

Terms and Conditions

The “Preferred Visa INFINITE 8X Bonus Points on Dining and Overseas Spend” Campaign

The Campaign Period

- (1) The “Preferred Visa INFINITE 8X Bonus Points on Dining and Overseas” (“the Campaign”) is organised by CIMB Bank Berhad (13491-P) (“CIMB” or “the Bank”) and will be held from 1 January 2020 until 31 December 2020 (both dates inclusive) (“the Campaign Period”). CIMB 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

- (2) The Campaign is open to all principal and supplementary cardholders who hold and spend with CIMB Preferred Visa INFINITE credit card (“the Card”) during the Campaign Period (hereinafter referred to as “the Eligible Participant”).
- (3) The Eligible Participants shall maintain a minimum aggregated total Deposit and/or Investment of RM250,000 at all times or such other amount as the Bank may determine from time to time deposited in any deposit account(s) of the Bank and/or CIMB Islamic and/or invested in any investment product(s) of the Bank and/or CIMB Islamic under the Principal Cardholder’s sole or joint account where the Principal Cardholder is the primary account holder.
- (4) “Retail spending transaction” shall mean purchase transactions for goods and services including online purchases for goods and services and shall not include betting or gaming transactions. For the avoidance of doubt, the following transactions are also herein expressly excluded and shall not be treated as “retail spending transactions” for the purposes of earning bonus points:
- a) Cash advances, cash withdrawals, cash deposits and/or betting or gaming transactions;
 - b) Retail transactions in respect of purchases of petrol, diesel and any other purchases made at the petrol kiosk;
 - c) Retail transactions which are disputed by the Cardholder;
 - d) Payment of the annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges, interest/finance charges, cash advance fees, processing fees, or any other kind of fees and/or penalties whether imposed by CIMB or otherwise;
 - e) Instalment payment plan transactions;
 - f) Recurring payment transactions;
 - g) Payments to charity under designated Merchant Category Code (MCC) 8398- Charitable and social service organisations; and
 - h) Any government related payments under designated MCC below: -

9211	Court costs, including alimony and child support
9222	Fines
9223	Bail and bond payments
9311	Tax payments
9399	Government services
9402	Postal services – government only
9405	Intra-Government Purchases-Government only

- (5) Any determination by CIMB as to what constitutes a “retail spending transaction” shall be conclusive save for manifest error. The bonus points earned in respect of Overseas retail spending transaction will be calculated based on the RM equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB at its absolute discretion.
- (6) “**Bonus Points**” means points awarded to cardholders for retail spending transactions charged to the Cards.
- (7) “**Dining**” refers to retail spending transactions with Merchant Category Code (MCC) 0743, 0744, 5811, 5812, 5813, 5814, 5921.
- (8) “**Overseas**” refers to retail spending transactions made in currency other than Ringgit Malaysia (RM) or falls under Dynamic Currency Conversion (DCC).

Note*: Dynamic Currency Conversion (DCC) is a service offered by certain overseas merchants to provide a choice to pay in Ringgit Malaysia (including online purchases) for overseas purchases.

Participation Criteria

- (9) No registration is required to participate in this Campaign.
- (10) No minimum spend is required to participate in this Campaign.

Fulfillment of 8X Bonus Points on Dining and Overseas

- (11) Eligible Participant shall earn 1 Bonus Point for every RM1 non-Overseas spend and 2 Bonus Points for every RM1 Overseas spend charged to the Card and reflected in the statement (“**Base Bonus Points**”) as also stated on the Member Rewards Programme Terms and Conditions available on <https://rewards.cimbbank.com.my>
- (12) The Base Bonus Points will be credited to the Eligible Participant within the same statement as the retail spending transaction is made.
- (13) Eligible Participant who meet the condition under clause (3) above shall earn 7 Bonus Points for every RM1 spending in Dining and 6 Bonus Points for every RM1 spending in Overseas charged to the Card and reflected in the statement during the Campaign Period (“**Additional Bonus Points**”).
- (14) Eligible Participant will receive the Additional Bonus Points as per the schedule set out in Table A below.

Table A

Bonus Points earned during period	Crediting of Bonus Points into Eligible Participant’s Account
1 Jan 2020 to 31 Mar 2020	30 Apr 2020
1 Apr 2020 to 30 Jun 2020	31 Jul 2020
1 Jul 2020 to 30 Sep 2020	31 Oct 2020
1 Oct 2020 to 31 Dec 2020	31 Jan 2021

Example 1:

Mr. Wong spent RM1,000 in Dining and RM2,500 in Overseas with CIMB Preferred Visa INFINITE credit card on 9 February 2020 and he met the condition under clause (3) above for the month of February 2020.

