

Terms and Conditions
CIMB@Work New CASA-i Account Opening Rewards for Public Sector, Government and Bumiputera Owned Company Campaign

Campaign Period

1. The “**CIMB@Work New CASA-i Account Opening Rewards for Public Sector, Government and Bumiputera Owned Company (“Campaign”)** shall run from 1 November 2022 to 31 March 2023, both dates inclusive (“**Campaign Period**”). CIMB Islamic Bank Berhad (20041032872(617380-H)) shall hereinafter referred to as the “**Bank**” or “**CIMB Islamic**”.

Eligibility

2. To participate in this Campaign, new or existing Bank customer (“**Customer**”) must be a CIMB@Work Customer by fulfilling the conditions below:-
 - (a) Is an existing Public Sector, Government and Bumiputera Owned Company Customer of the Bank who opens any Conventional/Islamic Business Current Account hereinafter referred to as “**BCA/BCA-i**” respectively as a Payroll Account during the Campaign Period; or
 - (b) Is a new Public Sector, Government and Bumiputera Owned Company Customer of the Bank who opens any Islamic Business Current Account hereinafter referred to as “**BCA-I**” as a Payroll Account during the Campaign Period; or
 - (c) Is an existing Public Sector, Government Customer of the Bank who converts an existing BCA/BCA-i into a payroll account; and
 - (d) Subscribe to the CIMB@Work package by processing salary payments to employees’ Islamic Current Account or Savings Account, hereinafter referred to as “**CASA-i**” (excluding Foreign Currency Account-i) via BizChannel@CIMB Bulk Payroll transaction; and
 - (e) Satisfy any other eligibility criteria determined at the discretion of the Bank prior to the acceptance of the company as a “**CIMB@Work Customer**”. For avoidance of doubt, new or existing Bank Customers are considered to have been accepted by the Bank as a “**CIMB@Work Customer**” when they signed on a CIMB@Work Letter of Offer from the Bank.

The conditions from (a) to (e) are hereinafter collectively referred to as the “**Participating Criteria**” and new or existing Bank Customer who met the Participating Criteria is referred to as the “**Eligible Participant(s)**”.

3. The following entities shall NOT be eligible to participate in this Campaign: -
 - (a) Non-Bumiputera Sole-proprietorship / Partnership / Enterprise Banking / Commercial Banking customers; and/or
 - (b) Non-Bumiputera corporate companies.

Qualifying Criteria and Campaign Rewards

4. The Eligible Participant(s) shall be entitled to shopping voucher of up to RM3,000 within twelve (12) weeks from the end of Campaign Period (“**Reward(s)**”), upon fulfilling all the requirements as stipulated in Clause (4) herein: -

- (a) The Eligible Participant(s) employee must open an account as his/her first CASA-i with CIMB Islamic for purpose of crediting the payroll within the Campaign Period; and
- (b) The employee of the Eligible Participant(s) must not have any CASA-i with CIMB Islamic prior to the Campaign Period; and
- (c) The Eligible Participant(s) will be rewarded based on the number of new-to-CASA-i opened by the employee(s) of the Eligible Participant(s) for salary crediting from the Payroll Account as per following criteria: -

Mechanics	Rewards
Employee of the Eligible Participant(s) must open CASA-i for the purpose of crediting the payroll within the Campaign Period	RM5 Shopping Voucher for every CASA-i opened

5. Total Reward(s) allocated by the Bank for the Campaign is capped at Ringgit Malaysia twenty thousand (RM20,000) only (in the form of Shopping Voucher(s)) throughout the Campaign Period, on a first-come, first-served basis.
6. Subject to the Terms and Conditions herein, the Campaign Reward(s) will be given to the Eligible Participant(s)' appointed personnel for sports club activities within twelve (12) weeks from the end of Campaign Period.
7. At the time when the Bank award the Reward(s) to the Eligible Participant(s)', the Eligible Participant(s)' payroll account and/or the employee of the Eligible Participant(s) CASA-i must not be delinquent, and/or invalid or cancelled, otherwise the Eligible Participant(s) will be disqualified from participating in this Campaign and will not be entitled to receive the Reward under this Campaign.
8. Rewards for Eligible Participant(s) that is located in West Malaysia will be shopping voucher from Lotus's and for Eligible Participant(s) that is located in East Malaysia will be shopping voucher from Parkson.
9. The Bank have the right to solely determine the selection of the shopping vouchers and will not entertain any request from any Eligible Participant(s) or any other person to transfer or exchange the Reward(s) to cash or any other type of voucher with equivalent value.

