

Consolidation of CIMB Credit Cards and Retail Banking Products Bonus Points Frequently Asked Questions (FAQs)

3 November 2021

1. What is Credit Card Bonus Points?

Bonus Points that earned by customers for retail transactions made using CIMB Platinum / Platinum-i Credit Card / CIMB e Credit Card/ CIMB Visa Signature / CIMB World Mastercard / CIMB Visa Infinite / CIMB Preferred Visa Infinite and CIMB credit card with SCAP partner (a merchant that is participating in Strategic Card Alliance Programme with CIMB).

2. What is Retail Banking Products Bonus Points?

Bonus Points that earned by customers for retail transactions made using CIMB Debit Mastercard / CIMB Preferred Debit Mastercard and CIMB Octo Debit Mastercard via Mastercard network, the purchase of pre-determined or selected transaction and activities as determined by CIMB from time to time.

3. Why are the Credit Card and Retail Banking Products Bonus Points getting consolidated?

We have taken the opportunity to enhance our product offerings, to make it easier for you to redeem your available Bonus Points. This will give you an overview of total Bonus Points available and allow you to redeem using both Credit Card and Banking Bonus Points at the same time.

4. When will this start?

Effective 8 November 2021, Credit Card and Retail Banking Products Bonus Points will be consolidated.

5. Will this impact my existing Credit Card or Retail Banking Product Bonus Points earned?

No impact on your Bonus Points earned.

6. Am I able to opt out from consolidating my Bonus Points?

No, this is a bank wide initiative to allow our customers to have an overview of their Bonus Points available from all CIMB products.

7. How do I view my Credit Card Bonus Points?

The monthly credit card statement or other statements will reflect the Bonus Points earned during the statement period. Refer to Q8 for examples.

8. Will there be any changes on my monthly credit card statement or other retail banking products consolidated statement?

Yes, the monthly and consolidated statement will reflect the consolidated Credit Card and Retail Banking Products Bonus Points. Effective 8 November 2021, an overview of your monthly Credit Card Bonus Points earned, summary of total relationship Bonus Points (total available Bonus Points) and Bonus Points expiry date will be reflected in your statements.

Similarly, for Enrich cards earning Bonus Miles, the statement will reflect an overview of your monthly Bonus Miles earned, summary of total Bonus Miles (including all your supplementary Enrich cards) and Bonus Miles expiry date.

Example of updated CIMB Credit Card Statement

(i) Statement reflecting Bonus Points

CIMB BANK

CREDIT CARD STATEMENT / PENYATA KAD KREDIT

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Statement Date Tarikh Penyata	Payment Due Date Tarikh Akhir Bayaran
19 JUL 2030	08 AUG 2030
Combined Credit Limit for all CIMB Credit Cards Gabungan Had Kredit bagi semua Kad Kredit CIMB	
RM 10,000.00	

For more info on Foreign Exchange Notice - Notice 3, please visit cimb.com.my/fep

Cards Summary / Ringkasan Kad

Credit Card No. No. Kad Kredit	Card Type Jenis Kad	Card Credit Limit (RM) Had Kredit Kad (RM)	Statement Balance (RM) Baki Penyata (RM)	Minimum Payment (RM) Bayaran Minima (RM)
XXXX-XXXX-XXXX-XXXX	GOLD MASTERCARD	10,000.00	756.96CR	0.00
XXXX-XXXX-XXXX-XXXX	VISA SIGNATURE	10,000.00	1,919.90CR	0.00
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD ELITE	10,000.00	653.60CR	0.00

Credit Card Bonus Points Earned This Period / Mata Ganjaran Kad Kredit Dalam Tempoh Ini

Credit Card No. No. Kad Kredit	Bonus Points Earned Mata Ganjaran Diperolehi
XXXX-XXXX-XXXX-XXXX	1,000
XXXX-XXXX-XXXX-XXXX	1,000

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Ganjaran Hubungan Anda

*Includes Bonus Points Accumulated from all applicable CIMB Bank Products & Services (includes Credit Card Bonus Points)

