

**TERMS AND CONDITIONS**  
**CIMB Jom Labur 2025 Campaign**

1. The “**CIMB Jom Labur 2025 Campaign**” (“**Campaign**”) is jointly organized by CIMB Bank Berhad [Registration No. 197201001799 (13491-P)] and CIMB Islamic Bank Berhad [Registration No. 200401032872 (671380-H)] (collectively referred to as “**CIMB**”)

**Campaign Period**

2. The Campaign shall run from **15 August 2025 to 30 November 2025**, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right upon giving notice of not less than fourteen (14) calendar days to change the duration of the Campaign Period and/or the commencement date and/or the expiry date of the Campaign.

**Eligibility**

4. This Campaign is open to all existing and new CIMB’s Bumiputera customers who fulfil the following conditions (hereinafter referred to as “**Eligible Customer(s)**”):-
  - a. individuals aged eighteen (18) years and above;
  - b. customers with valid registered mobile number and email address with CIMB;
  - c. customers with account registered and active in CIMB Clicks; and the CIMB OCTO mobile application; and
  - d. the customer is a unit holder of Amanah Saham Bumiputera (“**ASB**”) or Amanah Saham Bumiputera 2 (“**ASB 2**”) and has an ASB or ASB 2 account registered with Amanah Saham Nasional Berhad (Registration No. 197901003200) (47457-V))–(“**ASNB**”) (“**Participating Account**”).
5. The following persons are **NOT** eligible to participate in this Campaign:
  - a. permanent, contract and/or temporary staff or employees of CIMB Group of Companies and their immediate family members (i.e. spouses, children, parents, brothers and sisters); or
  - b. representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB (including CIMB’s subsidiaries and related companies) and their permanent, temporary and/or contract staff or employees and the immediate family members (i.e. spouses, children, parents, brothers and sisters) of such representative, agents, staff and/or employees.

For the purposes of this Campaign, “CIMB Group of Companies” means the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

### Campaign Mechanics

6. In order to stand a chance to win prizes as set out in Clause 9 below, the Eligible Customer(s) has to perform the transactions below ("**Eligible Transaction(s)**") with their Participating Account during the Campaign Period:

Prize Category	Eligible Transaction(s)	Remarks
<b><u>Special Prize</u></b> RM10 worth of Touch n Go Reload Pin for 10,000 winners	Invest a minimum of RM200 in ASB or ASB 2 during the Campaign Period in a single transaction, or multiple transactions via MyWealth in CIMB Clicks (web version) or CIMB OCTO mobile application	The prize of RM10 Touch n Go Reload Pin will only be given to the <b>first 10,000</b> Eligible Customer(s) who fulfilled the criteria for this category during the Campaign Period.
<b><u>Grand Prize</u></b> RM1,000 worth of Touch n Go Reload Pin for 5 winners	Invest a minimum of RM2,000 in ASB or ASB 2 during the Campaign Period in a single transaction, or multiple transactions via MyWealth in CIMB Clicks (web version) or CIMB OCTO mobile application	The prize of RM1,000 Touch n Go Reload Pin will only be given to 5 selected Eligible Customer(s) who fulfilled the criteria for this category during the Campaign Period.

The Campaign Mechanics above are only applicable for the ASB and ASB 2 funds invested via MyWealth in CIMB Clicks (web version) or CIMB OCTO mobile application during Campaign Period. Any other ASNB funds that are listed and available in CIMB Clicks (web version) or CIMB OCTO mobile application shall not be applicable under this Campaign.

7. The tracking of the Eligible Transaction(s) performed by the Eligible Customer(s) shall be based on the transaction date(s) and time(s) in Malaysian Time.
8. CIMB's determination as to whether a transaction qualifies as an Eligible Transaction(s) for the purposes of this Campaign shall be final, binding and conclusive and shall not be challenged in any manner whatsoever.

