TERMS AND CONDITIONS
2026Q4 CIMB FD/-i Wealth Bundle Campaign

1. The "**2026Q4 CIMB FD/-i Wealth Bundle**" Campaign ("**Campaign**") is jointly organized by CIMB Bank Berhad [Registration No.: 197201001799] ("**CIMB Bank**") and CIMB Islamic Bank Berhad [Registration No.: 200401032872] ("**CIMB Islamic**"). Both CIMB Bank and CIMB Islamic shall collectively be referred to as "**CIMB**".

Campaign Period

2. The Campaign shall run from **22 October 2026 to 31 December 2026**, **both dates inclusive** ("**Campaign Period**") or upon reaching the maximum campaign placement as stated in Table 1 of Clause 11**,** whichever is earlier.

3. a. Notwithstanding Clause 51 (a) below, CIMB reserves the right, from time to time, to vary the Campaign Period, Campaign Rates and/or its criteria/requirement(s) for the Campaign as set out in Table 1 of Clause 11 below ("Variation of Period, Rates or Criteria"), upon giving the Eligible Participant(s) prior notice via:

   i. announcement at CIMB website; and/or
   ii. notice at CIMB branches; and/or
   iii. by any other means of notification which CIMB may select.

   b. The Variation of Period, Rates or Criteria shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB in the notification.
   c. Eligible Participant(s) agree to access CIMB 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 of Rates or Criteria.

   Any Variation of Rates in accordance with Clause 3 (a) above is not applicable to placements of Fixed Deposit and/or Fixed Deposit-i (Maturity Returns) ("**FD/-i**") made prior to the effective date of such Variation of Rates.

Eligibility

4. Subject to Terms and Conditions herein, this Campaign is open to all new and existing CIMB customers in Malaysia. The aforesaid customers shall hereinafter be collectively referred to as the "**Eligible Customer(s)**".

5. For the avoidance of doubt to the provision of Clause 4 above, the following persons/entities shall **NOT** be eligible to participate in this Campaign: -

   a. Small medium enterprises/enterprise banking/commercial and corporate customers as determined by CIMB which include but shall not be limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed companies, private limited companies, clubs, associations and co-operatives; and/or
   b. Individuals below the age of 18 years; and/or

c. United States of America ("**USA**") person as defined below (applicable to Conventional Unit Trust Fund / Shariah-Compliant Unit Trust Fund or any other product(s) as it may be):-
   i. Any citizen or resident of the USA including any person with a USA domicile; or
   ii. Any person with a USA account mailing address; or
   iii. Any person holding a USA Green Card; or
   iv. Any person who meets the "substantial presence test", that is one who is present in the USA for at least 183 calendar days by counting all the days (at least 31 days) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
   v. Any person defined as a person for USA Tax purposes.

By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

6. For avoidance of doubt, customers who have participated in any other CIMB's campaigns and/or promotional schemes during the Campaign Period may also participate in this Campaign. However, where the participation in this Campaign qualifies for rewards more than one CIMB campaign or promotional scheme, CIMB reserves the right to determine, which campaign or promotional scheme shall apply to the relevant placement.

7. For new and existing joint account holders maintained with CIMB, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign.

Campaign Mechanics

8. Under this Campaign, the Eligible Customer(s) who fulfils the following participating criteria and comply with all requirements set out in this "**Campaign Mechanics**" section and Table 1 of Clause 11 below will be qualified to be treated as "**Eligible Participant(s)**" and will enjoy the Campaign Rate (the rates of which are specified in Table 1 of Clause 11 below) on the completion of their FD/-i Tenure. The e-Gold Investment Account ("**eGIA**"), selected Unit Trust ("**Participating UT Fund(s)**"), Market-Linked Floating Rate Negotiable Instruments of Deposits ("**Market-Linked FRNID**"), selected Life Insurance and/or Family Takaful Product ("**Participating Banca Product(s)**") shall collectively be referred to as "**Participating Wealth Product(s)**".

   a. Eligible Customer(s) is required to place funds into the Eligible Customer(s)' FD/-i and invest/purchase on Participating Wealth Product(s) on the same day during the Campaign Period; **AND**
   b. The placement of funds into FD/-i and invest/purchase of Participating Wealth Products must be made over the counter only at any CIMB's branches during the Campaign Period; **AND**
   c. The placement of funds into the FD/-i shall comprise solely of **Fresh Funds** (defined at Clause 9 below) deposited with CIMB.

