

**CIMB@WORK TERMS AND CONDITIONS FOR EMPLOYEES****1. Definitions**

- (a) **“CIMB@Work Terms and Conditions”** means the terms and conditions set out below.
- (b) **“CIMB”** or **“the Bank”** means CIMB Bank Berhad and/or CIMB Islamic Bank Berhad, as the case may be.
- (c) **“CIMB@Work Customer”** means an individual who has fulfilled the CIMB@Work eligibility requirements under Clause 2 below and who has been accepted by CIMB as a CIMB@Work Customer.
- (d) **“CIMB@Work Features, Benefits & Rewards”** means the features, benefits and rewards under (i) the CIMB@Work Value Proposition Programme and/or (ii) the CIMB Member Rewards Programme.
- (e) **“CIMB@Work Payroll and Banking Solutions Package”** means a payroll and banking solutions package offered by CIMB to companies to enable the crediting of the companies’ staff salaries into the staff’s salary accounts via BizChannel@CIMB.
- (f) **“CIMB@Work Value Proposition Programme”** otherwise known as **“Programme”** means a benefits programme designed by CIMB for CIMB@Work Customers to enjoy features, benefits and rewards on products and services offered by CIMB which may be offered to CIMB@Work Customers from time to time in accordance to these Terms and Conditions.
- (g) **“CIMB Member Rewards Programme”** means the rewards programme offered by CIMB to CIMB@Work Customer to earn and redeem their Bonus Points.
- (h) **“Business Current Account”** means a current account of a sole proprietor, partnership, private and public limited companies, clubs/associations/societies maintained with any banks in Malaysia.
- (i) **“Bonus Points”** means points awarded to CIMB@Work Customers in relation to product and/or services enrolment, product and/or services usage as well as monthly product and/or services sign-up in accordance to these Terms and Conditions.
- (j) **“Payroll Account”** means a savings or current account of CIMB@Work Customers maintained with CIMB.
- (k) **“POS enabled Debit Card”** means a CIMB Debit MasterCard that may be used to perform point of sale (POS) transactions via the MasterCard network.

**2. CIMB@Work Eligibility Requirements**

- 2.1 In order to be eligible to be a CIMB@Work Customer, the individual employee must have his/her monthly payroll credited into a Current Account/-i or Savings Account/-i (**“CASA/CASA-i”**) maintained with CIMB.
- 2.2 CIMB’s record of individuals who have fulfilled the CIMB@Work eligibility requirements and who has been accepted by CIMB as a CIMB@Work Customer shall be deemed final and conclusive unless there is manifest error.

### 3. CIMB@Work Features, Benefits & Rewards

- 3.1 After CIMB has accepted the customer as a CIMB@Work Customer, subject to these Terms and Conditions, the CIMB@Work Customer may enjoy the CIMB@Work Features, Benefits & Rewards. CIMB@Work Customers are able to view the full and exhaustive list of the CIMB@Work Features, Benefits and Rewards at CIMB website at [www.cimb.com.my](http://www.cimb.com.my).
- 3.2 CIMB may at any time and from time to time introduce and/or offer new features, benefits, rewards, products or services to CIMB@Work Customers. The existing and new features, benefits, rewards, products or services made available to CIMB@Work Customers shall be subject to these Terms and Conditions as well as the terms and conditions governing the relevant or respective products or services.
- 3.3 All product benefits allocated as part of the CIMB@Work Value Proposition Programme must be read in conjunction with the terms and conditions governing the respective product or services.
- 3.4 CIMB reserves the right to impose further terms and conditions in relation to the CIMB@Work Features, Benefits & Rewards by giving prior notice of twenty-one (21) calendar days to CIMB@Work Customers.
- 3.5 CIMB reserves the right to revise, modify, suspend, cancel, terminate or withdraw the CIMB@Work Features, Benefits & Rewards in whole or in part, by giving the CIMB@Work Customer(s) prior notice of twenty-one (21) calendar days. For the avoidance of doubt, any revision, modification, suspension, cancellation, termination, withdrawal or restriction of all or any of the CIMB@Work Features, Benefits & Rewards shall not entitle the CIMB@Work Customer(s) and/or any person to any claim or compensation against the Bank for any losses or damages suffered or incurred by the CIMB@Work Customer(s) and/or any person as a direct or indirect result of the act of revision, modification, suspension, cancellation, termination, withdrawal or restriction.

### 4. Benefits & Mechanics under the CIMB@Work Value Proposition Programme

- 4.1 The CIMB@Work Customer(s) are required to present proof of employment by producing their staff identification card at CIMB's branches or Auto Finance Centres to be eligible to the benefits under the Programme.
- 4.2 The CIMB@Work Customers(s) shall be entitled to the following benefits under the Programme as below:

Products / Services	Eligibility & Mechanics		
<b>(i) 1st Year Debit Card Annual Fee Rebate</b> <i>(Effective 1 April 2022 - 31 December 2022)</i>	CIMB@Work Customer(s) of the following categories will be eligible for 1 <sup>st</sup> Year Debit Card Annual Fee Rebate: <table border="1"><tr><td>New-to-Bank customer</td><td>A new customer who does not maintain any CASA/CASA-i with CIMB at the time of CASA/CASA-i opening.</td></tr></table>	New-to-Bank customer	A new customer who does not maintain any CASA/CASA-i with CIMB at the time of CASA/CASA-i opening.
New-to-Bank customer	A new customer who does not maintain any CASA/CASA-i with CIMB at the time of CASA/CASA-i opening.		

Existing-to-Bank customer

An existing customer who has wealth, insurance and/or takaful, loan and/or financing account with CIMB but does not maintain any CASA/CASA-i with CIMB at the time of CASA/ CASA-i opening.

