eligible Customers 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 Bank 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 Bank in relation to every aspect of this Campaign, including the Instalment Plan and determination of the Eligible Customers, shall be final, binding and conclusive; and
- d. agree that CIMB Bank shall not be liable or held responsible to the Eligible Customers if CIMB Bank 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 Bank 's control; or
 - (v) any factor in a nature of a force majeure which is beyond CIMB Bank’s reasonable control.

6.2 The Eligible Customers will be disqualified from participating in the Campaign if during the Campaign Period

- a) The Eligible Customers are in breach of the terms and conditions governing the underlying product and or signed up Eligible Product(s);
- b) The underlying product and/or signed up Eligible Product(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 underlying product and/or signed up Eligible Product(s) is delinquent, invalid or cancelled by the Eligible Customers or CIMB Bank.

6.3 CIMB Bank shall have the right to disqualify any Eligible Customers that it determines to be:

- a) tampering with the application process; and/or
- b) acting in breach of these Terms and Conditions.

6.4 CIMB Bank shall have the right to:

- a) extend, shorten, discontinue, cancel, terminate or suspend the Campaign.

by giving fourteen (14) calendar days' prior notice to the Eligible Customers via:

- (i) announcement at CIMB Bank's website; and/or
- (ii) notice at CIMB Bank's branches; and/or
- (iii) by any other means of notification which CIMB Bank may select.

For avoidance of doubt, CIMB Bank shall not be liable to the Eligible Customers for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customers as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

6.5 CIMB Bank shall not be liable to any Eligible Customers 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 Customers' participation or non-participation in the Campaign; and/or
- b) Any non-receipt or delayed receipt by the Eligible Participants/Customers of the Short Message Service ("**SMS**")

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

6.6 a) CIMB Bank shall have the 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 Customers via:

- (i) announcement at CIMB Bank's website; and/or
- (ii) notice at CIMB Bank's branches; and/or
- (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
- (iv) by any other means of notification which CIMB Bank may select.

- b) The Amendment shall be considered as binding on the Eligible Customers from the date as specified by CIMB Bank in the notification.

- c) Eligible Customers agree to access CIMB Bank'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.

CIMB Bank Berhad (197201001799 (13491-P))

CIMB Islamic Bank Berhad (200401032872 (671380-H))

- 6.7 CIMB Bank will not be liable to the Eligible Customers for any loss or damage suffered or incurred by the Eligible Customers as a direct or an indirect result of the Amendment.
- 6.8 CIMB Bank will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the underlying product or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB Bank's gross negligence or willful default.
- 6.9 The Eligible Customers shall fully indemnify and keep CIMB Bank indemnified against any fee, cost, charge, expense, loss, damage or liability, which CIMB Bank may incur as a result of:
- a) the Eligible Customers' participation in the Campaign; and/or
 - b) the Eligible Customers' receipt, redemption or use of the Instalment Plan.
- 6.10 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 Secure Motor (previously known as SOMPO Motor Insurance prior to 9 Feb 21) which shall apply in addition to these Terms and Conditions.
- 6.11 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 Bank from time to time.
- 6.12 a) Eligible Customers may contact CIMB Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call and email:
- Address:** CIMB Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
- Telephone No:** 603 6204 7788
- Email:** cru@cimb.com
- b) CIMB Bank may change the above contact details by notifying the Eligible Customers by way of announcement at CIMB Bank's website or by any other means of notification which CIMB Bank may select.