9. The placement of funds referred in Clause 8 above shall comprise solely of Fresh Funds. "**Fresh Funds**" for the purposes of this Campaign shall mean monies or funds not originating from CIMB, but monies or funds that have been transferred, credited or paid into the Eligible Customer(s)' Current Account/Savings Account/-i/Daily Unrestricted Investment Account-i ("**Account/-i**") from other bank(s) and/or financial institutions(s) through whatsoever means including but not limited to:

a. Placement of Cash; and/or
b. Interbank Giro Transfers (IBG) / Instant Funds Transfer (IBFT); and/or
c. Telegraphic Transfer / Real Time Electronic Transfer of Funds and Securities (RENTAS); and/or
d. Local cheque / banker's cheque.

For the purposes of this Campaign, monies or funds originating from the Eligible Customer(s)' Account/-i which are transferred, credited or paid into the Eligible Customer(s)' Account/-i shall also be deemed as Fresh Funds provided always that such monies or funds were transferred, credited or paid into the Eligible Customer(s)' Account/-i directly or indirectly from other bank(s) and/or financial institutions(s) within **seven (7) business days**.

10. The following shall **NOT** be classified as "**Fresh Funds**":

a. Monies or funds from any matured FD/-i/Term Investment Account-i ("**TIA-i**") or premature withdrawals of any existing FD/-i/TIA-i in CIMB and/or
b. Intra bank transfer of funds, i.e. transfer of funds from another account maintained with CIMB; and/or
c. Inter-branch transfers of funds within and between CIMB including third party transfer,

save and except for funds originating from the Eligible Customer(s)' Account/-i which is deposited transferred, credited or paid into the Eligible Customer(s)' Account/-i in accordance with Clause 9 above.

11. To enjoy the Campaign Rate, the Eligible Participant(s) must comply with the requirements set out in Table 1 below:

Table 1: Campaign Rate Requirements and Placement Ratio

Bundle Offers	FD Bundle with eGIA	FD/-i Bundle with Participating UT Fund(s)	FD Bundle with Market-Linked FRNID	FD/-i Bundle with Participating Banca Product(s)
FD/-i Product	Fixed Deposit	Fixed Deposit or Fixed Deposit-i (Maturity Returns)	Fixed Deposit	Fixed Deposit or Fixed Deposit-i (Maturity Returns)
FD/-i Campaign Rate*	3.78% p.a.	4.88% p.a.	4.28% p.a.	6.38% p.a.
FD/-i Tenure	6 months			
Placement Ratio (Participating Wealth Product(s):FD/-i)	1:Up to 1	1:1	1:1	1:Up to 1
Minimum Total Placement (RM)	50,000.00	40,000.00	130,000.00	40,000.00
Minimum FD/-i Placement (RM)	25,000.00	20,000.00	65,000.00	20,000.00
Campaign Capping (RM)	200,000,000.00	200,000,000.00	200,000,000.00	200,000,000.00

*Should there be an Overnight Policy Rate (OPR) change, the Campaign Rate may be revised as per Clause 12 below during the Campaign Period which will be available on CIMB's website at **www.cimb.com.my**.

12. In the event of an Overnight Policy Rate (OPR) change, CIMB reserves the right to:
    a. Extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB; or
    b. Revise the Campaign Rates with immediate effect upon notice by CIMB.

    Any revision of the Campaign Rates in accordance with Clause 12 (b) above is not applicable to FD/-i placements made prior to the effective date of such revision.

Details on FD/-i

13. The FD/-i must be opened by the same Primary Accountholder that participated in Participating Wealth Products as outlined in Table 1 of Clause 11.

