TERMS AND CONDITIONS
Get Up to RM118 Cashback with Apple Pay

1. The Get Up to RM118 Cashback with Apple Pay Campaign ("**the Campaign**") is jointly organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] ("**CIMB Bank**") and CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] ("**CIMB Islamic Bank**"). CIMB Bank and/or CIMB Islamic Bank shall herein collectively be referred to as "**CIMB**".

The Campaign Period

2. The Campaign shall run from 21 July 2026 to 14 September 2026, both dates inclusive ("**the Campaign Period**") based on two (2) campaign month cycles.

Campaign Month	Campaign Period
1	21 July 2026 – 17 August 2026
2	18 August 2026 – 14 September 2026

3. CIMB reserves the right upon giving notice of not less than seven (7) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Duration and/or Campaign Period.

Eligibility

4. This Campaign is open to all CIMB Mastercard Credit Card/-i and CIMB Visa Credit Card/-i credit cardholders issued by CIMB in Malaysia ("**Eligible Participants**") except for PETRONAS Visa Infinite-i Credit Card, PETRONAS Visa Platinum-i Credit Card, CIMB Platinum Business Card; CIMB Partner Card and CIMB Fuel Tanker card ("**Eligible Credit Cards**"),who successfully adding their CIMB Credit Card/-i credit card to Apple Pay for the first time.

5. It shall be the Eligible Participants' sole responsibility to ensure their mobile numbers ("**Contact Details**") provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by them. CIMB reserves the right to forfeit the **"Cashback"** in the event the Eligible Participants' Contact Details maintained in CIMB's record is invalid and/or not updated. CIMB shall not be responsible to the Eligible Participants for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Details maintained in CIMB's record are not current or correct.

Campaign Mechanics and Conditions

6. Subject to the fulfilment of Clause 4 and Clause 5 above, the Eligible Participants shall be entitled to participate in this Campaign upon successfully adding the Eligible Credit Card to Apple Pay for the first time and perform retail transaction using Apple Pay within the same Campaign Month and within the same card type (i.e. Mastercard with Mastercard, Visa with Visa). Transactions across different card schemes will not be combined "Eligible Spending Transaction(s)" (as defined under Clause 8 to Clause 11 herein) in the manner explained below:

In order to be entitled to the offer, Eligible Participants must fulfil the following criteria by making **Eligible Spending Transaction(s)** as set out in Table A Below:

Table A

Spending Condition(s)	Eligible Participants/ Credit Cards	Capping of Cashback per Eligible Participant throughout the Campaign Period	Total Cashback Pool per Campaign Month	Total Cashback Pool Throughout the Campaign
Perform **five (5) Eligible Spending Transaction(s) via Apple Pay** with minimum spend of **Ringgit Malaysia Fifty (RM50) each** upon successfully adding the **Eligible Credit Card(s)** to Apple Pay for the first time. All five (5) Eligible Spending Transactions must be performed within the same **Campaign Month** and within the **same card type** i.e. (Mastercard with Mastercard, Visa with Visa). Transactions across different card schemes will not be combined.	CIMB Mastercard Credit Card/-i	RM68 Cashback per Eligible Credit Cards	RM163,200 on first-come-first-served basis (2,400 units)	RM326,400 on first-come-first-served basis (4,800 units)
	CIMB Visa Credit Card/-i	RM50 Cashback per Eligible Credit Cards	RM87,000 on first-come-first-served basis (1,740 units)	RM174,000 on first-come-first-served basis (3,480 units)

"**Eligible Spending Transaction(s)**" – refer to Clauses 8 for details.

7. Subject to Clause 9 of these terms and conditions, to be entitled to the Cashback specified, the Eligible Participants must meet the requirement by making "Eligible Spending Transaction(s)" using their Eligible Credit Cards via Apple Pay. Eligible Participant with multiple Eligible Credit Cards that have successfully added into Apple Pay on one or more devices, the maximum cashback entitlement per Eligible Participant is capped at Ringgit Malaysia Sixty Eight (RM68) for CIMB Mastercard Credit Card/-i and Ringgit Malaysia Fifty (RM50) for CIMB Visa Credit Card/-i throughout the **Campaign Period** as set out in Table A above.