- Existing to Bank Customer must not have any valid CASA/CASA-i account for the past six (6) months from the time of the new CASA/CASA-i account opening.
- CIMB@Work Customer(s) who are under the categories above shall be entitled to enjoy 1<sup>st</sup> Year Debit Card Annual Fee Rebate if CIMB@Work Customer(s) meet the participating criteria below:

(i) open a CASA/CASA-i with CIMB from the participating products stipulated on table below; and

Participating Products	Participating Debit Cards	Annual Fee
<ul style="list-style-type: none"> <li>• EcoSave Savings Account-i</li> <li>• AirAsia Savers Account</li> <li>• Regular Savings Account</li> <li>• Savings Account-i Plus</li> <li>• Prime Account</li> <li>• Current Account-i</li> </ul>	CIMB Debit Mastercard	RM 15.00
<ul style="list-style-type: none"> <li>• PETRONAS Savers Account</li> </ul>	PETRONAS Debit Mastercard	RM 18.00

*Note: Exclude Preferred Debit Mastercard & Octo Debit Mastercard*

(ii) use the newly opened CASA/CASA-i to receive salary within three (3) months from the date of CASA/CASA-i opening in order to be tagged as CIMB@Work Customer(s).

- Upon CASA/CASA-i opening and debit card issuance, debit card annual fee will be charged to the newly open CASA/CASA-i and the rebate will be credited back to the same CASA/CASA-i within two (2) months after the first salary credited into the said CASA/CASA-i (“**Fulfilment period**”)
- CASA/CASA-i account must be valid during the Fulfillment period to be entitled for 1<sup>st</sup> Year Debit Card Annual Fee Rebate.
- Debit card which is tag under card status as “014 - Fee Not Paid” during the Fulfilment period will not be entitled for 1<sup>st</sup> Year Debit Card Annual Fee Rebate.

	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) are only entitled to receive <b>ONE TIME</b> 1<sup>st</sup> Year Debit Card Annual Fee Rebate for the first debit card issued to the newly open CASA/CASA-i with CIMB.</li> <li>• 1<sup>st</sup> Year Debit Card Annual Fee Rebate is subject to the discretion of CIMB.</li> <li>• For more information on Debit Card fees and charges, kindly refer to <a href="https://www.cimb.com.my">https://www.cimb.com.my</a></li> </ul>										
<p><b>(ii) Lowered Income Requirement for selected CIMB Credit Cards</b> <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be eligible to apply CIMB Visa Infinite and/or CIMB World MasterCard under CIMB Bank Berhad with minimum income requirement of RM60,000 per annum (p.a.).</li> <li>• Any approval for CIMB Visa Infinite and/or CIMB World MasterCard shall be subject to the credit profile of the CIMB@Work Customer(s) and/or discretion of CIMB, as the case may be.</li> </ul>										
<p><b>(iii) CIMB@Work Expatriate Credit Card Program</b> <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) who are expatriates will be eligible to apply for any CIMB Credit Cards without pledging any Fixed Deposit (FD) /Fixed Return Income Account-i (FRIA-i) and/or income document(s).</li> <li>• This program is applicable to CIMB@Work Customer(s) who are expatriates with minimum income of RM15,000 credited into CIMB CASA/CASA-i for three (3) consecutive months.</li> <li>• Any approval for CIMB Credit Cards shall be subject to the credit profile of the CIMB@Work Customers and/or discretion of CIMB, as the case may be.</li> </ul>										
<p><b>(iv) Term Financing-i Secured by ASB Certificate (TF-i ASB) I</b> <i>(Effective 1 January 2022 - 30 June 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be eligible to competitive financing rates for Term Financing-i Secured by ASB Certificate (TF-i ASB).</li> <li>• Approval is subject to CIMB's discretion.</li> <li>• The preferential effective profit rate is subject to change with the change in Base Rate ("BR").</li> </ul> <table border="1" data-bbox="626 1304 1498 1902"> <thead> <tr> <th data-bbox="626 1304 873 1360">Features</th> <th data-bbox="880 1304 1498 1360">Requirements</th> </tr> </thead> <tbody> <tr> <td data-bbox="626 1369 873 1451">BR + 0.70% (3.00 + 0.70%)</td> <td data-bbox="880 1369 1498 1451">Minimum financing amount of RM30,000 &amp; maximum RM200,000</td> </tr> <tr> <td data-bbox="626 1459 873 1541">Eligibility</td> <td data-bbox="880 1459 1498 1541">Applicant must be Malaysian Bumiputera age 18 and above with evidence of income</td> </tr> <tr> <td data-bbox="626 1549 873 1671">Tenure</td> <td data-bbox="880 1549 1498 1671">Minimum <b>5 years</b> Maximum <b>40 years</b> or up to age <b>70 years</b>, whichever is earlier</td> </tr> <tr> <td data-bbox="626 1680 873 1902">Margin of Financing</td> <td data-bbox="880 1680 1498 1902"><b>100% financing</b> of the ASB unit trust value + <b>5% financing</b> of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful <b>Important Notes:</b> GTFT is <b>OPTIONAL</b>. It is highly recommended for customer to take up as it protects their interests. Claimable upon death &amp; TPD. If GTFT contribution exceeds 5% MOF, the takaful tenure to</td> </tr> </tbody> </table>	Features	Requirements	BR + 0.70% (3.00 + 0.70%)	Minimum financing amount of RM30,000 & maximum RM200,000	Eligibility	Applicant must be Malaysian Bumiputera age 18 and above with evidence of income	Tenure	Minimum <b>5 years</b> Maximum <b>40 years</b> or up to age <b>70 years</b> , whichever is earlier	Margin of Financing	<b>100% financing</b> of the ASB unit trust value + <b>5% financing</b> of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful <b>Important Notes:</b> GTFT is <b>OPTIONAL</b> . It is highly recommended for customer to take up as it protects their interests. Claimable upon death & TPD. If GTFT contribution exceeds 5% MOF, the takaful tenure to
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		<i>be reduced accordingly to match the contribution disbursed to SunLife Malaysia Takaful</i>
	Fees & Charges	<p> <b>Documentation Fee: RM 50 certificate lien fee</b>  <b>Nominal Stamp Duty: RM 10 stamp duty fee on Financing Approval Details.</b>  <i>**The fees and charges above will be charged into customer's financing account by CSA upon financing disbursement; customer is required pay together with the first installment.</i> </p>
	Default Clause	<p> <b>In the event that the financing is in arrears for 2 months, the pledged share will be liquidated immediately and the proceeds will be used for settlement of the financing. Any deficiencies in the account must be settled by you and/or either one of you jointly and/or separately.</b> </p>
<p> <b>(v) Preferential Fixed Deposit (FD) / Fixed Return Income Account-i (FRIA-i)</b>  <i>(Effective 1 April 2022 - 31 December 2022)</i> </p>		<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be eligible for preferential Fixed Deposit (“FD”) and Fixed Return Income Account-i (“FRIA-i”) of up to 20 Basis Points (“BPs”) above the Board Rate.</li> <li>• CIMB@Work Customer(s) will receive up to 20 BPs above the Board Rate but not higher than the current FD/FRIA-i empowerment rates provided to CIMB branches. In the event that the rate is higher than the FD/FRIA-i empowerment rates, the maximum that the CIMB@Work Customer(s) can receive will be the FD/FRIA-i empowerment rates.</li> <li>• This offering is not offered in conjunction with any other promotional rates for FD/FRIA-i.</li> <li>• CIMB@Work Customer(s) are required to take maturity returns for FD/FRIA-i, which includes tenure of one (1), two (2), three (3), six (6) or twelve (12) months. The FD/FRIA-i rates will be applicable for a maximum tenure of twelve (12) months.</li> <li>• The preferential rate will be applicable for <b>ONE (1)</b> cycle and will revert to the Board Rate in the next cycle automatically.</li> <li>• The preferential rate is subject to change with the change of Base Rate.</li> <li>• The preferential rate is applicable <b>for both fresh funds and existing funds</b>. Fresh funds refer to funds outside CIMB and existing funds refer to existing FD/FRIA-i contract renewal or FD/FRIA-i placement of any existing funds within CIMB.</li> <li>• CIMB is a member of PIDM. This product is protected by PIDM up to RM250,000 for each depositor.</li> </ul>