14. This Campaign is only applicable to Fixed Deposit and Fixed Deposit-i (Maturity Returns) only. For avoidance of doubt, below Fixed Deposits are not eligible in this Campaign:

    a. Fixed Deposit-i (Monthly Returns)
    b. Fixed Deposit-i (Why Wait)
    c. Foreign Currency Fixed Deposit
    d. Foreign Currency Fixed Deposit-i
    e. Golden Time Deposit 2 (Big Plus for 50 Plus)

    For Fixed Deposit placement bundle with eGIA and Fixed Deposit placement bundle with Market-Linked FRNID, only Fixed Deposit (Conventional) is eligible.

15. The Campaign Rate is applicable to initial placement of the FD/-i for one (1) cycle, i.e. six (6) months tenure only as outlined in Table 1 of Clause 11.
    Renewal: Upon maturity of the FD/-i under this Campaign, the Campaign Rate will cease to apply and the Eligible Customer(s) hereby agrees and authorizes CIMB to automatically renew or roll over the principal FD/-i amount and the interest/profit earned for the same tenure as the placement under the Campaign at the prevailing board rate applicable to FD/-i at the time of renewal.

    Early and/or Partial Withdrawal of FD/-i: In the event the Eligible Participant(s) would like to withdraw the FD/-i placement before completion of the FD/-i Tenure, a complete withdrawal of the balance in the FD/-i placement must be performed. Partial withdrawal of the FD/-i placement before completion of the FD/-i Tenure is not allowed.

16. FD/-i interest/profit will be paid out upon completion of the FD/-i tenure by crediting into the Eligible Customer's Account/-i or add on to the principal FD/-i.

17. FD/-i interest/profit shall not be paid in the event that the Eligible Customer uplift(s) or withdraw(s) the participating FD/-i before maturity.

Details on eGIA

18. The following terms and conditions shall apply to eGIA:
    a. eGIA is not a principal protected product nor an interest-bearing account. The returns on the eGIA depends on gold price fluctuations, the returns on the Eligible Customer(s)'

investment in gold are uncertain and the Eligible Customer(s) risk earning no returns and/or the possibility of incurring losses. The Eligible Customer(s) are advised to read and understand the contents of the CIMB Bank e-Gold Investment Account Agreement and open the eGIA based on the Eligible Customer(s)' own judgement and/or independent advice obtained.

b. All risks, losses and damages associated with the eGIA shall be assumed and borne by the Eligible Customer(s).
c. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the relevant eGIA, which is separate from the Terms and Conditions herein.

Details on Participating UT Fund(s)

19. Participating UT Fund(s) refers to a list of selected Conventional / Shariah Compliant Unit Trust Fund(s) (except all closed-ended fund(s) and Amanah Saham Nasional Berhad Variable Price Fund(s) which are not eligible) with sales charge of 2.0% and above as per stipulated in the prospectus / information memorandum and is subject to change from time to time, including all new Conventional / Shariah-compliant Unit Trust fund(s) launched during Campaign Period by CIMB at its sole and absolute discretion.

20. The Eligible Customer(s) who invest in any of the Participating UT Fund(s) via Employees Provident Fund – Member Investment Scheme (EPF-MIS) shall not be entitled for this Campaign.

21. The applicable sales charge of 2.0% for the Participating UT Fund(s) shall be payable by the Eligible Customer(s). The Eligible Customer(s) shall refer to the relevant prospectus for each specific unit trust funds for information on the applicable sales charge.

22. The sales charge under this campaign is exclusive of Sales and Service Tax (SST) (if applicable). The applicable SST amount will be incorporated into the sales charge and reflected accordingly in the customer's transaction confirmation.

23. In the event the Eligible Customer(s) exercises his/her cooling-off right or the investment is rejected or cancelled by any parties for whatsoever reason within the Campaign Period, the investment will not qualify as a Participating Unit Trust, and a complete withdrawal of the FD/-i placement must be performed. The "cooling-off" is a period of six (6) business days from the date of receipt of the Eligible Customer(s)' Participating UT Fund(s) application by CIMB.

24. The Eligible Customer(s) are required to execute, acknowledge and agree to all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the Participating UT Fund(s), which are separate from the Terms and Conditions herein.

25. The Participating UT Fund(s) are arranged or distributed by CIMB and shall be passed to or effected by the selected unit trust management companies that are Capital Market Services License holders under the Capital Markets and Services Act 2007 ("CMSA 2007").