Points Brought Forward Mata Dibawa Ke hadapan	Points Earned Mata Diperolehi	Points Redeemed Mata Dilunaskan	Points Transferred Mata Dipindahkan	Total Points Available Jumlah Mata Terkini
28,000	2,000	0	0	30,000

Points Expiring By
Mata Yang Akan Lupus Pada

SEP 2024

Amount of Points Expiring
Jumlah Mata Yang Akan Lupus

1,000

Bonus Miles Summary / Ringkasan Mata Miles

Credit Card No. No. Kad Kredit	Bonus Miles Brought Forward Mata Miles Bulan Lepas	Bonus Miles Earned Mata Miles Diperolehi	Bonus Miles Redeemed Penebusan Mata Miles	Bonus Miles Carried Forward Mata Miles Dibawa Depan
XXXX-XXXX-XXXX-XXXX	0	250	0	0

a

Monthly Credit Card Bonus Points earned

b

Total available Bonus Points as at statement cycle
(credit card + other retail banking products Bonus Points)

c

Bonus Points expiring date

a Monthly Credit Card Bonus Points earned

b Total available Bonus Points as at statement cycle
(credit card + other retail banking products Bonus Points)

c Bonus Points expiring date

(ii) Statement reflecting Bonus Miles

CREDIT CARD STATEMENT / PENYATA KAD KREDIT

Statement Date
Tarikh Penyata

27 AUG 2021

Payment Due Date
Tarikh Akhir Bayaran

17 SEP 2021

Combined Credit Limit for all CIMB Credit Cards
Gabungan Had Kredit bagi semua Kad Kredit CIMB

RM 450,000.00

For more info on Foreign Exchange Notice - Notice 3, please visit
cimb.com.my/fep

Credit Card No.
No. Kad Kredit

Card Type
Jenis Kad

Card Credit Limit (RM)
Had Kredit Kad (RM)

Statement Balance (RM)
Baki Penyata (RM)

Minimum Payment (RM)
Bayaran Minima (RM)

XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	17,212.47	860.62
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	5,020.25	251.01
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	4,827.54	351.81
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	2,278.35	113.92

Credit Card No.
No. Kad Kredit

Bonus Miles Earned This Period /
Mata Miles Kad Kredit Dalam Tempoh Ini

Bonus Points Earned
Mata Ganjaran Diperolehi

XXXX-XXXX-XXXX-XXXX	4,016
XXXX-XXXX-XXXX-XXXX	436
XXXX-XXXX-XXXX-XXXX	836

Credit Card No.
No. Kad Kredit

Bonus Miles Brought Forward
Mata Miles Bulan Lepas

Bonus Miles Earned
Mata Miles Diperolehi

Bonus Miles Redeemed
Penebusan Mata Miles

Bonus Miles Carried Forward
Mata Miles Dibawa Depan

XXXX-XXXX-XXXX-XXXX	338,164	5,203	0	343,367
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Bonus Miles Expiring by
Mata Miles Akan Lupus Pada

SEP 2021

Amount of Bonus Miles Expiring
Jumlah Mata Miles Yang Akan Lupus

2,331

Monthly Credit Card Bonus Miles earned

Total Bonus Miles as at statement cycle
(Principal + Supplementary Cards)

Bonus Points expiring date

a Monthly Credit Card Bonus Miles earned

b Total Bonus Miles as at statement cycle
(Principal + Supplementary Cards)

c Bonus Points expiring date

Example of updated CIMB Current Account and Savings Account Statement:



Statement of Account

1024000105720 1408 24-SSSSSS-PP BBB-PPPPPP
LCFCN PP IFC

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Statement Date / Tarikh Penyata 09/01/2021