<p><b>(vi) Personal Secured Overdraft Facilities<sup>1</sup></b>  <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy a rate of BR + 0.85% for CIMB Bank's Personal Secured Overdraft Facilities against FD/FRIA-i.</li> <li>• The Preferential Rate will be subject to change with the change of Base Rate.</li> <li>• CIMB@Work Customer(s) whose application for the Personal Secured Overdraft Facility against FD/FRIA-i is submitted or approved by CIMB or where the letter of offer is duly accepted by the CIMB@Work Customer(s) during the offering period will be entitled to the following, subject to the terms and conditions herein:                         <ul style="list-style-type: none"> <li>○ Waiver of commitment fee of one percent (1%) per annum on the unutilized portion of any new facility if the aggregate limit of overdraft facilities granted to the CIMB@Work Customer(s) under this facility and under any other overdraft facilities granted by CIMB previously or at any time or from time to time in the future is in excess of RM250,000.</li> </ul> </li> <li>• The waiver of commitment fee is subject to CIMB's right to reinstate such commitment fee by giving the CIMB@Work Customer(s) at least twenty-one (21) calendar days' prior notice.</li> </ul>
<p><b>(vii) Competitive Home Financing Rates<sup>2</sup></b>  <i>(Effective 17 January 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be entitled to apply for competitive home financing rates with the subscription to Mortgage Reducing Term Assurance and Mortgage Reducing Term Takaful ("<b>MRTA/MRTT</b>").</li> <li>• Applicable for the following home financing products:                         <ul style="list-style-type: none"> <li>○ CIMB's Term Loan</li> <li>○ CIMB's Home Flexi Smart</li> <li>○ CIMB's Home Flexi</li> <li>○ CIMB's Home Flexi Smart-i</li> <li>○ CIMB's Flexi Home Financing -i</li> </ul> </li> <li>• Competitive Home Financing Rates are subject to the risk grade of the CIMB@Work Customer(s).</li> <li>• CIMB@Work Customer(s) will be entitled to a range of Home Financing rates from Base Rate ("<b>BR</b>") + 0.30% p.a. to BR + 0.50% p.a with a minimum financing amount of RM350,000.</li> <li>• The preferential rate is subject to change with the change in Base Rate.</li> <li>• The above is not applicable for Small Office/Home Office ("<b>SOHO</b>") units or office units.</li> <li>• Approval for home financing products shall be subject to the discretion of CIMB, as the case may be.</li> </ul>


<sup>1</sup> Valid only for CIMB Bank's customer

<sup>2</sup> For financing by CIMB Islamic Bank, the financing rates refer to the Effective Profit Rates.

<p><b>viii) Preferential Foreign Exchange Currency Rates at CIMB Bureau De Change (CIMB BDC)</b> <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy preferential exchange rates for selected currencies at all CIMB Bureau De Change (“<b>CIMB BDC</b>”) outlets nationwide.</li> <li>• The selected currencies are Australian Dollar, Brunei Dollar, Singapore Dollar, Sterling Pounds, United States Dollar, Euro, Canadian Dollar, Swiss Franc, New Zealand Dollar, Japanese Yen, Indian Rupee, Pakistan Rupee, Sri Lankan Rupee, New Taiwan Dollar, Thai Baht, Philippines Peso, South Korean Won, Indonesian Rupiah, Vietnamese Dong, Cambodian Riel, China RMB, Hong Kong Dollar, UAE Dirham, Saudi Riyal, Danish Krone, Norwegian Krone, Swedish Krona, South African Rand, Macanese Pataca and Qatari Riyal.</li> <li>• The preferential exchange rate is only applicable at CIMB BDC and is not applicable at CIMB Branches or on digital platform.</li> </ul>
<p><b>(ix) Preferential exchange rate on Foreign Telegraphic Transfer (“FTT”) at any CIMB branch</b> <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy preferential exchange rate on Foreign Telegraphic Transfer (“FTT”) for any transaction submitted at any CIMB branch.</li> <li>• To be eligible for the preferential exchange rate on FTT, each transaction submitted by CIMB@Work Customer(s) must be minimum of RM250.</li> <li>• The preferential exchange rate on FTT is applicable to any transaction submitted at any CIMB branch and not applicable to transaction submitted at CIMB BDC or using any digital platform.</li> </ul>
<p><b>(x) Lowered Minimum Requirements for CIMB Preferred</b> <i>(Effective 1 April 2022 - 31 December 2022)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be able to enjoy CIMB Preferred membership by maintaining AUM of a minimum Ringgit Malaysia Hundred Fifty Thousand (RM150,000) for the first (1<sup>st</sup>) year.</li> <li>• From the second (2<sup>nd</sup>) year onwards, the CIMB@Work Customer(s) must maintain AUM of a minimum Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) to maintain their membership.</li> <li>• AUM is defined as an aggregate total deposited in any deposit account(s) with CIMB and/or invested in any investment product(s) of CIMB under the CIMB@Work Customer’s Sole or joint account(s) where the CIMB@Work Customer is the primary account holder.</li> </ul>