26. Foreign currency Participating UT product(s) are applicable, and amount will be converted based on MYR foreign currency buying rate by CIMB in order to determine the total placement amount.

27. Any money withdrawn from an insured deposit for the purpose of purchasing the Participating UT Fund(s) is no longer protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").

28. The following terms and conditions shall apply to the Participating UT Fund(s):
    a. The investments in the Participating UT Fund(s) are not obligation of, guaranteed or protected by CIMB and are subjected to investment risks, including the possible loss of the principal amount invested.
    b. Eligible Customer(s) are advised to do the following before investing in the Participating UT Fund(s):
        i. to read the terms and conditions of the Participating UT Fund(s);
        ii. to consider all fees and charges involved before investing; and
        iii. to assess the merits and risks of any investment based on their own evaluation.
    c. Past performance of the Participating UT Fund(s) is not an indication of future performance and income distributions are not guaranteed.
    d. Eligible Customer(s) who are in doubt as to the action to be taken should consult their professional advisers immediately.
    e. The Eligible Customer(s) are required to comply with all terms and conditions in respect of their investment in the Participating UT Fund(s).
    f. The compensation fund under Section 158 of the Capital Markets and Services Act 2007 (CMSA):
        i. does not cover the Eligible Customer(s); and
        ii. does not extend to Eligible Customer(s) who had suffered monetary loss as a result of a defalcation or fraudulent misuse of money or other property, by a director, officer, employee or representative of CIMB.
    g. The Eligible Customer(s) may lodge a complaint with CIMB's Customer Resolution Unit (CRU) as set out in Clause 59 (a) of these Terms and Conditions if the Eligible Customer(s) suffer monetary loss in the above circumstances related to the acts of CIMB's employees.
    h. The Eligible Customer(s) who are not satisfied with CIMB's CRU's decision may:
        i. Refer the case to the Financial Markets Ombudsman Service (FMOS) within 6 months of receiving a final decision from CIMB. Where customers do not receive any response from CIMB within 60 days from the date the complaint was lodged with CIMB, the customer may submit a dispute directly with FMOS.
        ii. Direct the complaint to the Securities Commission Malaysia's Consumer & Investor Office even if the Eligible Customer had initiated a dispute resolution process with FMOS.

Details on Market-Linked FRNID

29. Market-Linked FRNID is not protected by Perbadanan Insurans Deposit Malaysia ("**PIDM**").

30. The following terms and conditions shall apply to Market-Linked:
    a. Market-Linked FRNID is a principal protected product, it will be principal protected on the best endeavor basis if the investment is held to maturity. The returns on the Eligible Customer(s)' investment will be affected by the performance of the underlying asset/reference. If the investment is redeemed or sold prior to maturity, the customer may lose part of the selling price.
    b. All risks, losses and damages associated with Market-Linked FRNID shall be assumed and borne by the Eligible Customer(s).

31. Customer(s) are advised to read and understand the contents of the Market-Linked FRNID Product Terms and Conditions & Risk Disclosure Statement and subscribe to Market-Linked FRNID based on the Eligible Customer(s)' own judgement and/or independent advice obtained.

32. The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in Market-Linked FRNID, which are separate from the Terms and Conditions herein.

33. Foreign currency Market-Linked FRNID are applicable, and amount will be converted based on MYR foreign currency buying rate by CIMB in order to determine the Total Placement amount.

Details on Participating Banca Product(s)

34. Details of the Participating Banca Product(s) for the Campaign are specified in table below:

Participating Banca Product(s) (annual mode frequency)	Insurer/Takaful Operator
Life Insurance products (Regular Premium): (This is an insurance product) • Sun Wealth Plus	Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)]
Family Takaful products (Regular Contribution): (These are takaful products) • Sun Enrich Extra-i • Sun Save Invest Takaful	Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)]

Note: Participating Banca Product(s) must have an annual payment mode frequency.

35. CIMB is only a distributor of the Participating Banca 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**") and/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**") (hereinafter collectively referred to as "**Sun Life Malaysia**").

36. Sun Life Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM) and all Policy owners/Contract holders are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to fulfil the insurance/takaful benefits.