Bonus Points Earned This Period / Mata Gajanan Diperolehi Dalam Tempoh Ini					
Date / Tarikh	Reward Description / Deskripsi Gajanan	Product / Investment / Produk / Pelaburan	Account / Card No / No Akaun / Kad	Balance / Amount / Baki / Amaun	Bonus Points / Mata Gajanan
09/01/2021	DEBIT CARD TRANSACTIONS	DEBIT CARD	XXXXXXXXXXXXXXXXXXXX	340.28	84
Summary of Your Total Relationship Bonus Points / Ringkasan Mata Gajanan Hubungan Anda					
Points Earned / Mata Diperolehi	Points Redeemed / Mata Dilunaskan	Points Transferred / Mata Dipindahkan	Total Points Available / Jumlah Mata Terkini		
13,492	2,500	0	11,792		
Points Expiring By / Mata Yang Akan Lupus Pada		Amount of Points Expiring / Jumlah Mata Yang Akan Lupus		1,500	
31/12/2021					

a Monthly Debit Card Bonus Points earned

b Total available Bonus Points as at statement cycle (credit card + other retail banking products Bonus Points)

c Bonus Points expiring date

Example of updated CIMB PRIME Consolidated Statement:



Prime Consolidated Statement

10130000340429 1471 3-SSSSSS-PP BBB-PPPPPP
LCFCN PP IFC

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Statement Date / Tarikh Penyata 31/10/2021

BONUS POINTS / MATA GANJARAN

Bonus Points Earned This Period / Mata Gajanan Diperolehi Dalam Tempoh Ini

Date / Tarikh	Reward Description / Deskripsi Gajanan	Product / Investment / Produk / Pelaburan	Account / Card No / No Akaun / Kad	Balance / Amount / Baki / Amaun	Bonus Points / Mata Gajanan
31/10/2021	PRIME ACCOUNT	PRIME ACCOUNT	XXXXXXXXXX	1,845.33	15
31/10/2021	Credit Card Conventional Bonus Points	CIMB Credit Card	XXXXXXXXXXXXXXXXXX	1,000.00	1,000
TOTAL EARNED / JUMLAH DIPEROLEHI					1,015

a Monthly Credit Card Bonus Points earned

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Gajanan Hubungan Anda

Points Brought Forward / Mata Gajanan Ke hadapan	Points Earned / Mata Diperolehi	Points Redeemed / Mata Dilunaskan	Points Transferred / Mata Dipindahkan	Total Points Available / Jumlah Mata Terkini	
414,069	1,015	0	0	415,084	
Points Expiring By / Mata Yang Akan Lupus Pada		Amount of Points Expiring / Jumlah Mata Yang Akan Lupus		105	
31/12/2021					

b Total available Bonus Points as at statement cycle (credit card + other retail banking products Bonus Points)

c Bonus Points expiring date

Example of updated CIMB Preferred Consolidated Statement:



Consolidated Statement

CIMB Bank Berhad (13491-P) CIMB Islamic Bank Berhad (671380-H)

888888888888 8888 PW88 8-SSSSSS-PP BBB-PPPPPP

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Statement Date / Tarikh Penyata 31/10/2021

BONUS POINTS / MATA GANJARAN

Bonus Points Earned This Period / Mata Gajanan Diperolehi Dalam Tempoh Ini

Date / Tarikh	Reward Description / Deskripsi Gajanan	Products / Investment / Produk / Pelaburan	Account / Card No / No Akaun / Kad	Balance / Amount / Baki / Amaun	Bonus Points / Mata Gajanan
31/10/2021	PREFERRED CURRENT ACCOUNT	CIMB PREFERRED ACCOUNT	XXXXXXXXXX	11,951.571	119,515
31/10/2021	Credit Card Conventional Bonus Points	WORLD MASTERCARD CREDIT CARD	XXXX-XXXX-XXXX-XXXX	200	200
TOTAL EARNED / JUMLAH DIPEROLEHI					119,715

a Monthly Credit Card Bonus Points earned

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Gajanan Hubungan Anda

Points Brought Forward / Mata Gajanan Ke hadapan	Points Earned / Mata Diperolehi	Points Redeemed / Mata Dilunaskan	Points Transferred / Mata Dipindahkan	Total Points Available / Jumlah Mata Terkini	
327,958	119,715	0	0	447,673	
Points Expiring By / Mata Yang Akan Lupus Pada		Amount of Points Expiring / Jumlah Mata Yang Akan Lupus		0	
31/12/2021					

b Total available Bonus Points as at statement cycle (credit card + other retail banking products Bonus Points)

c Bonus Points expiring date

9. **Will this initiative change my Credit Card Bonus Points and other Retail Banking Products Bonus Points validity?**

