CIMB PETRONAS Visa Debit Card 10% Cash Back on Car Insurance & Takaful
Terms and Conditions

1. The "CIMB PETRONAS Visa Debit Card 10% Cash Back on Car Insurance & Takaful" ("Campaign") is jointly organised by CIMB Bank Berhad [Registration No: 197201001799] and CIMB Islamic Bank Berhad [Registration No: 200401032872] (collectively referred to as "**CIMB**").

The Campaign Period

2. The Campaign shall run from 1 November 2026 at 12.00am to 31 March 2027 at 11.59pm, both dates inclusive **("Campaign Period").**

3. CIMB reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period by giving seven (7) calendar days' prior notice.

Eligibility

4. This Campaign is open to all CIMB PETRONAS Visa Debit Card cardholders issued by CIMB in Malaysia **("Eligible Customers").**

5. This Campaign is also open to all new and existing staff of CIMB (including contract and probationary staff). "CIMB" means the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB Bank has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

6. No registration is required to participate in this Campaign.

Campaign Mechanics

7. Eligible Customer must apply for and activate a new or existing CIMB PETRONAS Visa Debit Card **("Eligible Card")** during the Campaign Period; and

8. Subsequently, the Eligible Customer(s) must maintain a minimum Monthly-Average Balance **("MAB")** of Ringgit Malaysia One Thousand (RM1,000.00) in the CIMB Current/ Savings Account/-i **("CASA/-")** and/or Daily Unrestricted Investment Account-i **("DURIAN-i Account")** designated as the settlement account linked to the Eligible Card and from which the Eligible Transaction is debited, during the Participating Month (as defined in Clause 18 herein); and

9. Monthly Average Balance is the sum of total daily balances for the month, divided by the number of days in the month.

Monthly Average Balance (MAB)	Sum of total daily balances for the month Number of days in the month Example: for the month of December, the MAB shall be calculated as follows: - Sum of total daily balances for the month of December

	31 days

10. Eligible Customer(s) must make transaction **("Eligible Transaction")** (as defined in Clauses 11-13 herein) using their Eligible Card in the manner explained below in order to earn the Cash Back. (as defined in Clauses 17 to 20 herein).

11. The Eligible Transaction(s) is applicable to the Merchant Category Code transactions based on CIMB's records **("Eligible MCC")** and is defined as follows:

Eligible Spend Category	Eligible Transaction Type / Merchant Category Code ("MCC")	Description of payment of transaction entitling Cardholder(s) to the Cash Back(s)
Berjaya Sompo Malaysia	6300 and 5960	BERJAYA SOMPO
Takaful IKHLAS	5960	TAKAFUL IKHLAS

12. Eligible Transaction(s) means purchase transactions for goods and services that includes local card present and local online transactions approved by CIMB and charged to any Eligible Card during the Campaign Period. Local card present transactions are transactions that are made in Ringgit Malaysia (RM). Local online transactions are any transactions made in Ringgit Malaysia (RM) which do not involve Eligible Customer' Eligible Card to be present at the point-of-sale terminal.

13. For the avoidance of doubt, the following transactions are excluded and shall not be treated as Eligible Transaction(s):

    I. Cash withdrawal by any method (e.g. Automated Teller Machine **("ATM"),** over the counter, quasi cash, cash advance, etc.); and
    II. Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and
    III. Any form of fees, costs and charges for services and miscellaneous fees, costs and charges imposed by or incurred by CIMB in respect of the Eligible Cards including, without limitation, finance charges, annual fee, late payment charges and government service tax; and
    IV. Recurring Transactions (e.g. Auto Billing); and
    V. Jompay.

14. All Eligible Transactions will be automatically tracked by CIMB for the purpose of tabulating based on the transaction dates and/or time (Malaysian Time) as captured by CIMB's transaction records during the Campaign Period. CIMB's determination as to what constitutes Eligible Transactions shall be conclusive unless the same appears as unfair or unjust.

15. CIMB shall not be responsible for any failure / error / delay in the transmission of evidence of Eligible Transaction(s) / posting of the Eligible Transaction(s) to the Eligible Card's Accounts by PayNet (also known as MyDebit), Visa, merchant establishments / any other party unless the same is due to CIMB's willful default or negligence.

Campaign Reward

16. Details of 10% Cash Back **("Cash Back")** are as defined in Clauses 17 to 20 of these terms and conditions.

17. Eligible Customers who performed Eligible Transactions during the Campaign Period shall be entitled to receive the Cash Back, subject to these terms and conditions. The amount of Cash Back that an Eligible Customer may earn during the Campaign Period shall be subject to the limits set out below.

    Eligible Customer(s) who perform an Eligible Transaction during the Campaign Period are eligible to earn 10% Cash Back, capped at Ringgit Malaysia Fifty (RM50.00), on their first Eligible Transaction. The Cash Back is awarded on a one-time basis only per Eligible Customer throughout the Campaign Period, subject to the total Cash Back allocation and on a first-come, first-served basis.