37. Eligible Customer who purchases/participates in the Participating Banca Product(s) during the Campaign Period and bundle it with the FD/-i shall be eligible to receive the Offer as stated in Table 1 under Clause 11, subject meeting the qualifying criteria under Clauses 37, 38 and 39 ("**Qualifying Criteria**").

Participating Banca Product(s)	Participating Banca Product(s)'s Minimum FYAP/FYAC[1]	Ratio of Banca (RM) : FD/-i (RM)	Campaign Capping[2]
• Sun Wealth Plus • Sun Enrich Extra-i • Sun Save Invest Takaful	RM 20,000.00 *(per policy/contract via annual mode frequency)*	1:1 max[3]	RM 200,000,000.00

*[1]First Year Annualized Premium will be referred to as "**FYAP**"; First Year Annualized Contribution will be referred to as "**FYAC**".*

[2]The Participating Banca Product(s) & FD/-i is capped at total RM200,000,000.00. Once reached, the Campaign offer will no longer be valid.

[3]Eligible Customer may place in FD/-i up to a 1:1 ratio based on their Participating Banca Product(s) premium/contribution. FD/-i can be equal or less than Participating Banca Product(s) FYAP/FYAC with subject to minimum FD/-i placement RM20,000.00.

38. The following are applicable to all Eligible Customer:
    a. FD/-i placement and Participating Banca Product(s) proposal/application must be completed & signed on the same day.
    b. The proposal/application of the Participating Banca Product(s) must be signed within the Campaign Period and the policy/contract of the Participating Banca Product(s) must be issued by Sun Life Malaysia latest by 31 January 2027.
    c. The FD/-i placement must be made over the counter only at any CIMB's branches during the Campaign Period.
    d. The Eligible Customer is allowed to participate in more than one (1) bundle/offer, provided all requirements set out in this "Campaign Mechanics" section and Qualifying Criteria are complied.
    e. The following conditions apply for FD/-i placement under the Campaign Offer:
        i. If the Policy Owner/Contract Holder and Life Assured/Person Covered are the same individual across multiple Participating Banca Product(s) (e.g., Sun Wealth Plus and Sun Enrich Extra-i), the Eligible Customer is entitled to only one (1) FD/-i placement under the Campaign Offer, regardless of the number of policies/contracts purchased/participated.
        ii. If the Policy Owner/Contract Holder is the same individual, but the Life Assured/Person Covered differs across policies/contracts (e.g., Policy Owner = A; Life Assured = B for one policy and C for another), the Eligible Customer is entitled to one (1) FD/-i placement per policy/contract, subject to meeting all Campaign Qualifying Criteria.
    f. For Participating Banca Product(s) with a top-up option, neither regular top-ups nor single top-ups will be recognized as part of FYAP/FYAC.
    g. FYAP/FYAC accumulation per Participating Banca Product(s) policy/contract is **NOT** applicable for the Campaign.
    h. Eligible Customer who withdraws or cancels any of the Participating Banca Product(s) at any stages on or before the Free Look Period or before maturity of the FD/-i, shall not be entitled to participate in this Campaign.

Note:
The "Free Look Period" is defined as a period where the Participating Banca Product(s) policy owner/contract holder is given fifteen (15) calendar days from the policy/contract delivery date to review the suitability of the plan. If the policy/contract is surrendered within the Free Look

Period, the full premium or contribution less any medical expenses incurred will be refunded to the policy owner/contract holder.

39. This Campaign is not valid in conjunction with any other Life Insurance/Family Takaful product with a short coverage and payment term of two (2) years ("**2 Pay**") with promotional rate feature, campaigns, offers, promotions (if any) and/or privileges (e.g. staff rate) offered by CIMB/Sun Life Malaysia.

40. The Eligible Customer is required to sign all relevant standard documents and comply with all terms and conditions related to their Participating Banca Product(s) proposal/application, which are separate from these Terms and Conditions.

41. Eligible Customer is subject to suitability assessments which will be conducted during the application process before any Participating Banca Product(s) can be recommended by CIMB's authorized representative and are required to sign all relevant documents. Eligible Customer should refer to Participating Banca Product(s)'s product documentation including the product brochure, product disclosure sheet and any other relevant product materials for more information. The product brochure for Participating Banca Product(s) is available on CIMB website or can be obtained from CIMB's authorized representative.

