

Important Notice Dated 11 March 2026

Notice of Amendments to CIMB Debit Mastercard Save & Spend Campaign Terms and Conditions

Dear Valued Customers,

Please be informed that the CIMB Debit Mastercard Save & Spend Campaign Terms and Conditions will be amended and shall take effect on 1 April 2026.

For ease of reference, a tabulation of the amendments and new clauses of the Terms and Conditions which are in bold italic is set out in the table below.

Current Clause	Amended Clause
2. The Campaign shall run from 1 December 2025 at 12.00am to 31 May 2026 at 11.59pm, both dates inclusive ("Campaign Period").	2. The Campaign shall run from 1 December 2025 at 12.00am to 31 March 2026 at 11.59pm, both dates inclusive ("Campaign Period"). The Campaign's Enhanced Mechanics referred to in Clause 23 and 34 shall run from 1 April 2026 at 12.00am to 31 May 2026 at 11.59, both dates inclusive ("Enhanced Campaign Period") .
6 iii) To be eligible for the Spend Reward and Save Reward for this Campaign, Eligible Customers must register their participation by completing any one of the following steps:- i) Enrolling online via the Bank's <u>web promotional page</u> at https://www.cimb.com.my/en/personal/forms-enq/campaigns/cimb-debit-mastercard-save-n-spend-campaign-enrolment.html ; or ii) Sending a short message service ("SMS") with short code MCBIG4 to 62886. The Eligible Customer is deemed to have successfully registered his / her participation upon receiving an SMS confirmation. The Eligible Customer agrees to bear the 2-Way SMS cost of RM0.15 per SMS sent; or iii) Enrolling via the CIMB's OCTO Application by clicking the "Enrol Now" button.	6. iii) To be eligible for the Spend Reward and Save Reward for this Campaign, Eligible Customers must register their participation by completing any one of the following steps:- i) Enrolling online via the Bank's <u>web promotional page</u> at https://www.cimb.com.my/en/personal/forms-enq/campaigns/cimb-debit-mastercard-save-n-spend-campaign-enrolment.html ; or ii) Sending a short message service ("SMS") with short code MCBIG4 to 62886. The Eligible Customer is deemed to have successfully registered his / her participation upon receiving an SMS confirmation. The Eligible Customer agrees to bear the 2-Way SMS cost of RM0.15 per SMS sent; or iii) Enrolling via the CIMB's OCTO Application by clicking the "Register" button.

22. Eligible Customers who meet the following conditions will be entitled to receive cashback of RM10, RM20 or RM30 subject to meeting the Monthly Average Balance criteria stated in Clause 32 (“Save Reward”):-

- a) Must opt-in to Card-Not-Present and/or Overseas Transactions during the Campaign Period
- b) Spend a minimum of RM300 cumulatively across any of the 3 categories listed in Table A below in a month during the Campaign Period

Table A: Participating Spend Categories and Merchants

Categories	Overseas	Lifestyle	Gaming
Merchants	Card Present & Card Not Present overseas spend transacted in foreign currency	1) Shopee 2) Tik Tok Shop 3) Trip.com 4) Agoda 5) Lazada	1) Google Play 2) STEAM 3) ROBLOX 4) CODASHOP 5) PlayStation 6) PUBG

- c) Transactions must be posted to the CIMB Current Account/-I or Savings Account/-I or DURIAN Account-i linked to the CIMB Debit Mastercard within the Campaign Period
- d) Only Overseas Card Present and Card-Not-Present spend transacted in foreign currency will be eligible for the Spend Reward
- e) Transactions described in Clause 21a – 21d are collectively referred to as “Eligible Spend Transactions”.

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22. Eligible Customers who meet the following conditions **during the Campaign Period** will be entitled to receive cashback of RM10, RM20 or RM30 subject to meeting the Monthly Average Balance criteria stated in Clause **33** (“Save Reward”):-

- a) Must opt-in to Card-Not-Present and/or Overseas Transactions during the Campaign Period
- b) Spend a minimum of RM300 cumulatively across any of the 3 categories listed in Table A below in a month during the Campaign Period

Table A: Participating Spend Categories and Merchants

Categories	Overseas	Lifestyle	Gaming
Merchants	Card Present & Card Not Present overseas spend transacted in foreign currency	1) Shopee 2) Tik Tok Shop 3) Trip.com 4) Agoda 5) Lazada	1) Google Play 2) STEAM 3) ROBLOX 4) CODASHOP 5) PlayStation 6) PUBG

- c) Transactions must be posted to the CIMB Current Account/-I or Savings Account/-I or DURIAN Account-i linked to the CIMB Debit Mastercard within the Campaign Period
- d) Only Overseas Card Present and Card-Not-Present spend transacted in foreign currency will be eligible for the Spend Reward
- e) Transactions described in Clause **22a – 22d** are collectively referred to as “Eligible Spend Transactions”.