18. Details of the Participating Month, Participating Month Period and Total Cash Back Allocation are as follows:

Participating Month	Participating Month Period	Total Cash Back Allocation
Month 1	1 November 2026 - 30 November 2026	RM10,000
Month 2	1 December 2026 - 31 December 2026	RM10,000
Month 3	1 January 2027 - 31 January 2027	RM10,000
Month 4	1 February 2027 - 28 February 2027	RM10,000
Month 5	1 March 2027- 31 March 2027	RM10,000
Total Cash Back		**RM50,000**

19. An Eligible Customer(s) is eligible to earn the Cash Back as defined in Clause 18 within the Campaign Period. Please refer to the example below: -

Eligible Customers	Monthly Average Balance (MAB)	Eligible Transaction Amount	Transaction Dates	Eligible Month	10% Cash Back
A	RM 1,000	RM 500	1-Nov-26	Month 1	RM 50
B	RM 1,000	RM 300	20-Nov-26	Month 1	RM 30
	RM 1,000	RM 300	25-Nov-26	Month 1	RM 0 *Customer has redeemed the Cash Back on 20 Nov 2026*
C	RM 300	RM 500	15-Jan-27	Month 1	RM0 *The customer did not fulfill the MAB requirement.*
	RM 1,000	RM 500	20-Feb-27	Month 2	RM 50
D	RM 2,000	RM 1,500	1-Apr-27	Nil	RM 0 *The transaction is dated after the campaign period*

20. The Cash Back will be credited into the Eligible Customer(s) CIMB Current/ Savings Account/-i **("CASA/-")** and/or Daily Unrestricted Investment Account-i **("DURIAN-i Account")** designated as the settlement account linked to the Eligible Card from which the Eligible Transaction is debited, within eight (8) weeks after the end of each Participating Month stated Clause 18. The Eligible Customer(s) should notify CIMB within twelve (12) weeks after the Campaign Period **("Specified Period")** if the Cash Back was not credited. If the Eligible Customer(s) does not notify CIMB within the Specified Period, the Cash Back will be considered as successfully credited.

21. Requests to credit the Cash Back to other accounts maintained with CIMB or any other financial institution or any third-party accounts are not allowed.

22. Any determination by CIMB on the computation and/or amount and/or fulfilment of the Cash Back shall be conclusive and shall not be challenged in any manner whatsoever, save for obvious error. The Cash Back cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.

23. CIMB accepts no responsibility for any tax implications that may arise from the Cash Back or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cash Back remains the sole responsibility of the Eligible Customer(s). It is the responsibility of each Eligible Customer(s) to seek independent advice on the possible implications this may have on his/her own financial situation.

24. CIMB Current/Savings Account/-i is protected by Perbadanan Insurans Deposit Malaysia **("PIDM")** up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000.00) for each depositor.

25. Daily Unrestricted Investment Account-i **("DURIAN-i Account")** is not protected by PIDM.

General Terms and Conditions

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

    a. are required to read and understand these Terms and Conditions;
    b. have accessed, read and confirm their agreement to these Terms and Conditions;
    c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
    d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer(s) may share with CIMB in accordance with CIMB's Group Privacy Notice at www.cimb.com.my;
    e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
    f. agree that CIMB shall not be liable or held responsible to the Eligible Customer(s) if CIMB is unable to perform in whole or in part 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 which is beyond CIMB's reasonable control.

27. The Eligible Customer(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 Customer(s) are in breach of the terms and conditions governing the CIMB Current/-i or /Savings Account/-i or Investment Account-i within and CIMB Visa Debit Card; or
    b. The CIMB Current/-i or /Savings Account/-i or Investment Account/-i within and CIMB Visa Debit Card 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 CIMB Current/-i or /Savings Account/-i or Investment Account/-i within and CIMB Visa Debit Card is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

28. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:
    a) tampering with the participation; and/or
    b) acting in breach of these Terms and Conditions.

29. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customer(s) via:

    a. announcement at CIMB 's website; and/or
    b. notice at CIMB's branches; and/or
    c. by any other means of notification which CIMB may select.

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

30. CIMB shall not be liable to any Eligible Customer(s) 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:

    a. The Eligible Customer(s)'s participation or non-participation in the Campaign; and/or
    b. Any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service ("SMS") or electronic Direct Mailer ("eDM")

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

31. a) CIMB shall have a 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 Customer(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 Customer(s) from the date as specified by CIMB's 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 will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.

d) Eligible Customer(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.

32. CIMB will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.

33. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Eligible Customer(s):
    a. participation in the Campaign; and/or
    b. receipt, redemption or use of the Cash Back; and/or
    c. breach or failure to comply with these Terms and Conditions.

34. 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 CIMB Current/-i or /Savings Account/-i or Investment Account/-i and the terms and conditions of the eligible CIMB Visa Debit which shall apply in addition to these Terms and Conditions.

35. These Terms and Conditions are 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 the CIMB is subject.

36. If CIMB does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB has in the future.

37. a) Eligible Customer(s) may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call or email:

Address:	CIMB Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan
Telephone No:	603 6204 7788
Email:	contactus@cimb.com

b) CIMB may change the above contact details by notifying the Eligible Customer(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.