### Prizes

9. The prizes for the winning Eligible Customer(s) ("**Winners**") under this Campaign are as follows:
- 10,000x Special Prize:** The Winners to receive Touch 'n Go Reload Pin worth Ten Ringgit (RM10) each; or
  - 5x Grand Prize:** The Winners to receive Touch 'n Go Reload Pin worth One Thousand Ringgit (RM1,000) each.

10. The maximum number of prizes that each Eligible Customer(s) may win throughout the Campaign Period is one (1) from the Special Prize category and one (1) from the Grand Prize category.
11. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the prizes unless stated otherwise. CIMB and ASNB shall not be held liable for any tax, incidental cost, and/or charges relating to the prizes.
12. The prizes mentioned in the Clause 9 above cannot be transferred to any other person and cannot be requested to be exchanged with cash or credit of any kind.

#### **Fulfilment of Prizes**

13. The Winners' selection process will be based on the Eligible Customer(s)'s Participating Account in which the Eligible Transaction(s) are performed.
14. At the end of the Campaign Period, the Winners shall be selected based on the Participating Account which the Eligible Transaction(s) is performed on as stated in Clause 6 above that has met the eligibility criteria stipulated in these Terms and Conditions.
15. Upon being selected, delivery of the prizes under both categories will be carried out for the purpose of the prize fulfilment as stipulated in Clauses 16, and 17 below ("**Potential Prize Winners**").
16. **Special Prize – RM10 worth of Touch 'n Go Reload Pin for 10,000 winners**
  - a. The first ten thousand (10,000) Eligible Customers who invest a minimum of RM200 in ASB or ASB 2 during the Campaign Period in a single transaction, or multiple transactions via MyWealth in CIMB Clicks (web version) or CIMB OCTO mobile application during the Campaign Period will be declared as the "**Special Prize Winner(s)**". The Special Prize Winners will receive an SMS from CIMB at his/her mobile number as maintained in CIMB's records to confirm their selection as the Special Prize Winners within twelve (12) weeks after the end of Campaign Period.
  - b. The Touch n Go Reload Pin will be emailed to the Special Prize Winners via their registered email address with CIMB within nine (9) weeks after receiving the winners' notification SMS. In cases where the selected winner has no registered email address with CIMB or the email address is no longer valid, the bank will proceed to identify another winner that fulfills the criteria stated in Clause 6 under the Special Prize category.
  - c. In the event that there are insufficient Special Prize Winners where less than 10,000 Special Prize Winners are found for any reason whatsoever, CIMB shall be entitled to forfeit the remaining prizes for this category.
17. **Grand Prize - RM1,000 worth of Touch 'n Go Reload Pin for 5 winners**
  - a. All Eligible Customers that have performed the Eligible Transaction(s) under the Grand Prize category will be shortlisted at the end of the Campaign Period (**Potential Grand Prize Winner(s)**).

- b. Using the CIMB Random Drawing system, the shortlisted group of **Potential Grand Prize Winner(s)** will then be selected and declared as “**Grand Prize Winner(s)**”. The Grand Prize Winners will receive an SMS from CIMB to confirm their selection as the Grand Prize Winner be contacted by CIMB via SMS at his/her mobile number as maintained in CIMB’s records within twelve (12) weeks after the end of Campaign Period.
  - c. The Touch n Go Reload Pin will be emailed to the Grand Prize Winners via their registered email address with CIMB within nine (9) weeks after receiving the winners’ notification SMS. In cases where the selected winner has no registered email address with CIMB or the email address is no longer valid, the bank will proceed to identify another winner that fulfills the criteria stated in Clause 6 under the Grand Prize category.
  - d. In the event that there are insufficient Grand Prize Winners where less than 5 Grand Prize Winners are found for any reason whatsoever, CIMB shall be entitled to forfeit the remaining prizes for this category.
18. CIMB reserves the right to substitute the prizes with any other item(s) of similar value at its reasonable discretion without notifying the winners prior to fulfilment of prizes.
19. It shall be the Eligible Customer(s)’s responsibility to ensure that their home address, mobile numbers and email address provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Customer(s). CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event that the Eligible Customer(s)’s home address, mobile number and email address in CIMB’s record is not current, updated or any other issues arising from the Eligible Customer(s) failure to receive the communications from CIMB.