Yes, Credit Card Bonus Points earned are valid for up to three (3) calendar years and it will expire on the first (1st) day of the following calendar quarter instead of end of the statement cycle month.

Example of cumulated Credit Card Bonus Points and expiry date:

	Before Consolidation	After Consolidation <i>Effective 8 November 2021</i>
Bonus Points Accumulation	1 July 2021 to 31 July 2021	1 July 2021 to 31 July 2021
Bonus Points Expiry	31 July 2024	30 September 2024

Expiry date for Retail Banking Products Bonus Points will remain unchanged.

10. **Will I be able to extend my expired Bonus Points?**

Bonus Points must be redeemed prior to expiry date or cancellation of credit card and/or any retail banking products.

11. **How will my Bonus Points be deducted upon redemption?**

Bonus Points redemption will deducted from the Bonus Points with the earliest expiry.

12. **I am currently holding CIMB Platinum and CIMB Enrich World Credit Card, will the consolidation exercise combine Bonus Points and Bonus Miles earned from these cards?**

This consolidation is only for products with Bonus Points. Any Bonus Miles earned remains unchanged while Bonus Miles will expire on the first (1st) day of the following calendar quarter instead of end of the statement cycle month.

Example of cumulated Credit Card Bonus Miles and expiry date:

	Before Consolidation	After Consolidation <i>Effective 8 November 2021</i>
Bonus Miles Accumulation	1 July 2021 to 31 July 2021	1 July 2021 to 31 July 2021
Bonus Miles Expiry	31 July 2024	30 September 2024

13. **Will I be able to perform Bonus Points transfer from my CIMB Bonus Points Credit Card to CIMB Debit Card or vice versa?**

There is no need as it will be consolidated. Refer to Q3.

14. **How do I check my Bonus Points balance?**

If you wish to view your Bonus Points balance, you may refer to:

- Respective monthly product e-Statement emailed to your registered email address maintained in CIMB' records.
- Log in to CIMB Clicks to view your monthly statement. Go to <https://www.cimbclicks.com.my> (desktop version) > Login > Rewards
- Alternately, you may Contact CIMB's Consumer Contact Centre by referring to the back of your card or click [here](#).

15. **How can I redeem Bonus Points?**

(i) If you are holding a CIMB Bonus Points Credit Card, you may:

- Redeem at our online redemption portal at <https://rewards.cimbbank.com.my>
- Redeem* via CIMB Clicks (desktop version) <https://www.cimbclicks.com.my>
- Pay With Points at any of our participating merchants nationwide
- Call our Consumer Contact Centre by referring to the number at the back of your card or click [here](#)

(ii) If you are not holding a CIMB Bonus Points Credit Card and only Retail Banking Products, you may:

- Redeem* via CIMB Clicks. Go to <https://www.cimbclicks.com.my> (desktop version) > Login > Rewards > Bonus Points > Catalogue > Select Category
- Call our Consumer Contact Centre by referring to the number at the back of your card or click [here](#)

* Except for Bonus Miles redemption, BIG Points, Points Transfer, Cash Back to offset Credit Card statement balance, Service Tax, and Annual Fee. E-voucher redemption via Clicks will be fulfilled via post instead of e-mail.

