

**CIMB Pembiayaan Peribadi Sektor Awam-i Refund under CIMB Expanded Targeted Payment Assistance Programme**  
**Supplemental Terms and Conditions to the Terms and Conditions for CIMB Expanded Targeted Payment Assistance Programme (“Programme”)**

Pembiayaan Peribadi Sektor Awam-i Refund under CIMB Expanded Targeted Payment Assistance Programme

1. In these supplemental terms and conditions (“Supplemental Terms and Conditions”) to the Terms and Conditions for CIMB Expanded Targeted Payment Assistance Programme (“Programme”) , CIMB Islamic Bank Berhad [Company No. 200401032872 (671380-H)] is referred to as “the Bank”.
2. Customer(s) of the CIMB Pembiayaan Peribadi Sektor Awam-i (“Product”) who have been approved to participate in the Programme (“Eligible Customer(s)”) shall be entitled to a refund (“Refund”) as stated below during the 3-Month Deferred Instalment Period or 50% Instalment Reduction Period as opted by the customer(s) under the Programme.

“3- Month Deferred Instalment Period” and “50% Instalment Reduction Period” (collectively referred to as “Refund Period”) shall have the same meaning as defined in the terms and conditions for the Programme.

3. The Refund allows the Eligible Customer(s) to obtain the refund from the Bank of the salary deduction (for the month during the 3-Month Deferred Instalment Period or 50% Instalment Reduction Period, as the case maybe ) by Biro Perkhidmatan Angkasa (**BPA**) via the relevant payment arranger during the Refund Period subject to these Supplemental Terms and Conditions.
4. The Refund amount shall be either the full or 50% of the amount deducted by BPA via the relevant payment arranger during the Refund Period, depending on the option taken by the Eligible Customer(s) under the Programme.
5. Refund for Eligible Customer(s) with Current Account/-i or Savings Account/-i in Active Status maintained with the Bank or CIMB Bank Berhad

5.1 For Eligible Customer(s) with Current Account/ Savings Account or Current Account-i/ Saving Account-i in active status maintained with the Bank or CIMB Bank Berhad (“**CASA/CASA-i**”), the Refund will be credited into his/her CASA/CASA-i account after the Bank receives the salary deduction from the BPA via the payment arranger. For the avoidance of doubt, the CASA/CASA-i for the

purposes of the Refund must be an account held solely by the Eligible Customer(s) and not a joint account held with other party(ies).

5.2 In the event where Eligible Customer(s) has more than one (1) CASA/CASA-i account, the Refund will be credited in to the CASA/CASA-i account with the highest credit balance.

5.3 For Eligible Customer(s) with CASA/CASA-i account in active status, he/she is not allowed to request for the Refund to be credited into account(s) maintained with other financial institutions.

6. Refund for Eligible Customer(s) with Current Account/-i or Savings Account/-i in Dormant/Closed Status or Has No Current Account/-i or Savings Account/-i

6.1 For Eligible Customer(s) with CASA/CASA-i with dormant/closed status or who do not have CASA/CASA-i, he/she may request for the Refund via Interbank Giro (“IBG”) by:

- i) Contacting the Bank’s Call Centre at 03-6204 7788; or
- ii) Visit any of the Bank’s branches.

For (i) and (ii) above, Eligible Customer(s) must inform the Bank the details of the IBG current/savings account for the Refund to be credited into.

6.2 The current/savings account selected by the Eligible Customer(s) to receive the Refund must be an account held solely by the Eligible Customer(s) and not a joint account held with other party(ies).

6.3 The Eligible Customer(s) is responsible to confirm with his/her beneficiary bank whether his/her current/savings account with the beneficiary bank is able to accept the Refund via IBG.

6.4 The crediting of the Refund to the Eligible Customer(s) current/savings account with the beneficiary bank is subject to the beneficiary bank’s standard operating procedures.

6.5 Upon successful request, the Refund will be credited via IBG into the selected current/savings account with the beneficiary bank after the Bank receives the salary deduction from the BPA via the payment arranger.

- 6.6 In the event the Refund request is unsuccessful, the salary deduction received from BPA via the payment arranger will be treated as Advance Payment and the Eligible Customer(s) may request again for the Refund in accordance with clause 6.1

### General Terms and Conditions

7. The Eligible Customer(s) agree that by participating in the Refund, he/she:
- i. have accessed, read and confirm his/her agreement to these Supplemental Terms and Conditions;
  - ii. 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);
  - iii. agree that all decisions fairly and reasonably made by the Bank in relation to every aspect of the Refund shall be final, binding and conclusive; and
  - iv. agree that the Bank shall not be liable or held responsible to the Eligible Customer(s) if the Bank is unable to perform in whole or in part of any of its obligations in these Supplemental Terms and Conditions attributable directly or indirectly to:
    - a. the failure of any mechanical or electronic device, data processing system or transmission line;
    - b. electrical failure;
    - c. industrial dispute, war, strike or riot;
    - d. any act of God beyond the Bank's control; or
    - e. any factor in a nature of a force majeure which is beyond the Bank's reasonable control.
8. The Eligible Customer(s) will be disqualified from participating in the Refund during the Refund Period and/or before the Refund Period if the Product is terminated or closed or is subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws.
9. The Bank shall have the right to disqualify any Eligible Customer(s) that it determines to be:
- i. tampering with the participation process; and/or
  - ii. acting in breach of these Supplemental Terms and Conditions.

10. The Bank shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Refund Period by giving seven (7) calendar days' prior notice or pursuant to any directions from BNM to the Eligible Customer(s) via:
  - i. announcement at the Bank's website; and/or
  - ii. notice at the Bank's branches; and/or
  - iii. by any other means of notification which the Bank may select.
  
11. For avoidance of doubt, the Bank shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Refund.
  
12. To the extent permitted by law, the Bank shall not be liable to any Eligible 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:
  - i. The Eligible Customer(s) participation in the Programme; and/or
  - ii. Any non-receipt or delay where the non-receipt and/or delay is not due to the Bank's fault.
  
13. The Eligible Customer(s) must ensure their phone number in the Bank's records are current and updated. The Bank shall not be responsible to the Eligible Customer(s) for any loss arising therefrom, suffered or incurred if the mobile phone number maintained in the Bank's records is not current or correct.
  
14. The Bank shall have right to vary, add, delete, or amend any of these Supplemental Terms and Conditions ("**Amendment**") by giving twenty one (21) calendar days' prior notice to the Eligible Customer(s) via:
  - i. announcement at the Bank's website; and/or
  - ii. notice at the Bank's branches; and/or
  - iii. advertisement in one newspaper of the Bank's choice; and/or iv. by any other means of notification which the Bank may select.
  
15. The Amendment shall be considered as binding on the Eligible Customer(s) from the date as specified by the Bank in the notification.

16. Eligible Customer(s) agree to access the Bank's website at regular intervals to view and keep up-to date with any variation to these Supplemental Terms and Conditions.
17. The Bank will not be liable to the Eligible Customer(s) for any loss or damage suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.
18. These Supplemental Terms and Conditions shall prevail over any provisions or representations contained in any other materials advertising the Refund.
19. These Supplemental Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia ("BNM") or any other body having supervisory authority over the Bank from time to time.
20. Eligible Customer(s) may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints in relation to the Refund via letter, phone call, and email

Address: Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710  
Wilayah Persekutuan

Telephone No: +603 6204 7788

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

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