(xi) **Attractive Promotion on General Insurance<sup>3</sup>**  
 (Effective 1 April 2022 - 31 December 2022)

- CIMB@Work Customer(s) will enjoy the following promotion(s) for the participated general insurance products made on CIMB’s website with the respective promotional code or QR Code stated on table below:

Product Name	Promotional Code/QR Code	Discount on total premium
SOMPO Travel Plus	CAWTP5	Up to RM 5 off
Secure Motor	QR code image 	10% discount
Snatch Medz+	CAWPA	RM15 off

- CIMB@Work Customer(s) must key in / scan the promotional code or QR code mentioned. The code will be valid until 31 December 2022, 11.59pm.
  - CIMB@Work Customer(s) who purchase SOMPO Travel Plus during the offering period will also be entitled RM10 OFF on stamp duty if the premium payment is made via CIMB Debit/Credit Cards or CIMB Clicks.
  - CIMB@Work Customer(s) who purchases Secure Motor during the offering period and enjoy 10% discount will not be entitled for other campaign in relation to Secure Motor that run concurrently. However, CIMB@Work Customer(s) can enjoy instalment payment plan if they use CIMB Credit Card payment mode with a minimum total premium of RM600. CIMB@Work Customer(s) must select the instalment payment option at the payment stage before completing the transaction.
- \* Total Premium is defined as Premium Amount after deduction of No Claim Discount (NCD) and addition of premium for Extra Coverage amount inclusive of Service Tax and Stamp Duty.
- CIMB is only a distributor of the participated general insurance product underwritten by Berjaya Sampo Insurance Berhad [Registration No. 198001008821 (62605-U)], an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013 (“Insurer”).
  - The participated general insurance product is not CIMB’s product and therefore not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates. CIMB shall not be responsible or be held liable for any matter or claims arising from the participated general insurance product(s) provided by the Insurer and the Insurer being the licensed insurer and underwriter / manager of participated general insurance product(s) shall fully undertake the insurance obligations.

<sup>3</sup> Valid only for CIMB Bank’s customer



**(xii) Touch 'n Go eVoucher for purchase/participate of selected Sun Life Malaysia Assurance Berhad / Sun Life Malaysia Takaful Berhad ("Sun Life Malaysia") Life Insurance / Family Takaful ("Participating Product(s))"**

*(Effective 1 April 2022 - 31 December 2022)*

- CIMB@Work Customer(s) will enjoy Touch 'n Go eVoucher based on the table below:

Reward (s)	Minimum ticket size	Family Takaful	Life Insurance
RM200 Touch 'n Go eVoucher	RM 10,000 basic <sup>1</sup> AFYP/ <sup>2</sup> AFYC	<ul style="list-style-type: none"> <li>• Sun Inspirasi</li> <li>• Sun Ultimate Coverage-i (Regular Contribution)</li> </ul>	<ul style="list-style-type: none"> <li>• Sun Signature Life Plus</li> <li>• Sun Wealth Plus</li> </ul>
RM20 Touch 'n Go eVoucher	RM 2,400 basic <sup>1</sup> AFYP/ <sup>2</sup> AFYC	<ul style="list-style-type: none"> <li>• SunLink Istismar Plus</li> <li>• Takaful Suria Plus</li> <li>• Takaful Mulia</li> </ul>	<ul style="list-style-type: none"> <li>• Sun EduSmart</li> <li>• Sun SaveAssured</li> <li>• SunLink Max</li> <li>• Sun Income Secure Max</li> <li>• Sun Enrich-i</li> </ul>

<sup>1</sup>AFYP is referred to as Annualised First Year Premium.

<sup>2</sup>AFYC is referred to as Annualised First Year Contribution.

- CIMB is only a distributor of the Participating Product(s) underwritten by Sun Life Malaysia Assurance Berhad [Registration No. 199001005930 (197499-U)], an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013 ("Insurer") or managed by Sun Life Malaysia Takaful Berhad [Registration No. 200501012215 (689263-M)], a takaful operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013 ("Takaful Operator").
- CIMB@Work Customer(s) are only entitled to receive the Reward(s) stated in the preceding table if the proposal/application for the Participating Product(s) is accepted and issued by Sun Life Malaysia on or before 15 January 2023.
- In the event the CIMB@Work Customer(s) withdraw or cancel the Participating Product(s) during the proposal/application, processing stage or any other stages on or before the Free-Look Period, or should the proposal/application of the Participating Product(s) be unsuccessful due to underwriting issues, the CIMB@Work Customer(s) shall not be entitled to any of the Reward(s).
- The "Free-Look Period" is defined as a period where the policy owner/contract holder/certificate owner is given a Free-Look Period of fifteen (15) days from the policy/contract/certificate delivery date to review the suitability of the newly purchased/participated plan. If the policy/contract/certificate is surrendered within the period, the full premium/contribution less the medical examination expenses incurred, if

any, will be refunded to the policy owner/contract holder/certificate owner.