In Mr. Wong's credit card statement for the month of February 2020, he will receive 6,000 Base Bonus Points:

Dining: $RM1,000 \times 1 = 1,000$ Bonus Points

Overseas: $RM2,500 \times 2 = 5,000$ Bonus Points

Total Bonus Points earned = $1,000 + 5,000 = 6,000$ Bonus Points

In Mr. Wong's credit card statement in the month of April 2020 he will receive the 22,000 Additional Bonus Points:

Dining: $RM1,000 \times 7 = 7,000$ Bonus Points

Overseas: $RM2,500 \times 6 = 15,000$ Bonus Points

Total Bonus Points earned = $7,000 + 15,000 = 22,000$ Bonus Points

Therefore, Mr. Wong is entitled to a total of 28,000 Bonus Points under the Campaign.

Example 2:

Mr. Wong spent RM1,000 in Dining and RM2,500 in Overseas with CIMB Preferred Visa INFINITE credit card on 9 February 2020 and he does not meet the condition under clause (3) above for the month of February 2020.

In Mr. Wong's credit card statement for the month of February 2020, he will receive 6,000 Base Bonus Points:

Dining: $RM1,000 \times 1 = 1,000$ Bonus Points

Overseas: $RM2,500 \times 2 = 5,000$ Bonus Points

Total Bonus Points earned = $1,000 + 5,000 = 6,000$ Bonus Points

In Mr. Wong's credit card statement in the month of April 2020, he will receive no Additional Bonus Points.

Therefore, Mr. Wong is entitled to a total of 6,000 Bonus Points under the Campaign.

If Mr. Wong is meets the condition under Clause (3) on subsequent months, he will be eligible to enjoy the Additional Bonus Points for his Dining and Overseas spend made on the subsequent months respectively during the Campaign Period.

(15)The tracking of the Retail Spending Transactions is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.

(16)"Retail spending transaction" is calculated as the total consolidated (principal and supplementary/ies) Card spending. If the Eligible Participant has multiple supplementary Cards, the retail spending transactions made on all Cards by the principal and supplementary cardholders shall be consolidated and not be viewed individually.

(17) CIMB shall not be responsible for any failure and/or delay in the transmission of evidence of sales transactions by VISA, merchant establishments or any other party unless the same is due to the gross negligence or willful default of CIMB.

General Terms and Conditions

(18) By participating in this Campaign, the Eligible Participants are deemed to have read, understood and agreed to be bound by these Terms & Conditions as well as consented to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at www.cimbbank.com.my and agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Bonus Points to be given away and the determination of the Eligible Participants, shall be final, binding and conclusive.

(19) The Eligible Participants' CIMB Preferred Visa INFINITE credit card (i) MUST not be in breach of the terms and conditions governing CIMB Preferred Visa INFINITE credit card AND (ii) MUST not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/ or be invalid or cancelled as determined by CIMB during the Campaign Period and/or before the crediting of the Bonus Points, otherwise the Eligible Participants will be disqualified from participating in this Campaign and/or the Bonus Points will be forfeited.

(20) CIMB reserves the right at its sole discretion to disqualify any Eligible Participants that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions.

(21) CIMB reserves the right to substitute the Bonus Points with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participants. For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB shall not entitle any of the Eligible Participants/Customers or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.

(22) By participating in this Campaign, the Eligible Participants hereby agree that CIMB shall not in any manner whatsoever be liable or held responsible to the Eligible Participants if CIMB is unable to perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond CIMB's control or due to any factor in a nature of a force majeure which is beyond CIMB's reasonable control.

(23) CIMB shall not be liable to any Eligible Participants or any party for any loss or damage of whatsoever nature suffered (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in this Campaign including arising from any non-receipt or delayed receipt by the Eligible Participants of the Short Message Service ("SMS") unless the same shall arise from and are caused directly by CIMB's gross negligence or willful default.

- (24) CIMB reserves the right upon giving prior notice of twenty-one (21) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (“Amendment”) any of the Terms and Conditions herein. Notification to Eligible Participants in respect of the Amendment shall be effected at CIMB’s absolute discretion through any one of the following means of communication, namely, via electronic communication display at CIMB’s website and CIMB’s branches or CIMB’s Currency Exchange counters where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Eligible Participants upon request; or by effecting an advertisement regarding the Amendment in one newspaper of CIMB’s choice or by any other means of notification which CIMB may select and the Amendment shall be deemed as binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification. Eligible Participants/Customers acknowledge and 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 changes or variations to these terms and conditions.
- (25) No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.
- (26) These Terms and Conditions (as amended from time to time pursuant to Clause 24) shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. These Terms and Conditions are to be read in conjunction with the prevailing terms and conditions of the CIMB Preferred Visa INFINITE credit card and terms and conditions governing CIMB Preferred Visa INFINITE credit card which shall apply in addition to the Terms and Conditions herein.
- (27) These Terms and Conditions shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted 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.
- (28) For feedbacks and/or complaints related to this Campaign, the Eligible Participants may contact CIMB’s Customer Resolution Unit bearing the following address, telephone number and email address (or bearing such other address, telephone number and email address which CIMB may change by notification to the Eligible Participants): Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan, Malaysia. Telephone: +603-6204 7788 , Email : cru@cimb.com