

**Important Notice Date: 8 October 2025****Update to the Terms and Conditions of CIMB Debit Mastercard Spend and Win Galore Campaign**

Dear Valued Customers,

Please be informed that the Terms and Conditions of CIMB Debit Mastercard Spend and Win Galore Campaign will be amended and shall take effect on 29 October 2025.

The amendments are set out in bold and italics as per the table below:-

Current Clause	Amended Clause
14. Eligible Cardholders who have performed the Spend Offer Eligible Transactions will be assigned entries and selected by CIMB's automated selection system to receive the spend offer reward of RM50 Shopee e-voucher ("Spend Offer Reward").	14. Eligible Cardholders who performed the Spend Offer Eligible Transactions will be assigned entries <b><i>as per Table B . Each month during the Campaign Period, 1,500 Eligible Cardholders who perform the Spend Offer Eligible Transactions will be</i></b> selected by CIMB's automated selection system ("Potential Spend Offer Winners").
15. The Spend Offer Reward is capped at 1,500 cardholders per month during the Campaign Period.	15. <b><i>Potential Spend Offer Winners are required to answer one (1) question correctly sent via SMS to his/her mobile number maintained in CIMB's records within the given time frame stated in the SMS.</i></b> <b><i>a. The first 1,500 Potential Spend Offer Winners who responded within the given time frame with the correct answer will be declared as winners of the Spend Offer Reward. In the event of a tie, the Potential Spend Offer with the highest spend amount in the participating spend categories detailed in Clause 9a will be selected as the Spend Offer Winner.</i></b>  <b><i>b. Entries of Potential Spend Offer Winners who do not respond to the SMS within the given time frame, or do not answer correctly will be disqualified and will not be entitled to win the Spend Offer Reward. The Bank is entitled to select the next qualified Potential Spend Offer Winner as a substitute.</i></b>

<p>16. Each customer who is shortlisted as an Eligible Cardholder is entitled to win one (1) Spend Reward Offer per month during the Campaign Period.</p>	<p>16. Each customer who is shortlisted as an Eligible Cardholder is entitled to win one (1) Spend Reward Offer per month during the Campaign Period. <b><i>Winners of the Activation Offer Reward and Spend Offer Reward will be notified within twelve (12) weeks after the Campaign Period.</i></b></p>
<p>20. The first five (5) Potential Prize Winners who respond with the correct answer in the fastest time will be declared as the “Grand Prize Winner”. The subsequent ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time will receive the 1st Prize, and the next ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time will receive the 2nd Prize.</p>	<p>20. The first five (5) Potential Prize Winners who respond with the correct answer in the fastest time will be declared as the “Grand Prize Winner”. The subsequent ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time will receive the 1st Prize, and the next ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time will receive the 2<sup>nd</sup> Prize. <b><i>In the event of a tie, the Potential Prize Winners with the highest spend amount in the participating spend categories detailed in Clause 9a will be selected as the Prize Winner.</i></b></p>
<p>21. Entries of Potential Prize Winners who do not respond to the SMS within the given time frame, or do not answer correctly will be disqualified and will not be entitled to win the Prize. The Bank will select the next qualified Potential Prize Winner as a substitute of which the Bank shall have absolute discretion over.</p>	<p>21. Entries of Potential Prize Winners who do not respond to the SMS within the given time frame, or do not answer correctly will be disqualified and will not be entitled to win the Prize. The Bank <b><i>is entitled to select the next qualified Potential Prize Winner as a substitute.</i></b></p>