- Fulfillment of the Reward(s) for the purchase/participate of the Participating Product(s) will be sent via Short Message Service (SMS) to the Eligible Customer(s)' mobile number within the fulfilment schedule sets out as per schedule below:

Policy / Contract / Certificate Issuance Date	Policy / Contract / Certificate must be in-force as at	Fulfillment Schedule
1 April 2022 – 30 April 2022	31 May 2022	Within sixty (60) working days from 31 May 2022
1 May 2022 – 31 May 2022	30 June 2022	Within sixty (60) working days from 30 June 2022
1 June 2022 – 30 June 2022	31 July 2022	Within sixty (60) working days from 31 July 2022
1 July 2022 – 31 July 2022	31 August 2022	Within sixty (60) working days from 31 August 2022
1 August 2022 – 31 August 2022	30 September 2022	Within sixty (60) working days from 30 September 2022
1 September 2022 – 30 September 2022	31 October 2022	Within sixty (60) working days from 31 October 2022
1 October 2022 – 31 October 2022	30 November 2022	Within sixty (60) working days from 30 November 2022
1 November 2022 – 30 November 2022	31 December 2022	Within sixty (60) working days from 31 December 2022
1 December 2022 – 15 January 2023	15 February 2023	Within sixty (60) working days from 15 February 2023

The Participating Product(s) are not CIMB's products and therefore not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Product(s) provided by the Insurer

	and/or the Takaful Operator and the Insurer and/or the Takaful Operator being the licensed insurer and underwriter / manager of the Participating Product shall fully undertake the insurance/takaful obligations.
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4.3 CIMB@Work Customer(s) employed by selected CIMB@Work companies are entitled to additional benefits and/or features on certain products and services under the Program as made known at CIMB website. To verify and confirm your entitlement to additional benefits and/or features under the Program, please visit any of CIMB branches nationwide, or contact CIMB's Contact Centre at 03-6204 7788.

## 5. CIMB Member Rewards Programme - Bonus Points

5.1 All CIMB@Work Customers are eligible to redeem Bonus Points under the CIMB Member Rewards Programme, which can be accessed from the Bank's website at [www.cimb.com.my](http://www.cimb.com.my).

5.2 To be eligible to earn Bonus Points, the CIMB@Work Customer must comply with the following:-

- (a) has a valid POS Enabled Debit Card;
- (b) his/her entitlement to enjoy or use the CIMB@Work Features, Benefits & Rewards is in accordance with these Terms and Conditions; and
- (c) he/she is still a valid CIMB@Work Customer.

5.3 (a) The CIMB@Work Customer is entitled to earn Bonus Points upon product sign-up and product usage in accordance with Section 3 of the Member Rewards Programme Terms and Conditions which are made available at CIMB's website at [www.cimb.com.my](http://www.cimb.com.my).

(b) The CIMB Member Rewards Programme is a programme where CIMB customers can earn Bonus Points to redeem reward(s) under the CIMB Rewards Programme Catalogue on CIMB's website at [rewards.cimbbank.com.my/index.php](http://rewards.cimbbank.com.my/index.php)

5.4 The CIMB@Work Customer is also bound by the respective terms and conditions for the participating product(s) and/or service(s) taken up and/or purchased pursuant to the CIMB Rewards Programme.

5.5 CIMB may determine, vary, amend, suspend and/or withdraw any of the following from CIMB Rewards Programme upon giving twenty-one (21) calendar days' notice to the CIMB@Work Customer:

- (a) the participating product(s) and/or service(s) or any part thereof;
- (b) the Bonus Points to be awarded for/under any of the participating product(s) and/or service(s) signed up by the CIMB@Work Customers.

5.6 If any participating product(s) and/or service(s) is signed up under joint names, the CIMB@Work Customer must be the primary account holder/main applicant for the award of Bonus Points. If not, Bonus Points will not be awarded.

5.7 The Bonus Points shall be calculated and rounded down to the whole number. For example, if the Bonus Points to be awarded is between 1.0 to 1.9, only one (1) Bonus Point shall be awarded. The details of the

Bonus Points including its calculation are made available at CIMB's website at [www.cimb.com.my](http://www.cimb.com.my).

- 5.8 The Bonus Points shall be awarded to the CIMB@Work Customer on a monthly basis provided the CIMB@Work Customer has not breached any of these terms and conditions on the date of award.
- 5.9 The Bonus Points awarded by CIMB cannot be transferred to any other party or person **AND** may not be redeemed or exchanged for cash.
- 5.10 The Bonus Points computed and awarded shall be displayed in the CIMB@Work Customer's monthly-consolidated statement issued by CIMB.
- 5.11 All statements of account shall be sent to the CIMB@Work Customer in accordance to Clause 10.2 or may be viewed by the CIMB@Work Customer via CIMB Clicks. It is the CIMB@Work Customer's obligation to check the monthly statement and/or monthly-consolidated statement furnished by CIMB. If the CIMB@Work Customer fails to inform CIMB of any errors, irregularities, discrepancies of the statement within fourteen (14) days of the statement date, the CIMB@Work Customer shall be deemed to have conclusively accepted all the entries contained in the statement as true and accurate in all respects.
- 5.12 The Bonus Points awarded to the CIMB@Work Customer are different and separate from the Bonus Points earned from credit card usage. The Bonus Points earned from CIMB credit card usage are **NOT** added to the Bonus Points awarded under CIMB@Work Features, Benefits & Rewards and are calculated separately.
- 5.13 The Bonus Points may be redeemed by the CIMB@Work Customer on the following terms and conditions:
- For product(s) or service(s) listed in the CIMB Member Rewards Catalogue on CIMB's website at [rewards.cimbbank.com.my/index.php](http://rewards.cimbbank.com.my/index.php);
  - Subject to the terms and conditions of the CIMB Member Rewards Catalogue, which can be viewed at [rewards.cimbbank.com.my/index.php](http://rewards.cimbbank.com.my/index.php);
  - If the Bonus Points are valid, have not expired or been forfeited by CIMB, CIMB@Work Customer's redemption of Bonus Points under the CIMB Member Rewards Programme can be done via telephone redemption with CIMB Consumer Centre at +603 6204 7788 or online redemption via CIMB Clicks at [www.cimbclicks.com.my](http://www.cimbclicks.com.my).