23. Eligible Customers who meet the following conditions during the Enhanced Campaign Period will be entitled to receive cashback of RM30, RM60 or RM120 subject to meeting the Monthly Average Balance criteria stated in Clause 34 (“Save Reward”):-

- a) Must opt-in to Card-Not-Present and/or Overseas Transactions during the Campaign Period**
- b) Perform minimum spend of RM300 cumulatively on online shopping, overseas spend and/or recurring transactions**
- c) Transactions must be posted to the CIMB Current Account/-i or Savings Account/-i or**

	<p><i>DURIAN Account-i linked to the CIMB Debit Mastercard within the Campaign Period</i></p> <p><i>d) Overseas Spend eligible for the Spend Reward includes Overseas Card Present and Overseas Card-Not-Present spend transacted in foreign currency</i></p> <p><i>e) Transactions described in Clause 23a – 23d are collectively referred to as “Eligible Spend Transactions”.</i></p>
<p>24. Eligible overseas transactions (online or in-store) performed within the Campaign Period charged in foreign currencies will be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate. This conversion will be applied to calculate the minimum RM300 cumulatively spend in a month (as stated in Clause 21) throughout the Campaign Period.</p>	<p>25. Eligible overseas transactions (online or in-store) performed within the Campaign Period charged in foreign currencies will be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate. This conversion will be applied to calculate the minimum RM300 cumulatively spend in a month (as stated in Clause 22 & 23) throughout the Campaign Period.</p>
<p>26. The following transactions are NOT deemed as Eligible Spend Transactions under the Campaign:-</p> <ul style="list-style-type: none"> i. Cash withdrawal by any method (e.g. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.); ii. Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and iii. Any form of fees, costs and charges for services and miscellaneous fees, costs and charges imposed by or incurred by CIMB in respect of the eligible cards including, without limitation, annual fee, issuance fee, replacement card fee and other banking related charges. 	<p>27. The following transactions are NOT deemed as Eligible Spend Transactions under the Campaign:-</p> <ul style="list-style-type: none"> i) Cash withdrawal by any method (e.g. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.); ii) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and iii) Any form of fees, costs and charges for services and miscellaneous fees, costs and charges imposed by or incurred by CIMB in respect of the eligible cards including, without limitation, annual fee, issuance fee, replacement card fee and other banking related charges. <p><i>iv) Any form of top up to e-Wallets, not limited to the following examples: ShopeePay, GrabPay, Touch ‘n Go, AliPay, Boost, BigPay and others</i></p>
<p>32. Eligible Customers who meet the following Save Reward conditions AND the conditions set forth under the Spend Reward will receive the Bonus Interest / Profit as stipulated in Table B below:-</p> <ul style="list-style-type: none"> a) Eligible Customers with a Monthly Average Balance (“MAB”) of RM2K - <RM5K (“Tier 1”) 	<p>33. Eligible Customers who meet the following Save Reward conditions AND the conditions set forth under the Spend Reward will receive the Bonus Interest / Profit as stipulated in Table Bi below <i>during the Campaign Period:-</i></p> <ul style="list-style-type: none"> a) Eligible Customers with a Monthly Average Balance (“MAB”) of RM2K - <RM5K (“Tier 1”)

<p>will receive a Bonus Interest / Profit of 2% p.a. during the Campaign Month</p> <p>b) Eligible Customers with a MAB of RM5K - <RM10K ("Tier 2") will receive a Bonus Interest / Profit of 3% p.a. during the Campaign Month</p> <p>c) Eligible Customers with a MAB of RM10K and above ("Tier 3") will receive a Bonus Interest / Profit of 4% p.a. during the Campaign Month</p> <p>d) Eligible Customers must meet the Spend Conditions set forth in Clause 22 to be eligible for the Save Reward</p> <p>e) The Save Reward will be computed based on the Eligible Customer(s)'s CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard, as set forth in Clause 24</p> <p>f) Clause 32a – 32e are collectively referred to as "Save Reward Eligible Transaction".</p>	<p>will receive a Bonus Interest / Profit of 2% p.a. during the Campaign Month</p> <p>b) Eligible Customers with a MAB of RM5K - <RM10K ("Tier 2") will receive a Bonus Interest / Profit of 3% p.a. during the Campaign Month</p> <p>c) Eligible Customers with a MAB of RM10K and above ("Tier 3") will receive a Bonus Interest / Profit of 4% p.a. during the Campaign Month</p> <p>d) Eligible Customers must meet the Spend Conditions set forth in Clause 22 to be eligible for the Save Reward</p> <p>e) The Save Reward will be computed based on the Eligible Customer(s)'s CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard, as set forth in Clause 25</p> <p>f) Clause 32a – 32e are collectively referred to as "Save Reward Eligible Transaction".</p>
<p>-</p>	<p>34. Eligible Customers who meet the following Save Reward conditions AND the conditions set forth under the Spend Reward will receive the Bonus Interest / Profit as stipulated in Table Bii below during the <u>Enhanced Campaign Period</u>:-</p> <p>a) Eligible Customers with a Monthly Average Balance ("MAB") of RM2K - <RM5K ("Tier 1") will receive a Bonus Interest / Profit of 2% p.a. during the Campaign Month</p> <p>b) Eligible Customers with a MAB of RM5K - <RM10K ("Tier 2") will receive a Bonus Interest / Profit of 3% p.a. during the Campaign Month</p> <p>c) Eligible Customers with a MAB of RM10K and above ("Tier 3") will receive a Bonus Interest / Profit of 4% p.a. during the Campaign Month</p> <p>d) Eligible Customers must meet the Spend Conditions set forth in Clause 23 to be eligible for the Save Reward</p> <p>e) The Save Reward will be computed based on the Eligible Customer(s)'s CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard, as set forth in Clause 25</p>

