TERMS AND CONDITIONS
CIMB Year End Bonanza Campaign

1. The CIMB Year End Bonanza 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 11 November 2026 to 2 March 2027, both dates inclusive ("**the Campaign Period**") based on sixteen (16) campaign week cycles.

| Campaign Week | Spend Period |
|---|---|
| 1 | 11 November 2026 - 17 November 2026 |
| 2 | 18 November 2026 - 24 November 2026 |
| 3 | 25 November 2026 - 1 December 2026 |
| 4 | 2 December 2026 - 8 December 2026 |
| 5 | 9 December 2026 - 15 December 2026 |
| 6 | 16 December 2026 - 22 December 2026 |
| 7 | 23 December 2026 - 29 December 2026 |
| 8 | 30 December 2026 - 5 January 2027 |
| 9 | 6 January 2027 - 12 January 2027 |
| 10 | 13 January 2027 - 19 January 2027 |
| 11 | 20 January 2027 - 26 January 2027 |
| 12 | 27 January 2027 - 2 February 2027 |
| 13 | 3 February 2027 - 9 February 2027 |
| 14 | 10 February 2027 - 16 February 2027 |
| 15 | 17 February 2027 - 23 February 2027 |
| 16 | 24 February 2027 - 2 March 2027 |

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 Period.

## Eligibility

4. This Campaign is open to selected CIMB principal credit cardholders who:
   i) Holds any of the following CIMB Mastercard Credit Card/-i(s) issued by CIMB in Malaysia ("**Eligible Participant(s)**"):
      a. CIMB Cash Rebate Platinum Credit Card
      b. CIMB Platinum Mastercard/-i Credit Card
      c. CIMB World Mastercard Credit Card
   ii) The CIMB Mastercard Credit Card/-i(s) shall hereinafter referred to as the "**Eligible Credit Cards**".

5. It shall be the Eligible Participants' responsibility to ensure their mobile number and email address ("**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 **"Campaign Prize"** 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. Eligible Participants must make "**Eligible Transaction(s)**" in the manner explained below to earn entry(ies) ("**Entry(ies)**"), and stand to win Campaign Prize as follows:

| Spend Requirement | No. of Entry(ies) |
|---|---|
| **Qualifying Spend** – minimum cumulative Ringgit Malaysia Five Hundred (RM 500) on Eligible Transaction(s) in any Campaign Week | Five (5) Entries |
| Every cumulative Ringgit Malaysia One Hundred (RM100) spend on Eligible Transaction(s) throughout the Campaign Week | One (1) Entry |

7. Eligible Participants must achieve a minimum cumulative "Qualifying Spend" of RM500 in any Campaign Week to qualify for the Campaign. Once qualified, Eligible Participants will earn one (1) entry for every RM100 of Qualifying Spend incurred during the qualifying Campaign Week and all subsequent Campaign Weeks throughout the Campaign Period, without any further minimum Qualifying Spend requirement.

8. Eligible Participants who has fulfilled the Qualifying Spend Requirement shall earn one (1) entry for every cumulative RM100 of Eligible Transaction(s) made during the relevant Campaign Week. For avoidance of doubt, the RM500 Qualifying Spend shall also be counted towards entry accumulation.

Illustration of Campaign Entry(ies) earned:

| Cardholder | Transaction Date | Transaction Amount | Campaign Week | Total Cumulative Amount per Campaign Week* | Entry(ies) Earned |
|---|---|---|---|---|---|
| A | 12 Nov 2026 | RM 250 | Week 1 | RM 400 | **0 Entries** – Did not meet Qualifying Spend |
| | 15 Nov 2026 | RM 150 | | | |
| | 23 Dec 2026 | RM 100 | Week 7 | RM 800 | **8 Entries** – Qualifying Spend met |
| | 24 Dec 2026 | RM 300 | | | |
| | 26 Dec 2026 | RM 400 | | | |
| B | 9 Dec 2026 | RM 300 | Week 5 | RM 700 | |

| | | | | | |
|---|---|---|---|---|---|
| | 11 Dec 2026 | RM 400 | | | **7 Entries** – Qualifying Spend met |
| | 20 Jan 2027 | RM 50 | Week 11 | RM 80 | **0 Entries** – Did not meet RM100 cumulative spend |
| | 22 Jan 2027 | RM 30 | | | |
| | 27 Jan 2027 | RM 40 | Week 12 | RM 210 | **2 entries** – Qualifying Spend already met in Week 5 |
| | 30 Jan 2027 | RM 50 | | | |
| | 1 Feb 2027 | RM 120 | | | |

*For the avoidance of doubt, Total Cumulative Amount per Campaign Week will be rounded down to the nearest qualifying spend denomination (closest RM 100) for the purpose of calculating Campaign Entries.

9. Eligible Transaction(s) in foreign currency will be converted to Ringgit Malaysia (MYR) for tracking to tabulate Entry(ies), based on CIMB's prevailing exchange rate.

10. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s):
    i) Cash advance/withdrawal/deposit transactions;
    ii) Quasi Cash transactions – (example: betting and/or gaming transactions);
    iii) Monthly instalments under any instalment payment facility provided by CIMB;
    iv) JomPAY, FPX and/or Duitnow QR transactions;
    v) Eligible Transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions;
    vi) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;

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

11. If the Eligible Participant has multiple Eligible Credit Card(s) under the same account, all Eligible Transaction(s) made on all Eligible Credit Card(s) under the same account including supplementary cards will be consolidated and considered as Eligible Transaction(s).

12. All Eligible Transaction(s) will be automatically tracked by CIMB for the purpose of tabulating Entry(ies). The tracking of the Eligible Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.

13. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Transaction(s) to the Eligible Participants' Eligible Credit Cards 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 Transaction(s) and/or posting of the Eligible Transaction(s) to the Eligible Participants' Eligible Credit Cards by Mastercard,

merchant establishments or any other party unless the same is due to the negligence or default of CIMB.

## Campaign Prize and Fulfillment Criteria Process

14. Details of the Campaign Prizes are as follows:

| Prize Category | Campaign Prize | Weekly Capping | Total Campaign Capping (16 weeks) |
|---|---|---|---|
| Weekly Grand Prize | RM 10,000 | 1 winner | 16 winners |
| Weekly Consolation Prize | RM 500 | 80 winners | 1,280 winners |

15. For the avoidance of doubt, each Eligible Participant is only entitled to win a maximum of One (1) Prize throughout the Campaign Period.

16. Winner Selection Process:
    a) The Winner Selection Process for Weekly Grand Prize and Weekly Consolation Prize winners will be carried out within 8 weeks after the end of the Campaign Period.
    b) CIMB's automated system will generate a list of Eight Hundred and Ten (810) potential weekly winners based on the total Entry(ies) earned throughout the Campaign Week ("**Potential Weekly Prize Winner(s)**").
    c) The Potential Weekly Prize Winners will receive a Short Messaging Service (SMS) from CIMB at their mobile number maintained in CIMB's and shall be required to answer one (1) question correctly within Eight (8) hours from the time the SMS is sent to the Potential Weekly Prize Winner via a SMS reply following instruction included in the SMS from CIMB.
    d) The first (1) SMS reply with the correct answer in the fastest time by timestamp in CIMB's system will be declared the Weekly Grand Prize Winner and the next Eighty (80) SMS reply with the correct answer in the fastest time by timestamp in CIMB's system will be declared the Weekly Consolation Prize Winners.
    e) The question and answer will be judged and decided upon by a panel of judges selected by CIMB and the decision of the panel of judges shall be final and binding.
    f) Making Eligible Transactions does not guarantee that an Eligible Participant will receive a Weekly Reward.

17. Subject to Clause 14 of these terms and conditions, the Campaign Prize 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 Campaign Prize was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Campaign Prize will be considered as successfully credited.

18. Only the Eligible Participant who is a principal cardholder shall be eligible to the Campaign Prize rewarded under this Campaign.

19. At the time of the receipt of the Campaign Prize by the Eligible Participants, the Eligible Credit Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Campaign Prize.

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

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

22. CIMB will not entertain any complaint(s) whatsoever in connection with the Campaign Prize 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 Eligible Credit Card unless the same is due to the negligence or wilful default of CIMB.

23. CIMB accepts no responsibility for any tax implications that may arise from the Campaign Prize or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Campaign Prize 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 on his/her own financial situation.

**General Terms and Conditions**

24. 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 in accordance with the CIMB Group Privacy Notice at www.cimb.com.my/en/personal/privacy-policy.html;
    e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the Campaign Prize and determination of the Eligible Participants, 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 in the nature of unforeseen circumstances which is beyond CIMB's reasonable control.

25. The Eligible Participants 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 redemption of the Campaign Prize:
    a) The Eligible Participants are in breach of the terms and conditions governing the Campaign or Eligible Credit Cards;
    b) The Eligible Credit Cards are 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 are delinquent, invalid or cancelled by the Eligible Participants or CIMB.

26. 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.

27. 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:
    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 Participants for any losses, damage, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any Campaign Prize and/or any cancellation, suspension, shortening or extension of the Campaign.

28. CIMB shall not be liable to any Eligible Participants or any party for any loss or damage (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.

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

29. 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.

30. CIMB will not be liable to the Eligible Participants for any loss or damage suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

31. 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 Campaign Prize; and/or
    c) breach or failure to comply with these Terms and Conditions.

32. 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 Eligible Credit Cards which shall apply in addition to these Terms and Conditions.

33. 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.

34. 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.

35. The Eligible Participants agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

36. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over and does not monitor or review the contents of the Third-Party Links. If the Eligible Participants do click on the Third-Party Links, the Eligible Participants understand that they are accessing the Third-Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants may incur.

37. 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 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.

38. If the product/service relating to this Campaign which the Eligible Participants have subscribed is offered by CIMB Bank, any question the Eligible Participants have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Participants' concern will be addressed by CIMB Islamic.