

CIMB PETRONAS PLATINUM CREDIT CARD TERMS AND CONDITIONS

Version: 1 August 2020

1. The Benefits (defined below) available under the CIMB Bank Berhad [197201001799(13491-P)] (“the Bank”) “CIMB PETRONAS PLATINUM Credit Card” (“Co-Brand Card”) shall be subject to these terms and conditions and read together with the prevailing Cardholder Terms and Conditions. Words used in these terms and conditions, if not specifically defined, shall have the same meaning as defined in the Cardholder Terms and Conditions. If there is any discrepancy or inconsistency between these terms and conditions and those contained in the Cardholder Terms and Conditions, these terms and conditions governing the Benefits shall prevail in so far as they apply to the Co-Brand Card.
2. The Benefits are only available to principal and/or supplementary cardholders of the Co-Brand Card (“Cardholder(s)”) whose accounts are current, valid, subsisting and who have not breached any of the terms of the Cardholder Terms and Conditions.
3. Cardholder(s) who use the Co-Brand Card will be entitled to the following benefits (“Benefits”):-

Conditions	Benefits
PETRONAS service stations (“PETRONAS”)	<ul style="list-style-type: none"> • 5% cash rebate on transactions charged at PETRONAS using the Co-Brand Card provided that the Statement Balance* is Ringgit Malaysia One Thousand Five (RM1,500) and above; and • 3% cash rebate on transactions charged at PETRONAS using the Co-Brand Card provided that the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500). • However, if the Co-Brand Card is used to pay for transactions charged at PETRONAS using Setel mobile application (“Setel”), 7% cash rebate will be given on such transactions provided that the Statement Balance* is Ringgit Malaysia One Thousand Five Hundred (RM1,500) and above. No rebates will be given for payment of Setel transactions using the Co-Brand Card if the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500). <p>The total cash rebate which a Cardholder(s) can earn for transactions charged at PETRONAS using the Co-Brand Card is capped at a total of:-</p> <ul style="list-style-type: none"> • Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for non-Setel transactions; and • Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for Setel transactions exclusive of any other campaigns organized by the Bank that give out cash rebates.
Cash rebate on other retail transactions	0.2% unlimited cash rebate on other retail transactions using the Co-Brand Card excluding the transactions set out in Clause 5 below.

* Statement Balance includes any outstanding balances which are carried forward from the previous month’s statement and new transactions made on the current month’s statement. Any payments made before the current month’s statement date will be taken into account in calculating the current month’s Statement Balance.

4. For transactions to qualify for cash rebate, transactions must be posted to the Cardholder(s)’ account on or before the statement date. The cash rebate earned by the Cardholder(s) for each current month will be calculated (rounded down to the nearest Malaysian Ringgit) up until the statement date in respect of the current month and will be posted to the Cardholder(s)’ Co-Brand Card account in the next month’s statement. The cash rebate earned shall be applied firstly towards settlement of the finance charges accrued on the Co-Brand Card (if any). In the event the cash rebate earned is more than the finance charges accrued on the Co-Brand Card, the remaining cash rebate earned shall be utilized towards payment for all retail transactions made. The Bank may however vary the date and the frequency of the crediting of the cash rebates at its sole and absolute discretion by giving the Cardholder(s) at least twenty-one (21) calendar days prior notice. If any transactions are disputed or alleged to be fraudulent, the cash rebates earned on such transactions may be reversed or cancelled by the Bank.
5. No cash rebates will be given for the following transactions:-
 - a) Petrol transactions for brands other than PETRONAS;

- b) all monthly instalments due for any programmes/arrangements operated by the Bank, including but not limited to monthly instalments due for CashLite, 0% Easy Pay, balance transfers and auto balance conversions;
- c) Quasi Cash transactions - (for example: betting and/or gaming transactions);
- d) Late payment charges, reversals, fraudulent retail transactions and other fees and charges;
- e) Lump sum repayment of the original transaction amount which the Cardholder(s) previously elected to make repayment by monthly instalments under instalment payment facilities provided by the Bank or other banks where the Bank granted the Cardholder(s) the cash rebates on the original transaction;
- f) Payments to charity under designated Merchant Category Code (MCC) 8398 - Charitable and social service organisations;
- g) Any government related payments under designated MCC below:-

9211	Court costs, including alimony and child support
9222	Fines
9223	Bail and bond payments
9311	Tax payments
9399	Government services
9402	Postal services - Government only
9405	Intra - government purchases - Government only

; and/or

- h) Recurring payments/transactions.

The Bank's determination as to whether a transaction earns or does not earn cash rebates shall be final and conclusive unless there is manifest error.

- 6. If any transaction on the Co-Brand Card is reversed, the reversal will result in the cash rebates being reversed. The percentage of cash rebates that is subject to reversal will be based on the current month's cash rebate tier when the reversal is made.

Illustration 1 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	5%	5.00	-
Dec	Reversal of transactions charged at PETRONAS	(100.00)	3%	-	(3.00)

Illustration 2 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	3%	3.00	-
Dec	Reversal of transactions charged at PETRONAS	(50)	5%	-	(2.50)

- 7. The Bank hereby disclaims all warranties (implied or express) of all items purchased by the Cardholder(s) from PETRONAS and other merchants.
- 8. All cash rebates awarded to the Cardholder(s) are in lieu of bonus points and/or any other reward usually associated with the Bank's other credit cards. Unless otherwise expressly stated, where a Cardholder(s) is granted cash rebates, that Cardholder(s) shall not be entitled to bonus points and/or any other rewards usually associated with the Bank's other credit cards.
- 9. The cash rebates earned by the Cardholder(s) for each current month will not be posted to the Cardholder(s)' Co-Brand Card account in the next month's statement date if the Cardholder(s) fails to make the minimum payment due by the Due Date stated in the current month's statement.

10. The Bank may vary (whether by adding to, deleting from or otherwise amending) (“Amendment”) any of these terms and conditions by giving the Cardholder(s) at least twenty-one (21) calendar days before the Amendment is effective. Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.
11. These terms and conditions shall prevail over any inconsistent terms or representations contained in any other promotional materials advertising the Benefits. For further enquiries, kindly contact the Bank’s Call Centre at +603 6204 7788.
12. The Bank reserves the right to suspend, cancel, terminate or withdraw the Benefits in whole or part, by giving the Cardholder(s) prior notice of at least twenty-one (21) calendar days. The Cardholder(s) is not entitled to any claim or compensation for any losses or damages suffered as a direct or indirect result of such suspension, cancellation, termination, or withdrawal.
13. For feedback and/or complaints relating to the Benefits, Cardholder(s) may contact the Bank’s Customer Resolution Unit at the following address and telephone number:

Customer Resolution Unit (CRU),
P.O. Box 10338, GPO Kuala Lumpur,
50710 Wilayah Persekutuan, Malaysia.
Tel + 603 - 6204 7788