42. Eligible Customer must comply with the terms and conditions applicable to the application of the Participating Banca Product(s) with Sun Life Malaysia as CIMB acts solely as the distributor to the Participating Banca Product(s) only.

43. The Participating Banca Product(s) are not CIMB's products and therefore:
    a. not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
    b. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Banca Product(s) provided by Insurer/Takaful Operator; and
    c. The Insurer/Takaful Operator being the licensed insurer/takaful operator and underwriter/manager of the Participating Banca Product(s) shall fully undertake the insurance/takaful obligations.

44. Eligible Customer shall direct any query, feedback, concern, issue or complaint pertaining to the purchase/participation of the Participating Banca Product(s) to Sun Life Malaysia for resolution:

    Address:
    Sun Life Malaysia Assurance Berhad [Registration Number: 199001005930 (197499-U)]/
    Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215 (689263-M)]
    Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

    Client Careline: 1300-88-5055
    Online Enquiry: sunlifemalaysia.com
    Email: wecare@sunlifemalaysia.com
    Fax: (603) 2698 7035

45. The underwriter or manager of Sun Life Malaysia shall attend to matters relating to the Participating Banca Product(s).

46. CIMB and/or Sun Life Malaysia will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Banca Product(s) or related correspondence whether due to error, omission, alteration, tampering,

deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's negligence or willful default.

General Terms and Conditions

47. The Eligible Participant(s) agree that by participating in the Campaign, they:

    a. are required to read and understand these Terms and Conditions;
    b. have accessed, read and confirm their agreement to these Terms and Conditions;
    c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
    d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
    e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
    f. agree that CIMB shall not be liable or held responsible to the Eligible Participant(s) if CIMB is unable to perform in whole or in part any of its obligations in these Terms and Conditions attributable directly or indirectly to:

        i. the failure of any mechanical or electronic device, data processing system or transmission line;
        ii. electrical failure;
        iii. industrial dispute, war, strike or riot;
        iv. any act of God beyond CIMB's control; or
        v. any factor which is beyond CIMB's reasonable control.

48. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or being entitled to the Campaign Rate, during the Campaign Period and/or before the crediting of the interest/profit based on the Campaign Rate if:

    a. the Eligible Participant(s) are in breach of the terms and conditions governing for the Participating Wealth Products and FD/-i;
    b. the Participating Wealth Products and FD/-i is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; and/or
    c. the Participating Wealth Products and FD/-i is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.

49. CIMB 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.

    For the avoidance of doubt, CIMB 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 substitution of the interest / profit based on the Campaign Rate and/or any cancellation, suspension, shortening or extension of this Campaign.

50. CIMB shall not be liable to any Eligible Participant(s) or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:

    a. The Eligible 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's negligence or wilful default.

51. 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 Participant(s) 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 Participant(s) from the date as specified by CIMB in the notification.

    c) If the changes are required by law or any rules, regulations, directives, notices and guidelines ("**Regulations**") then they will take effect in accordance with the law or Regulations and CIMB will inform/give notice to the Eligible Participant(s) about these changes as soon as possible.

    d) Eligible Participant(s) agree to access CIMB 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.

52. CIMB will not be liable to the Eligible Participant(s) for any losses, costs or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.

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

    a. participation in the Campaign; and/or
    b. receipt, redemption or use of the Campaign Rates; and/or
    c. breach or failure to comply with these Terms and Conditions

54. 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 CIMB product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.

55. 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.

56. 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.

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

58. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB Bank, any question the Eligible Customer(s) have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customers' concern will be addressed by CIMB Islamic.

59. a) Eligible Participant(s) may contact CIMB's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, phone call and/or email:

    Address: Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
    Telephone No.: +603 6204 7788
    Email address: contactus@cimb.com

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

CIMB Current/Savings Account/-i and CIMB Fixed Deposit/-i is protected by PIDM up to RM250,000 for each depositor.
CIMB Daily Unrestricted Investment Account-i, CIMB Term Investment Account-i, CIMB e-Gold Investment Account, CIMB Market-Linked Floating Rate Negotiable Instruments of Deposit and CIMB Unit Trust is not protected by PIDM.
[End]