

CIMB Visa Debit Card 20% Cash Back on Overseas Spend

Terms and Conditions

1. The “CIMB Visa Debit Card 20% Cash Back on Overseas Spend” (“**Campaign**”) is jointly organized 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 01 January 2026 at 12.00am to 31 December 2026 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 Visa Debit Card cardholders issued by CIMB in Malaysia (“**Eligible Customers**”).

Who has either:

- CIMB@Work Customer means an individual who has fulfilled the CIMB@Work eligibility requirements and who has been accepted by CIMB as a CIMB@Work Customer as defined herein at <https://www.cimb.com.my/en/personal/day-to-day-banking/cimb-work.html> (“**CAW**”) or
 - CIMB deposits accountholders not limit to Current Account/-i and/or Savings Account/-i (“**CASA/-i**”) and/or Daily Unrestricted Investment Account-i (“**DURIAN-i Account**”) (“**Non-CAW**”).
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. For the avoidance of doubt, campaign mechanics shall include the following:
8. Eligible Customer must apply and activate new CIMB Visa Debit Card (“**Eligible Card**”); and
9. Subsequently, the Eligible Customer(s) must maintain a minimum Monthly Average Balance (“**MAB**”) of Ringgit Malaysia One Thousand (RM1,000) in CIMB Current Account/-i and/or Savings Account/-i (“**CASA/-i**”) and/or DURIAN-i Account within the Participating Month (as defined in Clause 19 herein); and

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)	<u>Sum of total daily balances for the month</u>
	Number of days in the month
	Example: for the month of December, the MAB shall be calculated as follows: -
	<u>Sum of total daily balances for the month of December</u> 31 days

10. Eligible Customer(s) must make foreign currency retail spending excluding Ringgit Malaysia (**"Eligible Transaction"**) (as defined in Clauses 11-14 herein) using their Eligible Card in the manner explained below in order to earn the Cash Back. (as defined in Clauses 17 to 21 herein).
11. Eligible Transaction(s) means purchase transactions for goods and services that includes card present foreign currency transaction approved by CIMB and charged to any Eligible Card during the Campaign Period.
12. Card present transactions are any transactions who involve Eligible Customer' Eligible Card to be present at the point of sale terminal.
13. Foreign currency retail spending transactions shall be converted to Ringgit Malaysia (RM) for the purpose of calculation of retail spending and shall be based on CIMB's prevailing exchange rate.
14. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s):
 - I. Cash withdrawal by any method (e.g. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.);
 - 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. E-wallet top up with MCC: 6540; and
 - V. Online Transactions & Recurring Transactions (e.g. Auto Billing), and
 - VI. Tolls & Transit transactions with MCC: 4111, 4112, 4121, 4131, 4784 and 4789.
15. 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 grossly unfair or unjust.
16. 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 Card's Accounts by PayNet (also known as MyDebit), Visa, merchant establishments and/or any other party unless the same is due to CIMB's willful default or gross neglect.

Campaign Reward

17. Details of 20% Cash Back ("**Campaign Prizes**") are as defined in Clause 17 to 21 herein.
18. Campaign Prizes is eligible to Eligible Customer who has performed the Eligible Transaction during the Campaign Period. There is a capping in the amount of Cash Back that Eligible Customer(s) may earn during the Campaign Period as defined below:

Eligible Customer	Cash Back Capping Monthly
CAW	RM 20
Non-CAW	RM 10

- A CAW customer is eligible to earn up to RM20 Cash Back in each Participating Month and earn up to RM240 Cash Back throughout the Campaign Period, first-come, first-served basis.
 - A Non-CAW customer is eligible to earn up to RM10 Cash Back in each Participating Month and earn up to RM120 Cash Back throughout the Campaign Period, first-come, first-served basis.
19. 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
January 2026	1 January – 31 January 2026	RM 10,000
February 2026	1 February – 28 February 2026	RM 10,000
March 2026	1 March – 31 March 2026	RM 10,000
April 2026	1 April – 30 April 2026	RM 10,000
May 2026	1 May – 31 May 2026	RM 10,000
June 2026	1 June – 30 June 2026	RM 10,000
July 2026	1 July – 31 July 2026	RM 10,000
August 2026	1 August – 31 August 2026	RM 10,000
September 2026	1 September – 30 September 2026	RM 10,000
October 2026	1 October – 31 October 2026	RM 10,000
November 2026	1 November – 30 November 2026	RM 10,000
December 2026	1 December – 31 December 2026	RM 10,000
Total Cash Back		RM 120,000

20. An Eligible Customer(s) is eligible to earn the Cash Back as defined in Clause 18 in each Participating Month. Please refer to the example below: -

Eligible Customers	Group	Month End Balance (MEB)	Eligible Transaction Amount	20% Cash Back
A	CAW	RM 1,000	RM 100	RM 20
B	Non-CAW	RM 1,000	RM 100	RM 10
C	CAW	RM 500	RM 50	RM 0
D	Non-CAW	RM 500	RM 50	RM 0
E	CAW	RM 3,000	RM 200	RM 20

F	Non-CAW	RM 3,000	RM 200	RM 10
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21. The Cash Back will be credited into the Eligible Customer(s) CIMB Current Account/-i or /Savings Account/-i or DURIAN-i Account within eight (8) weeks after each of the Campaign Month stated Clause 19. 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) do not notify CIMB within the Specified Period, the Cash Back will be considered as successfully credited.
22. CIMB will not entertain any request to credit the Cash Back to other accounts maintained with CIMB or any other financial institution or any third party accounts.
23. 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.
24. 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.
25. CIMB Current/Savings Account/-i is protected by PIDM up to RM250,000 for each depositor. However, 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 & <https://www.paynet.my/privacy-policy.html>
 - 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 reasonable control.

27. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Campaign Prize will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Prize:
- The Eligible Customer(s) are in breach of the terms and conditions governing the CIMB Current/-i or /Savings Account/-i or DURIAN-i Account within and CIMB Visa Debit Card; or
 - The CIMB Current/-i or /Savings Account/-i or DURIAN-i Account 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
 - The CIMB Current/-i or /Savings Account/-i or DURIAN-i Account 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 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:
- announcement at CIMB 's website; and/or
 - notice at CIMB's branches; and/or
 - 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:
- The Eligible Customer(s) participation or non-participation in the Campaign; and/or
 - 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 gross negligence or wilful default.

31. 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 Customer(s) via:
- announcement at CIMB's website; and/or
 - notice at CIMB's branches; and/or
 - advertisement in one newspaper of CIMB 's choice; and/or
 - 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 Campaign Prize; 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 DURIAN-i Account 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.

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