General Terms and Conditions

10. The Eligible Participant(s) agree that by participating in this Campaign, they:
 - a) have accessed, read and confirm their agreement to these Terms and Conditions;
 - b) consent to CIMB Islamic Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my and extend to Takaful company and appointed waqf association for fulfilment purpose.
 - c) agree that all decisions fairly and reasonably made by CIMB Islamic Bank in relation to every aspect of this Campaign, including the Campaign Reward to be given away and determination of the Eligible Customers, shall be final, binding and conclusive; and
 - d) agree that CIMB Islamic Bank shall not be liable or held responsible to the Eligible Customers if CIMB Islamic Bank 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 Islamic Bank 's control; or
- (v) any factor in a nature of a force majeure which is beyond the CIMB Islamic Bank's reasonable control.

11. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or the Reward(s) will be forfeited if, during the Campaign Period and/or before the awarding of the Reward(s):

- (a) The Eligible Participant(s) are in breach of the terms and conditions governing the BCA/BCA-i, CASA-i and/or signed up BizChannel@CIMB transaction;
- (b) The BCA/BCA-i, CASA-i and/or signed up BizChannel@CIMB transaction 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 BCA/BCA-i, CASA-i and/or signed up BizChannel@CIMB transaction is delinquent, invalid or cancelled by the Eligible Participant(s) or the Bank.

12. CIMB Islamic Bank shall have the right to disqualify any Eligible Participant(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.

13. CIMB Islamic Bank shall have the right to:

- (a) substitute the Reward(s) with other item(s) of similar cost; and/or
- (b) extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participant(s) via:
 - (i) announcement at the Bank's website; and/or
 - (ii) notice at the CIMB Islamic Bank's branches; and/or
 - (iii) notice at the Bank's Currency Exchange counters; and/or
 - (iv) by any other means of notification which CIMB Islamic Bank may select.

For avoidance of doubt, the CIMB Islamic Bank shall not be liable to the Eligible Participant(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participant(s) as a direct or indirect result of any Reward(s), its substitution and/or any cancellation, suspension, shortening or extension of this Campaign.

14. CIMB Islamic Bank shall not be liable to any Eligible Participant(s) 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 the Eligible Participant(s) participation or non-participation in this Campaign unless such loss or damage arises from and is caused directly by CIMB Islamic Bank's gross negligence or willful default.

15. CIMB Islamic Bank 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 Participant(s) via:

- (a) announcement at the Bank's website; and/or
- (b) notice at the CIMB Islamic Bank's branches; and/or

- (c) notice at the Bank's Currency Exchange counters; and/or
 - (d) advertisement in one newspaper of the CIMB Islamic Bank's choice; and/or
 - (e) by any other means of notification which the CIMB Islamic Bank may select.
16. CIMB Islamic Bank shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a) tampering with the application process; and/or
 - b) acting in breach of these Terms and Conditions.
17. The Amendment shall be considered as binding on the Eligible Participant(s) from the date as specified by the Bank in the notification.
18. Eligible Participant(s) agree to access the Bank's website at regular intervals to view the Terms and Conditions of this Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.
19. CIMB Islamic Bank will not be liable to the Eligible Participant(s) for any loss or damage suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.
20. The Eligible Participant(s) shall fully indemnify and keep CIMB Islamic Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Islamic Bank may incur as a result of:
- (a) the Eligible Customer(s)' participation in this Campaign; and/or
 - (b) the Eligible Customer(s)' receipt, redemption or use of the Reward(s).
21. These Terms and Conditions:
- (a) shall prevail over any provisions or representations contained in any other materials advertising this Campaign; and
 - (b) are to be read together with the prevailing terms and conditions of the BCA/BCA-i, CASA-i and/or signed up BizChannel@CIMB transaction which shall apply in addition to these Terms and Conditions.
22. CIMB Islamic Bank will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the BCA/BCA-i, CASA-i and/or signed up BizChannel@CIMB transaction or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by the Bank's gross negligence or willful default.
23. If the product/service relating to this Campaign which you have subscribed is offered by CIMB Bank, any question you have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic Bank, your concern will be addressed by CIMB Islamic Bank.
24. The Eligible Customer(s) is solely responsible to ensure his/her phone number and/or email address and/or mailing address ("Contact Details") given to the Bank is/are current and updated.
25. CIMB Islamic Bank shall have the right to forfeit the Reward(s) if the Eligible Customer(s)' Contact Details maintained in the Bank's record are invalid and/or not updated.



26. CIMB Islamic Bank shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss arising therefrom) and damage suffered or incurred if the Contact Details maintained in the Bank's record are not current or correct.
27. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB Islamic Bank from time to time.
28. Eligible Customer(s) may contact the CIMB Islamic Bank'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 Kuala Lumpur
Telephone No : 603 6204 7788
Email : cru@cimb.com

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