

## TERMS AND CONDITIONS

### CIMB Bank CashLite Tactical Pricing Campaign

1. The CIMB Bank CashLite Tactical Pricing Campaign (“**the Campaign**”) is organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] (“**CIMB Bank**”).

#### The Campaign Period

2. The Campaign shall run from 1 July 2024 to 31 October 2024, both dates inclusive (“**the Campaign Period**”).
3. CIMB Bank reserves the right upon giving notice of not less than 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 to **selected CIMB Bank principal credit cardholders** who:
  - (i) hold conventional credit card(s) issued by CIMB Bank in Malaysia; and
  - (ii) Receive a Short Message Service (“**SMS**”), and WhatsApp at the cardholder’s mobile number and/ or an electronic direct mailer (“**eDM**”) at the cardholder’s email address, maintained in CIMB Bank’s record from CIMB Bank about this Campaign as an invitation to participate in this Campaign (“**Eligible Cardholders**”). Alternatively, Eligible Cardholders can also apply by clicking on the Clicks Messenger, Clicks Text Link, Pop up banner and Cashlite Banner in CIMB Clicks. The CIMB Bank credit cards except CIMB Islamic Credit Cards, CIMB Bank’s Business Cards, CIMB Bank’s Supplementary Cards of the Eligible Cardholders are hereinafter collectively referred to as the “**Eligible Credit Cards**”.

It shall be the Eligible Cardholders’ responsibility to ensure their mobile numbers/ email address provided (“**Contact Particulars**”) to CIMB Bank are current and updated. In the event there is a change to the Contact Particulars, it shall be the responsibility of the Eligible Cardholders to update CIMB Bank of the same. CIMB Bank shall not be responsible to the Eligible Cardholders for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Particulars maintained in CIMB Bank’s record is not current or correct.

#### Campaign Mechanics and Conditions

5. CIMB CashLite (“CashLite”) is a cash advance facility which allows CIMB Bank credit cardholder to have a portion of his/her available credit limit under his/her CIMB Bank credit card disbursed to their choice of current or savings account with CIMB Bank or other banks and for the cardholder to repay CIMB Bank the sum disbursed together with the applicable interest by fixed monthly installments of up to 48 months. Eligible Cardholders may get a copy and/or access to CashLite Terms & Conditions and Product Disclosure Sheet at <https://www.cimb.com.my/en/personal/day-to-day-banking/cards/credit-card-services/cashlite.html>.
6. Eligible Cardholders will receive invitations periodically throughout the Campaign Period to participate in this campaign. This campaign is available exclusively through Digital Channels. To participate in this Campaign, Eligible Cardholders must apply for a minimum CashLite amount of RM1,000 (“**Minimum CashLite Amount**”) with an applicable flat interest rate of 2.99% p.a. as mentioned in the invitation received, as stipulated in clause 4(ii), via the personalized link provided by CIMB Bank, which will specify the eligible dates for each eligible Cardholder. Alternatively, Eligible Cardholders can also apply by logging into CIMB Clicks.
7. CIMB Bank reserves the right to reject any application in its entirety or approve a lower CashLite amount where the terms (such as amount, interest rate and/or tenure) are different from those terms requested by the Eligible Cardholders.
8. Each Eligible Cardholder is only entitled for One Time (1x) offer pricing as low as 2.99% p.a. during the Campaign Period. For Eligible Cardholders who apply for more than one CashLite application throughout the Campaign Period, the Bank reserves the right to reject them.

9. CIMB Bank will not entertain any complaint(s) whatsoever in connection with the campaign and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of intervention, interruptions, and/or electronic or human error in administration and/or processing of the transaction performed via CIMB Bank Credit Card unless the same is due to the gross negligence or willful default of CIMB Bank.

## General Terms and Conditions

10. The Eligible Cardholders agree that by participating in the Campaign, they:
- are required to read and understand these Terms and Conditions;
  - have accessed, read and confirm their agreement to these Terms and Conditions;
  - confirm that the key contract terms affecting their obligations have been adequately explained to them;
  - consent to CIMB Bank processing and disclosing their personal data as well as any personal data of any individual which the Eligible Cardholders may share with CIMB Bank in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
  - agree that all decisions reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the determination of the Eligible Cardholders, shall be final, binding and conclusive; and
  - agree that CIMB Bank shall not be liable or held responsible to the Eligible Cardholders 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:
    - the failure of any mechanical or electronic device, data processing system or transmission line;
    - electrical failure;
    - industrial dispute, war, strike or riot;
    - any act of God beyond CIMB Bank's control; or
    - any factor in a nature of a unforeseen circumstances which is beyond CIMB Bank's reasonable control.
11. The Eligible Cardholders will be disqualified from participating in the Campaign if, during the Campaign Period:
- The Eligible Cardholders are in breach of the Terms and Conditions governing the Eligible Credit Cards;
  - The Eligible Credit Cards are terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  - The Eligible Credit Cards are delinquent, invalid or cancelled by the Eligible Cardholders or CIMB Bank.
12. CIMB Bank shall have the right to disqualify any Eligible Cardholders that it determines to be:
- tampering with the participation/application process; and/or
  - acting in breach of these Terms and Conditions.
13. CIMB Bank shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Cardholders via:
- announcement at CIMB Bank's website; and/or
  - notice at CIMB Banks's branches; and/or
  - by any other means of notification which CIMB Bank may select.
- For avoidance of doubt, CIMB Bank shall not be liable to the Eligible Cardholders for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Cardholders as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
14. CIMB Bank shall not be liable to any Eligible Cardholders 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:
- The Eligible Cardholders participation or non-participation in the Campaign; and/or
  - Any non-receipt or delayed receipt by the Eligible Cardholders of the Short Message Service ("SMS") or eDM.

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

15. a) CIMB Bank 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 Cardholders 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 Cardholders from the date as specified by CIMB Bank 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 Bank will inform/give notice to the Eligible Cardholders about these changes as soon as possible.
  - d) Eligible Cardholders 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.
16. CIMB Bank will not be liable to the Eligible Cardholders for any losses, costs or damages suffered or incurred by the Eligible Cardholders as a direct or an indirect result of the Amendment.
  17. The Eligible Cardholders 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 the Eligible Cardholders:
    - a) participation in the Campaign; and/or;
    - b) breach or failure with these Terms and Conditions
  18. 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 Eligible Credit Cards and Flexi Payment Plan Programme ([www.cimb.com.my/fpp](http://www.cimb.com.my/fpp)) which shall apply in addition to these Terms and Conditions.
  19. These Terms and Conditions shall be 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 Bank is subject.
  20. If CIMB Bank does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Bank from exercising that right or any other rights CIMB Bank has in the future.
  21. a) Eligible Cardholders 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	:	Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.
Telephone No	:	603 6204 7788
Email	:	<a href="mailto:contactus@cimb.com">contactus@cimb.com</a>

- b) CIMB Bank may change the above contact details by notifying the Eligible Cardholders by way of announcement at CIMB Bank’s website or by any other means of notification which CIMB Bank may select.

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