

Important Notice Dated: 19 September 2025

Notice of Amendments to Member Rewards Programme Terms and Conditions

Dear Valued Cardholders,

Effective 11 October 2025, Member Rewards Programme Terms and Conditions will be amended as follows:

- i. to include “Debit Cardholders” in the definition of “Customers” and accordingly, “Debit Cardholders” has now been deleted from all clauses with “Customers/Debit Cardholders”;
- ii. to streamline the definition of CIMB;
- iii. to update the definition of “Contactless transaction” to include Digital Wallets;
- iv. to insert new definitions of Device, Digital Wallet and Digital Wallet Provider;
- v. to clarify that conversion of Bonus Points to KrisFlyer miles is for Credit Cardholders only;
- vi. CIMB Islamic Customers to ensure their redemptions comply with Shariah principles;
- vii. adjustment and earmark of Customer’s Bonus Points due to abnormality, error or fraud;
- viii. to update “CIMB Call Centre” to “CIMB Contact Centre”;
- ix. correction on accumulation of Bonus Points in the CIMB debit card account and not Designated Account; and
- x. to clarify E-Wallet transaction as top-ups/reloads into E-Wallet and to give examples of E-Wallet.

The main amendments are marked in bold and underlined in the table below except for amendments in i and viii which are spread throughout the Member Rewards Programme Terms and Conditions:

Clause	Existing Clause	Updated Clause
Title	Member Rewards Programme is a rewards programme (hereinafter referred to as “this Programme”) designed by CIMB Bank Berhad [197201001799 (13491-P)] and CIMB Islamic Bank Berhad [200401032872 (671380-H)] (hereinafter collectively be referred to as “CIMB”) for Credit Cardholders, CIMB Preferred Customers and CIMB Prime Customers (hereinafter collectively be referred to as “Customer(s)”).	<i>Title amended for simpler and better understanding, and to streamline the definitions of “CIMB” and “Customer(s)” under Definitions.</i> Member Rewards Programme is a rewards programme (referred to as “this Programme”) designed by CIMB Bank Berhad [197201001799 (13491-P)] and CIMB Islamic Bank Berhad [200401032872 (671380-H)] for Credit Cardholders, <u>Debit Cardholders</u> , CIMB Preferred Customers and CIMB Prime Customers.
1.13	“Contactless transaction” means a transaction whereby a Cardholder pay for goods and services by tapping or waving the card at contactless readers / POS terminals based on POS entry mode 07.	<i>Clause 1.13 updated to include ‘Digital Wallet’ and remove POS entry mode 07.</i> “Contactless transaction” means a transaction whereby a Cardholder pays for goods and services by tapping or waving the card <u>or Digital Wallet</u> at contactless readers / POS terminals <u>without requiring the Customer’s signature or PIN to authorize the transaction. Examples of Contactless transactions include transactions via</u>

		<u>Mastercard Tap & Go, Visa payWave, Samsung Wallet, Google Wallet, etc.</u>
1.15	"Customer(s)" means the Credit Cardholders, CIMB Preferred Customers and/or CIMB Prime Customers.	<p><i>'Debit Cardholders' has been inserted into the definition of "Customers".</i></p> <p>"Customer(s)" means the Credit Cardholders, <u>Debit Cardholders</u>, CIMB Preferred Customers and/or CIMB Prime Customers.</p>
1.18	None	<p><i>New definition of "Device" inserted</i></p> <p><u>"Device" refers to any device(s) on which the Digital Wallet is downloaded including but not limited to personal computers, laptops, tablets, mobile telephone and/or other mobile devices that supports the Digital Wallet.</u></p>
1.19	None	<p><i>New definition of "Digital Wallet" inserted</i></p> <p><u>"Digital Wallet" refers to a third party application downloaded on a Device which enables Cardholders to store tokens that represent credit or debit cards as authorised by CIMB and securely transmit such token to merchants to make payments or facilitate other transactions.</u></p>
1.20	None	<p><i>New definition of "Digital Wallet Provider" inserted</i></p> <p><u>"Digital Wallet Provider" refers to a company, entity or organization that owns, provides and/or manages the Digital Wallet such as Samsung Wallet, Google Wallet, etc.</u></p>
1.36	"Online transaction" means a transaction made via the internet where the Merchant is an ecommerce/online/internet merchant based on POS entry mode of 01 (Visa) or 81 (Mastercard), including but not limited to Card-On-File transaction (POS entry mode 10).	<p><i>Clause 1.36 updated to include examples of online transaction and remove POS entry mode.</i></p> <p>"Online transaction" means a transaction made via the internet where the Merchant is an e-commerce/online/internet merchant, <u>including but not limited to Card-On-File transaction, e-commerce purchases, online subscriptions, and in-app payments.</u></p>

3.3 (d)	Conversion of Bonus Points to KrisFlyer Miles	<p><i>Heading amended to clarify that conversion of Bonus Points to KrisFlyer miles is for Credit Cardholders only</i></p> <p><u>Conversion of Bonus Points to KrisFlyer Miles (only applicable to Credit Cardholders)</u></p>
5.21	None	<p><i>Insertion of new Clause 5.21 for CIMB Islamic Customers to ensure their redemptions comply with Shariah principles and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p><u>CIMB Islamic Bank Customers shall be fully responsible for usage of Bonus Points for Gift redemption, Points/Miles Transfer Rewards and purchase of products or services offered under this Programme, and must ensure that such usage complies with Shariah principles.</u></p>
5.24	None	<p><i>Insertion of new Clause 5.24 for the Bank to adjust and earmark Customer's Bonus Points due to abnormality, error or fraud and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p><u>In the event of any disputes or irregularity in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, and/or error or mistake in the rewarding of Bonus Points to the Customer and/or the redemption and conversion of Bonus Points, CIMB reserves the right to adjust the Bonus Points by revoking, deducting or re-computing any Bonus Points for the purposes of correcting any errors, mistakes or inaccuracies in the allocation of the Bonus Points, with or without giving prior notice. Pending the completion of CIMB's investigation of the disputes or irregularity and/or the adjustment of the Bonus Points, CIMB may retain, withhold or earmark the Customer's Bonus Points</u></p>
5.25	CIMB will not be liable for any loss, damage howsoever arising from or related to this Programme unless they arise from and are caused directly by CIMB's gross negligence or willful default.	<p><i>Clause 5.25 amended to cover other liability and include on the bank to adjust and earmark Customer's Bonus Points, and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p><u>CIMB will not be liable for any loss, damage, charge, cost and expense howsoever arising from or related to this Programme and in connection with (i) CIMB exercising the right to make the adjustments to the Customer's/ Bonus Points, and (ii) suspension and/or</u></p>