f) Clause 34a – 34e are collectively referred to as “Enhanced Campaign Period Save Reward Eligible Transaction”.

Table Bii: Overall Conditions for Spend Reward & Save Reward During the Booster Campaign Period

Description	Tier 1	Tier 2	Tier 3
	RM2k - <RM5K	RM5K - <RM10K	RM10K & above
Cashback On Spend (RM) Per Month	RM30	RM60	RM120
Bonus Interest / Profit (% p.a.)	2.00%	3.00%	4.00%
Bonus Interest / Profit Capping Per Customer Per Month	-	-	RM100
Minimum monthly spend requirement in Target Categories	RM300	RM300	RM300
Customer Capping Per Tier For Spend & Save Reward	2,000	2,000	2,000

<p>34. The Bonus Interest / Profit for Existing-To-Product Customers is computed based on the Bonus Interest/Profit in accordance with Clause 32 X MAB X Number of Days In The Campaign Month, divided by 365 days, as indicated in Illustration 1 below.</p>	<p>36. The Bonus Interest / Profit for Existing-To-Product Customers is computed based on the Bonus Interest/Profit in accordance with Clause 33/34 X MAB X Number of Days In The Campaign Month, divided by 365 days, as indicated in Illustration 1 below.</p>
<p>35. The Bonus Interest / Profit for New-To-Product Customers is computed based on the Bonus Interest /Profit in accordance with Clause 32 X MAB X number of days eligible for Bonus Interest/Profit. The number of days eligible for Bonus Interest/Profit is computed from the CIMB Current/Savings Account-i opening date until the last day of the Campaign Month. The formula is indicated in Illustration 2 below.</p>	<p>37. The Bonus Interest / Profit for New-To-Product Customers is computed based on the Bonus Interest /Profit in accordance with Clause 33/34 X MAB X number of days eligible for Bonus Interest/Profit. The number of days eligible for Bonus Interest/Profit is computed from the CIMB Current/Savings Account-i opening date until the last day of the Campaign Month. The formula is indicated in Illustration 2 below.</p>
<p>36. Bonus Interest / Profit for Tier 3 is capped at RM100, while Bonus Interest / Profit for Tier 1 and Tier 2 are subject to the maximum MAB of the respective Tiers. The Bonus Interest / Profit will be rounded to two (2) decimal points and credited to the Eligible Customer(s)' account in the manner stated in Clause 32.</p>	<p>38. Bonus Interest / Profit for Tier 3 is capped at RM100, while Bonus Interest / Profit for Tier 1 and Tier 2 are subject to the maximum MAB of the respective Tiers. The Bonus Interest / Profit will be rounded to two (2) decimal points and credited to the Eligible Customer(s)' account in the manner stated in Clause 33/34.</p>
<p>37. The Spend Reward and Save Reward is limited to 5,000 Eligible Customers per Tier per month, on a first-come-first-served-basis based on the date the Eligible Customer performs the Eligible Spend Transaction(s) as defined in Clause 22 and 24, and subject to meeting the Save Reward conditions set out in Clause 32. In the event of a tie, the Eligible Customer with the highest Eligible Spend Transactions that meet the Campaign criteria will be selected for this Campaign.</p>	<p>39. The Spend Reward and Save Reward is limited to 5,000 Eligible Customers per Tier per month (during the Campaign Period) and 2,000 Eligible Customers per Tier per month (during the Enhanced Campaign Period), on a first-come-first-served-basis based on the date the Eligible Customer performs the Eligible Spend Transaction(s) as defined in Clause 22/23 and 25, and subject to meeting the Save Reward conditions set out in Clause 33/34. In the event of a tie, the Eligible Customer with the highest Eligible Spend Transactions that meet the</p>

	Campaign criteria will be selected for this Campaign.
47. The first 120 weekly Potential Registration Reward Winners who responded within the given time frame with the correct answer will be declared as winners of the Registration Reward. In the event of a tie, the Potential Registration Reward Winner with the highest spend amount in the participating spend categories detailed in Clause 22 will be selected as the registration reward winner (“Registration Reward Winner”).	48. The first 120 weekly Potential Registration Reward Winners who responded within the given time frame with the correct answer will be declared as winners of the Registration Reward. In the event of a tie, the Potential Registration Reward Winner with the highest spend amount in the participating spend categories detailed in Clause 22/23 will be selected as the registration reward winner (“Registration Reward Winner”).