

**TERMS AND CONDITIONS**  
**CIMB e Credit Card Annual Fee Waiver Campaign**

1. The CIMB e Credit Card Annual Fee Waiver Campaign (**"the Campaign"**) is organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] (**"CIMB Bank"**).

**The Campaign Period**

2. The Campaign shall run from 1 January 2026 to 31 December 2028, both dates inclusive (**"the Campaign Period"**). The Campaign Period is further divided into three (3) Campaign Years (**"Campaign Year"**) as per below:-

Table 1.0 – Campaign Year Definition	
Campaign Year	Duration
2026	1 January 2026 – 31 December 2026
2027	1 January 2027 – 31 December 2027
2028	1 January 2028 – 31 December 2028

3. CIMB Bank reserves the right upon giving notice of not less than fourteen (14) 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 all New-to-Card Customers and Existing-to-Card Customers that are holding a valid Principal CIMB e Credit Card (collectively referred to as the **"Eligible Participants"**). The Principal CIMB e Credit Card for the Eligible Participants are hereinafter collectively referred to as the **"Eligible Credit Card"**.
5. **"New-to-Card"** (**"New-to-Card Customers"**) is defined as Eligible Participants who have not held any valid Eligible Credit Card prior to the start of the Campaign Period, as specified in Table 2.0 below. To qualify as New to Card Customers, the Eligible Participant must submit the credit card application for the Eligible Credit Card during the relevant Campaign Year (**"Card Submission Period"**) and the application must be successfully approved by CIMB Bank before the last date (**"Last Day of Card Approval"**) as stated in Table 2.0 below.

Table 2.0 New-to-Card Requirements		
Campaign Year	Card Submission Period	Last Day of Card Approval
2026	1 January 2026 – 31 December 2026	7 January 2027
2027	1 January 2027 – 31 December 2027	7 January 2028
2028	1 January 2028 – 31 December 2028	7 January 2029

6. **"Existing-to-Card"** (**"Existing-to-Card-Customers"**) is defined as Eligible Participants who holds a valid Eligible Credit Card at any time during the Campaign Period and the Eligible Credit Card is approved prior to the commencement of the Campaign Period as specified in Table 1.0.
7. No registration is required to participate in this Campaign.

## Campaign Mechanics and Conditions

8. The Eligible Participant(s) shall be entitled to an Annual Fee Waiver of Ringgit Malaysia Eighty (RM80) upon meeting the conditions stated below ("**Annual Fee Waiver**"):-

### New-to-Card Customers

Campaign Year	New-to-Card
2026 to 2028	First Year - Waived without spend condition. Subsequent Year(s) - Waived upon meeting the " <b>Total Annual Spend</b> " (as defined in clause 9) requirement of RM6,000.

Note:

- 1) *First Year shall refer to the 12-months period starting from the Card Approval Date until the Card's first Anniversary Date.*
- 2) *Subsequent Year shall refer to the 12-months period starting from the anniversary of the Card Approval Date until the following anniversary date.*
- 3) *If the Annual Fee Date of Subsequent Years does not fall under the Campaign Period, New-to-Card Customers will not enjoy the Annual Fee Waiver Campaign for that relevant Subsequent Year.*

### Existing-to-Card Customers

Campaign Year	Existing-to-Card
2026	Waived without spend condition.
2027	Waived upon meeting the " <b>Total Annual Spend</b> " (as defined in clause 9) requirement of RM6,000.
2028	Waived upon meeting the " <b>Total Annual Spend</b> " (as defined in clause 9) requirement of RM6,000.

9. "**Total Annual Spend**" refers to the total "Eligible Transaction(s)" (as defined in clause 10) in the 12-month period prior to the Eligible Credit Card Annual Fee Date and it applies to the combined total spend of both Principal and Supplementary Eligible Credit Card. For clarity, the Annual Fee Date refers to the date on which the Annual Fee becomes chargeable, which corresponds to the anniversary of Card Approval Date.
10. "**Eligible Transaction(s)**" refers to the total Ringgit Malaysia (RM) amount of retail spending transaction (within and outside Malaysia) charged to the Eligible Credit Card which is reflected on the Eligible Credit Card's account statement respectively during the Campaign Period. The following transactions are herein expressly **excluded** and shall not be treated as an Eligible Transaction(s):-
- i) Balance Transfer, Cashlite, Balance Conversion, Flexi Payment Plan or any monthly instalments under any instalment payment facility provided by CIMB Bank;
  - ii) 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 Bank or otherwise;
  - iii) Cash advance/withdrawal/deposit transactions;
  - iv) JomPAY, FPX, and/or Duitnow QR transactions;
  - v) Retail spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions;
  - vi) e-wallet transactions under MCC 6540;

- vii) transactions with merchant description including “FoneApp”, “Kiplepay”, “Lazada Topup”, “Razer”, or “ShopeePay”; and/or
- viii) Quasi cash transactions – (example: betting and/or gaming transactions)

Any determination by CIMB Bank’s 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. For the avoidance of doubt, any transaction(s) made on the Eligible Credit Card(s)’ supplementary credit card(s) will be considered as Eligible Transaction(s) and will be considered as part of the monthly spending requirement.
12. Overseas Eligible Transaction(s) will be calculated based on the Ringgit Malaysia (RM) equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB Bank at its absolute discretion.
13. All Eligible Transactions will be automatically tracked by CIMB Bank for the purpose of meeting the Annual Fee Waiver Requirements of the Eligible Participants. The tracking of Eligible Transaction(s) is based on the transaction dates and/or time (Malaysia Time) as captured by CIMB Bank transaction records during the Campaign Period.
14. CIMB Bank 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 wilful default of CIMB Bank. CIMB Bank 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 Visa, merchant establishments or any other party unless the same is due to the negligence or wilful default of CIMB Bank.