## 6. Termination and Suspension

- 6.1 CIMB reserves the right to terminate an individual's status as a CIMB@Work Customer and/or suspend and/or terminate in whole or in part any usage of the CIMB@Work Features, Benefits, & Rewards in the event of any of the following events:
- Discontinuation of monthly payroll crediting into the CIMB@Work Customer's Payroll Account for four (4) consecutive months, unless a shorter period is expressly provided for;
  - Resignation, termination, or cessation of employment of the CIMB@Work Customer resulting in the discontinuation of monthly payroll crediting;
  - Withdrawal by the CIMB@Work Customer's employer from payroll crediting via BizChannel@CIMB resulting in the discontinuation of monthly payroll crediting;

- (d) The CIMB@Work Customer breaches any of these Terms and Conditions;
- (e) Upon death or insanity of CIMB@Work Customer or if the CIMB@Work Customer commits an act of bankruptcy;
- (f) If there are any changes in law or regulation which makes it impossible or unlawful for CIMB to continue to make available the CIMB@Work Features, Benefits & Rewards;
- (g) The CIMB@Work Customer does not operate any of his/her accounts satisfactorily or CIMB has reason to believe that there is a breach of any prevailing laws, by-laws or regulatory requirements, directives or orders issued by Bank Negara Malaysia and/or any other body having authority or jurisdiction over CIMB;
- (h) The CIMB@Work Customer and/or the CIMB@Work Customer's employer become subject to any sanctions, regulations, embargoes or restrictive measures administered, enacted or enforced by any authorities ("**Sanctions Authorities**") in:
  - (i) the United States of America;
  - (ii) the United Nations;
  - (iii) the states of the European Union;
  - (iv) the United Kingdom;
  - (v) Malaysia; or
  - (vi) the respective governmental institutions and agencies of any of such countries, including but not limited to the United Nations Security Council, the Office of Foreign Assets Control, the United States Department of State, Her Majesty's Treasury and Bank Negara Malaysia ("**Sanctions**");
- (i) CIMB has received notice or is/are aware of any claim, action, suit, proceeding or investigation against the CIMB@Work Customer and/or the CIMB@Work Customer's employer with respect to Sanctions by any Sanctions Authorities;
- (j) The CIMB@Work Customer notifies CIMB to terminate him/her as a CIMB@Work Customer; or
- (k) Pursuant to the termination of the CIMB@Work Payroll and Banking Solution Package by the CIMB@Work Customer's employer and/or the CIMB@Work Customer's employer breach of any of the terms and conditions governing the CIMB@Work Payroll and Banking Solution Package.

6.2 Notwithstanding Clause 6.1, CIMB reserves the right to suspend and/or terminate the CIMB@Work Customer's entitlement and/or to suspend and/or terminate the CIMB@Work Features, Benefits & Rewards at the discretion of CIMB without any reason by giving twenty-one (21) calendar days' prior notice.

6.3 Upon suspension and/or termination pursuant to Clauses 6.1 and 6.2, the CIMB@Work Customer shall immediately cease to enjoy or use all features, benefits and rewards under the CIMB@Work Features, Benefits & Rewards.

6.4 CIMB shall not be liable or responsible for any loss or damage suffered or incurred by the CIMB@Work Customer or any other party, if CIMB is unable to perform any of its obligations in respect of the CIMB@Work Features, Benefits & Rewards attributable directly or indirectly to:

- (a) the breakdown or malfunction of any mechanical or electronic device, data processing system or transmission line, electrical failure, industrial dispute, war, strike or riot, any Act of God or any factor

in a nature of a force majeure which is beyond CIMB's reasonable control; and/or

- (b) CIMB's action in terminating or suspending the CIMB@Work Customer's enjoyment or use the CIMB@Work Features, Benefits & Rewards pursuant to Clause 6.1 and Clause 6.2.

## 7. Privacy Clause

- 7.1 CIMB@Work Customer confirms that he/she has read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is made available at [www.cimb.com.my](http://www.cimb.com.my)) and the clauses below, as may relate to the processing of the CIMB@Work Customer's personal information. For the avoidance of doubt, the CIMB@Work Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these Terms and Conditions.
- 7.2 If the CIMB@Work Customer provides personal and financial information relating to third parties, including information relating to the CIMB@Work Customer's next-of-kin and dependents ("**the Third Parties**"), for the purpose of opening or operating the CIMB@Work Customer's account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the CIMB@Work Customer hereby:
- (a) confirms that he/she has obtained the consent from the Third Parties or are otherwise entitled to provide the personal and financial information of the Third Parties to CIMB and for CIMB to use it in accordance with these Terms and Conditions;
  - (b) warrants and agrees to ensure that the personal and financial information of the Third Parties are accurate;
  - (c) agrees to update CIMB in writing in the event of any material change to the personal and financial information of the Third Parties; and
  - (d) agrees to CIMB's right to terminate these Terms and Conditions and/or CIMB@Work Features, Benefits & Rewards upon prior notification to the CIMB@Work Customer should such consent be withdrawn by any of the Third Parties.
- 7.3 Where the CIMB@Work Customer instructs CIMB to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB and/or CIMB's agents to enter into any cross-border transaction on the CIMB@Work Customer's behalf, the CIMB@Work Customer agrees to the above said disclosures on behalf of the CIMB@Work Customer and others involved in the said cross-border transaction.
- 7.4 CIMB may any time and from time to time now and/or in the future carry out the necessary reference checks including but not limited to credit reporting/reference checks with credit reporting/reference agencies, including but not limited to Central Credit Reference Information System (CCRIS), FIS and/or any other agencies and/or from any financial institution to enable CIMB to ascertain the CIMB@Work Customer's status as may be required to help making decisions for example when CIMB needs to:
- (a) check details on applications for credit and credit-related or other facilities;

- (b) manage credit and credit-related accounts or facilities, including conducting reviews of the CIMB@Work Customer's portfolio(s); recover debts; and/or
- (b) any purpose related to or in connection with CIMB@Work Features, Benefits & Rewards and/or the Payroll Account under these Terms and Conditions.