### General Terms and Conditions

20. The Eligible Participant(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 Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my)
  - e. agree that all decisions reasonably made by CIMB Bank in relation to every aspect of this Campaign shall be final, binding and conclusive; and
  - f. agree that CIMB and ASNB shall not be liable or held responsible to the Eligible Participants/Customers 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 Bank 's and ASNB's control; or
  - v. any factor which is beyond CIMB Bank's and ASNB's reasonable control.
- 21. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the campaign prizes will be forfeited if, during the Campaign Period and/or before the delivery of the campaign prizes:
  - a. The Eligible Customer(s) are in breach of the terms and conditions governing the Participating Account;
  - b. The Participating Account 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 Participating Account is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB
- 22. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:
  - a. tampering with the entry/participation/application process; and/or
  - b. acting in breach of these Terms and Conditions.
- 23. CIMB 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 Customer(s) via:
  - i. announcement at CIMB's website; and/or
  - ii. notice at CIMB's branches; and/or
  - iii. notice at CIMB's Currency Exchange counters; and/or
  - iv. by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB and ASNB 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 Participants/Customers as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
- 24. CIMB and ASNB 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)' participation or non-participation in the Campaign; and/or
  - b. Any non-receipt or delayed receipt by the Eligible Customer(s) of the SMS or eDM,

unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful 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 Customer(s) via:
- i. announcement at CIMB's website; and/or
  - ii. notice at CIMB's branches; and/or
  - iii. notice at CIMB's Currency Exchange counters; and/or
  - iv. advertisement in one newspaper of CIMB's choice; and/or
  - v. 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 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.
26. CIMB and ASNB 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.
27. The Eligible Customer(s) shall fully indemnify and keep CIMB and ASNB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB and ASNB may incur as a result of:
- a. the Eligible Customer(s)' participation in the Campaign;
  - b. the Eligible Customer(s)' receipt, redemption or use of the prizes; 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 Participating Account 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. a. The 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 and email:

**Address:** P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan  
**Telephone No:** +603 6204 7788



CIMB Bank Berhad  
(197201001799 (13491-P))

**Email:** [contactus@cimb.com](mailto:contactus@cimb.com)



CIMB Islamic Bank Berhad  
(200401032872 (671380-H))

- 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.
32. a. The Winners shall ensure that their mobile number and/or email address and/or mailing address ("**Contact Details**") are current and updated with CIMB.
- b. CIMB shall have the right to forfeit the prizes if the Winner(s)' Contact Details maintained in the CIMB's record are invalid and/or not updated.
- c. CIMB shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss arising therefrom) and damage suffered or incurred if the Winners' Contact Details maintained in CIMB's record are not current or correct.
33. The Winner(s) shall be solely responsible for the following as a result of receipt of the prizes:
- (i) any tax filing obligation or any tax payment due to any authority; and
  - (ii) to seek independent advice on the possible implications on his/her own financial situation.
34. CIMB shall have the right to forfeit the prizes and select another Winner if the Winner fails to attend the prize-giving ceremony (if any) and/or participate in other related events required by CIMB, if any.
35. By participating in the Campaign, the Winner authorizes CIMB to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Winner without compensation for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").
36. If the Winner objects to CIMB's Publication Rights after participating in the Campaign, CIMB shall have the right to forfeit the prizes and select another Winner.
37. Eligible Customer(s) shall direct any query, feedback, concern, issue or complaint pertaining to the use and/or purchase and/or subscription of the Participating Account to ASNB for resolution.

-End-