#### Fulfilment of Annual Fee Waiver

15. Eligible Participant(s) who meet the conditions in Clause 8 shall receive Annual Fee Waiver in the form of RM80 Cashback (“**Cashback**”) which will be credited to the Eligible Participant(s) Eligible Credit Card account within 12 weeks from their Annual Fee Date of the relevant Campaign Year (“**Fulfilment Period**”).

#### Eligibility Illustration for Annual Fee Waiver

Customer	Card Approval Date	Annual Fee Charge Date	Spend Period	Total Annual Spend	Eligible for Annual Fee Waiver
A <i>New-to-Card in Campaign Year 2026</i>	1 April 2026	1 April 2026	N/A	N/A	Yes
		1 April 2027	1 April 2026 – 31 March 2027	RM2,000	No
		1 April 2028	1 April 2027 – 31 March 2028	RM15,000	Yes

<b>B</b> <i>New-to-Card in Campaign Year 2027</i>	1 July 2027	1 July 2027	N/A	N/A	Yes
		1 July 2028	1 July 2027 – 30 June 2028	RM1,500	No
<b>C</b> <i>New-to-Card in Campaign Year 2028</i>	1 April 2028	1 April 2028	N/A	N/A	Yes
		1 April 2029	1 April 2028 – 31 March 2029	RM8,000	No. Because 1 April 2029 Annual Fee Charge date does not fall under Campaign Period.
<b>D</b> <i>Existing-to-Card in Campaign Year 2026</i>	15 January 2025	15 January 2026	N/A	N/A	Yes
		15 January 2027	15 January 2026 – 14 January 2027	RM3,000	No
		15 January 2028	15 January 2027 – 14 January 2028	RM8,000	Yes

16. Any determination by CIMB Bank on the Cashback shall be conclusive and shall not be challenged by the Eligible Participant(s) in any manner whatsoever unless the same appears as unfair or unjust. The Cashback cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
17. At the time of the Fulfilment of Cashback to 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 Bank's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Cashback.
18. The Eligible Participants who are entitled to receive the Cashback shall be able to view the Cashback amount in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cashback has been performed by CIMB Bank.
19. CIMB Bank will not entertain any complaint(s) whatsoever in connection with the Cashback and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of, intervention, interruptions and/ or electronic or human error in administration and/or processing of the transaction performed via CIMB e Credit Card unless the same is due to the negligence or wilful default of CIMB Bank.

#### General Terms and Conditions

20. The Eligible Participants agree that by participating in the Campaign, they:
  - a) are required to read and understand these Terms and Conditions;
  - b) have accessed, read and confirm their agreement to these Terms and Conditions;
  - c) confirm that the key contract terms affecting their obligations have been adequately explained to them;

- d) consent to CIMB Bank processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participants may share with CIMB Bank 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 Bank shall not be liable or held responsible to the Eligible Participants if CIMB Bank 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 control; or
    - (v) any factor which is beyond CIMB Bank's reasonable control.
21. The Eligible Participants will be disqualified from participating in the Campaign and/or the Cashback will be forfeited if, during the Campaign Period and/or before the crediting of the Cashback:
- a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Card(s);
  - b) The Eligible Credit Card(s) is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
  - c) The Eligible Credit Card(s) is delinquent, invalid or cancelled by the Eligible Participants or CIMB Bank.
22. CIMB Bank shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a) tampering with the participation; and/or
  - b) acting in breach of these Terms and Conditions.
23. CIMB Bank 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 Participant(s) via:
- (i) announcement at CIMB Bank's website; and/or
  - (ii) notice at CIMB Bank's branches; and/or
  - (iii) by any other means of notification which CIMB Bank may select.
- For avoidance of doubt, CIMB 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 Participants as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
24. CIMB Bank 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 Participant(s) participation or non-participation in the Campaign; and/or
  - b) Any non-receipt or delayed receipt by the Eligible Participant(s) of the Short Message Service ("**SMS**") or eDM
- unless such loss or damage arises from and is caused directly by CIMB Bank's negligence or wilful default.

25. a) CIMB 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 Participants via:
- (i) announcement at CIMB Bank's website; and/or
  - (ii) notice at CIMB Bank's branches; and/or
  - (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
  - (iv) by any other means of notification which CIMB Bank may select.
- b) The Amendment shall be considered as binding on the Eligible Participants from the date as specified by CIMB Bank 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 Bank will inform/give notice to the Eligible Participants about these changes as soon as possible.
- d) Eligible Participants agree to access CIMB's website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up to date with any variation to these Terms and Conditions.
26. CIMB Bank will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.
27. The Eligible Participants shall fully indemnify and keep CIMB Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Bank may incur as a result of the Eligible Participants:
- a) participation in the Campaign; and/or
  - b) receipt, redemption or use of the Cashback; and/or
  - c) breach or failure to comply with these Terms and Conditions
28. These Terms and Conditions:
- a) shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
  - b) are to be read together with the prevailing terms and conditions of the CIMB Bank's product(s) and/or service(s) relating to the Campaign 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 Bank is subject.
30. If CIMB Bank does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Bank from exercising that right or any other rights CIMB Bank has in the future.
31. a) Eligible Participants may contact CIMB Bank'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, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

Telephone No: +603 - 6204 7788

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

- b) CIMB Bank may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB Bank's website or by any other means of notification which CIMB Bank may select.
32. CIMB Bank's website may contain links to other websites ("**Third Party Links**"). CIMB Bank has no control over, and do 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 Bank is not responsible for any losses the Eligible Participants may incur.