		<p><u>cancellation of the Customer's request for redemption and conversion of Bonus Points due to CIMB's retention, withholding or earmarking of the Customer's Points pursuant to Clause 5.24</u> unless they arise from and are caused directly by CIMB's negligence or willful default.</p>
5.27	<p>Customer(s)/ Debit Cardholder(s) must review the Bonus Points transactions set out in the monthly statement and/or the monthly Preferred/Prime Consolidated statement sent by email or post to Customer(s)/ Debit Cardholder(s) and/or made available online via CIMB Clicks. Any errors whatsoever relating to the Bonus Points computed and/or awarded by CIMB must be notified to CIMB in writing within fourteen (14) calendar days from the date the statement is posted online and/or the date of the monthly statement and/or the monthly Preferred/Prime Consolidated statement, failing which all entries in the statement made available online and/or contained in the monthly statement and/or Preferred/ Prime Consolidated statement shall be deemed to be final, conclusive and binding on the Customer/ Debit Cardholder.</p>	<p><i>Clause 5.27 revised to cover error in redemption and conversion of Bonus Points, and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p>Customer(s) must review the Bonus Points transactions set out in the monthly statement and/or the monthly Preferred/Prime Consolidated statement sent by email or post to Customer(s) and/or made available online via CIMB Clicks. Any errors whatsoever relating to the Bonus Points computed and/or awarded by <u>CIMB and/or any error in the redemption and conversion of Bonus Points</u> must be notified to CIMB in writing within fourteen (14) calendar days from the date the statement is posted online and/or the date of the monthly statement and/or the monthly Preferred/Prime Consolidated statement, failing which all entries in the statement made available online and/or contained in the monthly statement and/or Preferred/ Prime Consolidated statement shall be deemed to be final, conclusive and binding on the Customer, <u>unless there is obvious error.</u></p>
<p>Schedule (A) Eligibility Criteria</p> <p>4.</p>	<p>Redemption of Bonus Points that have been accumulated in both the principal Cardholder's credit card account and supplementary Cardholder's credit card account or in the Designated Account linked to the debit card can only be made by the principal Cardholder.</p>	<p><i>Correction - accumulation of Bonus Points is in the CIMB debit card account and not Designated Account</i></p> <p>Redemption of Bonus Points that have been accumulated in both the principal Cardholder's credit card account and supplementary Cardholder's credit card account or in the <u>CIMB debit card account</u>, can only be made by the principal Cardholder.</p>
<p>Schedule (B) Bonus Points Earned</p> <p>4(k)</p>	<p>(k) E-wallet transaction under designated MCC 6540.</p>	<p><i>Revised to include top-up/reload transactions into e-Wallet and examples of e-Wallet merchants.</i></p> <p>(k) E-wallet <u>top-up/reload transactions made using CIMB credit card/-i on any e-wallet merchant classified under MCC 6540. Examples of e-wallet merchants are GrabPay, Touch 'n Go e-wallet, ShopeePay, etc.</u></p>

<p>Schedule (B) Bonus Points Earned</p> <p>8.2(a)</p>	<p>For CIMB e Credit Card, every: -</p> <p>(a) RM1.00 spent on online transactions (POS entry mode 01 and 10); contactless payment (POS entry mode 07); and auto billing transactions charged to the Credit Cardholder's credit card (e Credit Card) and reflected on the statement will earn three (3) Bonus Points everyday (except eDay), and twelve (12) Bonus Points on eDay; and</p>	<p><i>Remove (POS entry mode 01 and 10) and (POS entry mode 07);</i></p> <p>For CIMB e Credit Card, every: -</p> <p>(a) <u>RM1.00 spent on Online transactions; Contactless transactions;</u> and auto billing transactions charged to the Credit Cardholder's credit card (e Credit Card) and reflected on the statement will earn three (3) Bonus Points everyday (except eDay), and twelve (12) Bonus Points on eDay; and</p>
<p>Schedule (B) Bonus Points Earned</p> <p>8.2(c)(iv)</p>	<p>For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as eligible retail spending transactions for the purposes of earning Bonus Points under e Credit Card:</p> <p>(iv) e-wallet transactions under MCC 6540.</p>	<p><i>Updated to include e-Wallet top-up/reload transactions and examples of e-Wallet merchants.</i></p> <p>For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as eligible retail spending transactions for the purposes of earning Bonus Points under e Credit Card:</p> <p>(iv) E-wallet <u>top-up/reload transactions made using CIMB credit card/-i on any e-wallet merchant classified under MCC 6540. Examples of e-wallet merchants are GrabPay, Touch 'n Go e-wallet, ShopeePay, etc.</u></p>

You may view the amended Member Rewards Programme Terms and Conditions [here](#).

Thank you.

The Management
CIMB Bank Berhad & CIMB Islamic Bank Berhad