The CIMB@Work Customer will be linked by the credit reporting/reference agencies to any other names the CIMB@Work Customer uses or have used and any joint and several applicants. CIMB may also share information about the CIMB@Work Customer and how the CIMB@Work Customer manages CIMB@Work Customer's Payroll Account with relevant credit reporting/reference agencies, and for any of these credit reporting/reference agencies to disclose the CIMB@Work Customer's credit information to its subscribers for purposes of fraud detection and fraud prevention.

- 7.5 Even after the CIMB@Work Customer has provided CIMB with any information, the CIMB@Work Customer will have the option to withdraw the consent given earlier. In such instances, CIMB will have the right to not provide or discontinue the provision of any product(s), service(s), account(s) and/or facility(ies) that is/are linked with such information with at least three (3) business days' prior written notice to the CIMB@Work Customer.
- 7.6 For the purposes of this clause, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB" are to be read as references to the CIMB Group.
- 7.7 This clause shall be without prejudice to any other clause in the terms and conditions of CIMB@Work Customer's relevant product(s), service(s), account(s) and/or facility(ies) of CIMB which provides for the disclosure of information.

## **8. Disclosure of Information**

- 8.1 Subject to the provisions below under Clauses 8.2 and 8.3 which (i) prohibit disclosure of information to entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("**Group Companies**") if objected to by the CIMB@Work Customer; and (ii) require the CIMB@Work Customer's express consent for disclosure of information to third parties for the stated purposes, the CIMB@Work Customer hereby agrees and authorizes the Bank to disclose any information relating to the CIMB@Work Customer, the CIMB@Work Customer's affairs and/or any accounts maintained by the CIMB@Work Customer with the Bank to:
  - (a) its agents, service providers, auditors, legal counsel and professional advisors in or outside Malaysia;
  - (b) the Credit Bureau established by Bank Negara Malaysia, DCHEQS and other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank;
  - (c) the Group Companies whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;

- (d) the CIMB@Work Customer's employer;
- (e) for facilitating the business, operations, facilities and services of or granted or provided by the Bank and/ or the Group Companies to the CIMB@Work Customer, as well as to:
  - (i) any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that CIMB@Work Customer has requested and/or given to the Bank; and
  - (ii) any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under these terms and conditions and/or the CIMB@Work Features, Benefits & Rewards.

8.2 Disclosure by the Bank to Group Companies may also be for cross-selling and other purposes of the Bank and/ or the Group Companies provided always that disclosure for cross-selling purposes shall not be effected if such disclosure is objected by the CIMB@Work Customer by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the CIMB@Work Customer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788 / E-mail: [cru@cimb.com](mailto:cru@cimb.com).

8.3 Further, where the Bank intends to share the CIMB@Work Customer's information (excluding information relating to the CIMB@Work Customer's affairs or account) with third parties such as strategic alliances for marketing and promotional purposes, the Bank shall ensure that consent from the CIMB@Work Customer has been obtained.

## 9. Amendment of Terms and Conditions

9.1 The Bank may vary (whether by adding to, deleting from or otherwise amending) ("**Amendment**") any of these Terms and Conditions by giving the CIMB@Work Customer(s) at least twenty-one (21) calendar days' notice before the Amendment is effective. The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the CIMB@Work Customer(s) upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the CIMB@Work Customer(s) last known address; or (iii) the notice being advertised in one newspaper of the Bank's choice; or (iv) the notice being sent by electronic mail or by any other means of notification which the Bank may select and the Amendment shall take effect and be binding from the date specified in the notification. If the CIMB@Work Customer does not agree to the Amendment, the CIMB@Work Customer shall immediately notify the Bank to terminate him/her as a CIMB@Work Customer in accordance with Clause 6.1(j).

9.2 The Amendment shall be considered as binding on the CIMB@Work Customer(s) from the date specified by CIMB in the notification.

9.3 The CIMB@Work Customer(s) agree to access CIMB's website at regular intervals to view the terms and conditions governing the CIMB@Work Features, Benefits & Rewards and to ensure that they are kept up-to-date with any variation to these Terms and Conditions.



9.4 CIMB will not be liable to the CIMB@Work Customer(s) for any loss or damage suffered or incurred by the CIMB@Work Customer(s) as a direct or an indirect result of the Amendment.

9.5 The CIMB@Work Customer(s) shall fully indemnify and keep the Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of:

- (a) the CIMB@Work Customer(s)' participation in the CIMB@Work Features, Benefits & Rewards; and/or
- (b) the CIMB@Work Customer(s)' receipt, redemption or use of the CIMB@Work Features, Benefits & Rewards.

## 10. Notices

10.1 Any notice required to be given to CIMB:

- (a) must be in writing;
- (b) signed by the CIMB@Work Customer; and
- (c) will be effective only on receipt by, and evidenced by an acknowledgment of CIMB; and/or
- (d) are given via channels permitted by CIMB.

10.2 Notices, statement of account and other communication to the CIMB@Work Customer will be via any of the following modes and deemed to have been received and served on CIMB@Work Customer:

- (a) if sent by post, on the seventh (7<sup>th</sup>) day after posting (which may be by way of insertion into any statement of accounts); or
- (b) if delivered personally, at the time of delivery or dispatch; or
- (c) if by courier, immediately on the CIMB@Work Customer's acknowledgment on the courier consignment note; or
- (d) if by any forms of instantaneous communication (including e-mail, SMS and voice recording), immediately; or
- (e) if by publication on CIMB's website or at any of CIMB's branches, on the day of publication.

It will be the CIMB@Work Customer's responsibility to ensure that any notices sent to him/her via any of the modes stated above are not read or accessed by any third party. CIMB will not be responsible in any manner for any embarrassment caused or for any loss or damage however arising, by the third party reading or accessing such notices.