8. "**Eligible Spending Transaction(s)**" means purchase transactions for goods and services that includes local, overseas and online transactions using Apple Pay approved by CIMB and charged to the Eligible Credit Card(s) during the Campaign Month(s).

9. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Spending Transaction(s):
   (i) Quasi Cash transactions – (example: betting and/or gaming transactions);
   (ii) Monthly instalments under any instalment payment facility provided by CIMB or any other financial institutions or funds transfer from other Financial Institutions;

(iii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fees, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
(iv) Eligible Retail Transaction, which is subsequently cancelled or refunded, or any other disputed, unauthorized or fraudulent transactions.
(v) Any transaction made in the country which is a member of the European Economic Community (EEC) or European Union (EU).

Any determination by CIMB as to what constitutes Eligible Spending Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as unfair or unjust.

All Eligible Spending Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Cashback. The tracking of the Eligible Spending Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period. If Cardholder has multiple CIMB credit card/-i including supplementary card added into Apple Pay ("Eligible Credit Cards"), the Eligible Spending Transaction(s) via Apple Pay will be combined to meet the Spend Requirement within the same card scheme (Mastercard / Visa) only. For avoidance of doubt, only transactions within the same card type are combined (i.e. Mastercard with Mastercard, Visa with Visa). Transactions across different card schemes will not be combined.

10. Illustration of how Eligible Participants may earn Cashback during the Campaign Month per Scenario Table below:

Scenario Table

Eligible Participants	Eligible Credit Cards	Apple Pay Provisioning Date	Transaction Date	Transaction Amount (RM) via Apple Pay	Meet Spending Conditions	Eligibility for Cashback*
A	CIMB Mastercard Credit Card/-i credit cardholders	21-Jul-26	22-Jul-26	75	Yes	RM68 (Fulfilled Spending Conditions within same Campaign Month)
			23-Jul-26	55	Yes	
			1-Aug-26	50	Yes	
			2-Aug-26	62	Yes	
			3-Aug-26	67	Yes	
B	CIMB Mastercard Credit Card/-i credit cardholders	25-Jul-26	26-Jul-26	50	Yes	Not Eligible (Not fulfil all Spending Conditions within the same Campaign Month)
			28-Jul-26	42	No (below RM50)	
			30-Jul-26	50	Yes	
			2-Aug-26	54	Yes	
			18-Aug-26	50	No (spending not within same Campaign Month)	
C	CIMB Visa Credit Card/-i credit cardholders	19-Aug-26	20-Aug-26	50	Yes	RM50 (Fulfilled the Spending Conditions within same Campaign Month)
			22-Aug-26	88	Yes	
			27-Aug-26	50	Yes	
			28-Aug-26	54	Yes	
			30-Aug-26	50	Yes	
D		21-Aug-26	28-Aug-26	75	Yes	No

	CIMB Visa Credit Card/-i credit cardholders		1-Sept-26	55	Yes	(Not fulfil all the Spending Conditions within the same Campaign Month)
			2-Sept-26	50	Yes	
			-	-	N - No spend	
			-	-	N - No spend	
E	CIMB Mastercard Credit Card/-i credit cardholders	1-Sept-26	2-Sept-26	51	Yes	Y - RM68 (Fulfilled the Spending Conditions within same Campaign Month)
			3-Sept-26	58	Yes	
			5-Sept-26	70	Yes	
			7-Sept-26	86	Yes	
			8-Sept-26	77	Yes	
	CIMB Visa Credit Card/-i credit cardholders		3-Sept-26	50	Yes	No (Not fulfil all the Spending Conditions within the same Campaign Month)
			4-Sept-26	59	Yes	
			7-Sept-26	81	Yes	
			16-Sept-26	60	No (spending not within the Campaign Month)	
			-	-	N - No spend	

Note:
* Cashback is subject to the Total Campaign Cashback Pool and awarded on a first-come-first-served basis.

11. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Spending Transaction(s) to the Eligible Participants’ Eligible Credit Card and/or error or omission in the posting of the same due to any reasons arising including but not limited to the delay on the part of the merchant unless the same is due to the negligence and/or default of CIMB. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Spending Transaction(s) and/or posting of the Eligible Spending Transaction(s) to the Eligible Participants’ Eligible Credit Card by Mastercard, Visa, merchant establishments or any other party unless the same is due to the negligence or default of CIMB.

Cashback and Fulfillment Criteria Process

12. Cashback shall be awarded to Eligible Participant(s) who fulfil the Campaign requirements as set out from Clause 6 to Clause 11.

13. CIMB will make the final determination on the computation and amount of the Cashback which will be considered correct unless there is a clear error. The Eligible Participants may contact CIMB if they believe such an error has occurred. The Cashback cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.

14. Subject to Clause 11 of these terms and conditions, the Cashback obtained by each Eligible Participant shall be credited into the Eligible Participant’s Eligible Credit Card’s principal account within sixteen (16) weeks from the end of the Campaign Period (“Fulfilment Period”). The Eligible Participants should notify CIMB within eight (8) weeks from the Fulfillment Period (“Specified Period”) if the Cashback was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Cashback will be considered as successfully credited.

15. At the time of receipt of the Cashback by the Eligible Participant, the Eligible Credit Card account(s) of the Eligible Participant MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition. Further, the Eligible Credit Card that has been added into Apple Pay MUST remain active in the Apple Pay and MUST NOT be removed at any time until the end of Fulfilment Period. Failure to comply with any of the foregoing conditions shall result in the Eligible Participant being disqualified from participating in the Campaign and/or from receiving the Cashback.

16. The Eligible Participants who are entitled to receive the Cashback shall receive a notification via SMS from CIMB that they are entitled to the Cashback. The Cashback amount will be reflected in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cashback if they are entitled to receive the Cashback.

17. The notification by CIMB will be based on the Eligible Participants' mobile number in Malaysia maintained with CIMB.

18. CIMB will not entertain any complaint(s) whatsoever in connection with the Cashback 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 Credit Card unless the same is due to the negligence or willful default of CIMB.

19. CIMB accepts no responsibility for any tax implications that may arise from the Cashback or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cashback remains the responsibility of the Eligible Participants. It is the responsibility of each Eligible Participant to seek independent advice on the possible implications this may have for his/her own financial situation.

General Terms and Conditions

20. The Eligible Participants 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 Participants may share with CIMB in accordance with the CIMB 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 Participants if CIMB 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's control; or

(v) any factor which is beyond CIMB's reasonable control.

21. The Eligible Participants will be disqualified from participating in the Campaign and/or the Cashback will be forfeited if, during the Campaign Period and/or before the crediting of the Cashback:
    a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Cards;
    b) The Eligible Credit Cards 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 Eligible Credit Cards is delinquent, invalid or cancelled by the Eligible Participants or CIMB.

22. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:
    a) tampering with the entry; and/or
    b) acting in breach of these Terms and Conditions.

23. a) 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 Participants via:
    (i) announcement at CIMB's website; and/or
    (ii) notice at CIMB's branches; and/or
    (iv) by any other means of notification which CIMB may select.

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

24. CIMB shall not be liable to any Eligible Participants 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 Participants participation or non-participation in the Campaign; and/or
    b) Any non-receipt or delayed receipt by the Eligible Participants of the SMS and/or eDM.

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

25. 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 Participants 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 Participants from the date as specified by CIMB in the notification.
    c) If the changes 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 Participants about these changes as soon as possible.
    d) Eligible Participants 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.

26. CIMB will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

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

28. 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 CIMB's product/s) and/ or service(s) relating to the Campaign including CIMB Third Party Digital Wallet Agreement which shall apply in addition to these Terms and Conditions.

29. 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 CIMB is subject.

30. 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.

31. Eligible Participants may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:
    Address: CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
    Telephone No: 603 6204 7788
    Email: contactus@cimb.com

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