10.3 The CIMB@Work Customer must notify CIMB promptly if there is any change to his/her (i) correspondence address; (ii) telephone number(s); (iii) e-mail address(es); and/or (iv) other particulars recorded with CIMB (collectively "**Personal Particulars**"), to ensure that all correspondence and/or communications reach CIMB@Work Customer in a timely manner.

## 11. General Terms and Conditions

11.1 Upon your acceptance by CIMB as a CIMB@Work Customer and/or your usage of the features, services, benefits and/or rewards under the CIMB@Work Features, Benefits & Rewards, the CIMB@Work Customers agree to the following:

- (a) have accessed, read and agree to be bound by these Terms and Conditions;
- (b) consent to the Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
- (c) agree that all decisions reasonably made by CIMB in relation to every aspect of the CIMB@Work Features, Benefits & Rewards and the determination of the eligibility of the CIMB@Work Customer(s) shall be final, binding and conclusive; and
- (d) agree that CIMB shall not be liable or held responsible to the CIMB@Work Customer(s), 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 a nature of a force majeure which is beyond CIMB's reasonable control.

11.2 The CIMB@Work Customer(s) will be disqualified from usage of the features, services, benefits and/or rewards under CIMB@Work Features, Benefits & Rewards and/or the features, benefits and rewards will be forfeited if during the Programme period and/or before the crediting/delivery of the features, benefits and rewards:

- (a) the CIMB@Work Customer(s) is in breach of any of these Terms and Conditions;
- (b) the CIMB@Work Features, Benefits & Rewards and/or signed up Programme 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 CIMB@Work Features, Benefits & Rewards and/or signed up products and services under the Programme is delinquent, invalid or cancelled by the CIMB@Work Customer(s) or CIMB.

11.3 CIMB shall have the right to disqualify any CIMB@Work 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.

11.4 CIMB shall have the right to:

- (a) substitute the CIMB@Work Features, Benefits & Rewards with other programme(s); and/or
- (b) extend, shorten, discontinue, cancel, terminate or suspend the CIMB@Work Features, Benefits & Rewards by giving twenty-one (21) calendar days' prior notice to the CIMB@Work 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 shall not be liable to the CIMB@Work Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the CIMB@Work Customer(s) as a direct or indirect result of any substitution and/or any cancellation, suspension, shortening or extension of the CIMB@Work Features, Benefits & Rewards.

11.5 CIMB shall not be liable to any CIMB@Work Customer(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:

- (a) the CIMB@Work Customer(s)' participation or non-participation in the CIMB@Work Features, Benefits & Rewards; and/or
- (b) any non-receipt or delayed receipt by the CIMB@Work Customer(s) of the SMS

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

11.6 These Terms and Conditions:

- (a) shall prevail over any provisions or representations contained in any other materials advertising the CIMB@Work Features, Benefits & Rewards; and
- (b) are to be read together with the prevailing terms and conditions of the underlying product and/or services within the CIMB@Work Features, Benefits & Rewards which shall apply in addition to these Terms and Conditions.

11.7 These Terms and Conditions shall continue to be valid and binding notwithstanding the CIMB@Work Customer's death and shall be binding on the heirs, personal representatives and successors-in-title of CIMB and the CIMB@Work Customer respectively and the rights and obligations of the CIMB@Work Customer under these Terms and Conditions are personal and are not transferable and cannot be assigned for any reasons whatsoever.

11.8 These Terms and Conditions herein shall supersede all previous terms and conditions, agreements or arrangements, if any, made between CIMB and the CIMB@Work Customer, either in writing or verbal in respect of the CIMB@Work Features, Benefits & Rewards.

11.9 Time shall be of the essence but CIMB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the CIMB@Work Customer shall not operate as a waiver thereof nor shall any partial exercise of any rights, powers, privileges or remedies prejudice or affect CIMB's rights to subsequently act strictly in accordance therewith.

11.10 The illegality, invalidity or unenforceability of any of the terms in these Terms and Conditions shall not affect the legality, validity or enforceability of any other terms of these Terms and Conditions.

11.11 These Terms and Conditions shall be subject to, governed by 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. The CIMB@Work Customer agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.

11.12 Notwithstanding anything herein, CIMB's rights and entitlement under these Terms and Conditions shall continue to remain in force and effect and shall survive any termination or suspension of the CIMB@Work Features, Benefits & Rewards by CIMB.

- 11.13 These Terms and Conditions shall continue to be valid and binding notwithstanding any merger, amalgamation, transfer or assignment of business, operations, assets or liabilities of CIMB or any change in CIMB or any company by which the business of CIMB may for the time being be carried on.
- 11.14 CIMB will not be responsible for any late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the CIMB@Work Features, Benefits & Rewards or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's gross negligence or willful default.
- 11.15 If the product(s) and/or service(s) relating to the CIMB@Work Features, Benefits & Rewards which the CIMB@Work Customer has subscribed is offered by CIMB Bank, any query that the CIMB@Work Customer may have regarding such product(s) and/or service(s) will be attended to by CIMB Bank. Similarly, if the product(s) and/or service(s) is offered by CIMB Islamic Bank, any query that the CIMB@Work Customer may have regarding such product(s) and/or service(s) will be addressed by CIMB Islamic Bank.
- 11.16 For any complaint and/or feedback relating to the enrollment as a CIMB@Work Customer and/or CIMB@Work Features, Benefits & Rewards, the CIMB@Work Customer may contact CIMB's Customer Resolution Unit ("CRU") at the following address, telephone and email which CIMB may change by notification to the CIMB@Work Customers:
- Address : Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan
- Contact Number : 603-6204 7788
- Email Address : [CRU@cimb.com](mailto:CRU@cimb.com)
- 11.17 For any enquiry relating to the CIMB@Work Features, Benefits & Rewards, please visit any of CIMB branches nationwide, or contact CIMB's Contact Centre at 03-6204 7788.