Please click [here](#) for more details

16. **For Bonus Points earned on supplementary card, can it be redeemed?**
Any redemption of Bonus Points earned by principal and supplementary credit card, can only be redeemed by the principal credit cardholder.
17. **Where can I get more information on Member Rewards?**
Please click [here](#) for more details
18. **Where can I view the Member Rewards terms and conditions?**
The full terms and conditions of Member Rewards is available [here](#)
19. **I am currently a CIMB PRIME/CIMB Preferred customer and holding both principal and supplementary CIMB Bonus Points credit cards, will all my total available Bonus Points be updated in my consolidated statement?**
Only all Bonus Points earned under your principal credit card(s) will be updated in your consolidated statement.

Penggabungan Mata Bonus Kad Kredit CIMB dan Mata Bonus Produk Perbankan Runcit. Soalan Lazim

3 November 2021

1. Apakah Mata Bonus Kad Kredit?

Mata Bonus yang diperolehi oleh pelanggan untuk transaksi runcit yang dibuat menggunakan Kad Kredit CIMB Platinum / Platinum-i / Kad Kredit CIMB e/ CIMB Visa Signature / CIMB World Mastercard / CIMB Visa Infinite / CIMB Preferred Visa Infinite dan Kad Kredit CIMB dengan rakan kongsi SCAP (pedagang yang menyertai Program Perikatan Kad Strategik dengan CIMB).

2. Apakah Mata Bonus Produk Perbankan Runcit?

Mata Bonus yang diperolehi oleh pelanggan untuk transaksi runcit yang dibuat menggunakan CIMB Debit Mastercard / CIMB Preferred Debit Mastercard dan CIMB Octo Debit Mastercard melalui rangkaian Mastercard, pembelian transaksi dan aktiviti yang telah ditentukan atau terpilih seperti yang ditentukan oleh CIMB dari semasa ke semasa.

3. Mengapakah Mata Bonus Kad Kredit dan Produk Perbankan Runcit menjadi disatukan?

Kami telah mengambil peluang untuk menaik taraf produk kami, untuk memudahkan anda menebus Mata Bonus anda yang tersedia. Ini akan memberi anda gambaran keseluruhan jumlah Mata Bonus yang tersedia dan membolehkan anda menebus menggunakan Kedua-dua Kad Kredit dan Mata Bonus Perbankan pada masa yang sama.

4. Bilakah ini akan bermula?

Berkuatkuasa 8 November 2021, Mata Bonus Kad Kredit dan Produk Perbankan Runcit akan digabungkan.

5. Adakah ini akan memberi kesan kepada Mata Bonus Produk Kredit atau Perbankan Runcit saya yang sedia ada?

Tiada kesan ke atas Mata Bonus anda yang diperolehi.

6. Adakah saya boleh menarik diri daripada penggabungan Mata Bonus saya?

Tidak, ini adalah inisiatif menyeluruh bank untuk membolehkan pelanggan kami mempunyai gambaran keseluruhan Mata Bonus mereka yang boleh didapati daripada semua produk CIMB.

7. Bagaimanakah saya boleh melihat Mata Bonus Kad Kredit saya?

Penyata bulanan kad kredit atau penyata lain akan menunjukkan Mata Bonus yang diperolehi semasa tempoh penyata. Sila rujuk Q8 untuk contoh.

8. Adakah terdapat sebarang perubahan pada penyata kad kredit bulanan saya atau gabungan penyata produk perbankan runcit yang lain?

Ya, penyata bulanan dan penyata gabungan akan memaparkan gabungan Mata Bonus Kad Kredit dan Mata Bonus Produk Perbankan Runcit. Berkuat kuasa 8 November 2021, gambaran keseluruhan Mata Bonus Kad Kredit bulanan anda yang diperolehi, ringkasan jumlah Mata Bonus hubungan (jumlah Mata Bonus yang ada) dan tarikh luput Mata Bonus akan ditunjukkan dalam penyata anda.

Begitu juga, untuk kad Enrich memperoleh Bonus Miles, penyata akan memaparkan gambaran keseluruhan Jumlah Bonus Miles bulanan anda yang diperolehi, ringkasan jumlah Miles Bonus (termasuk semua kad Enrich tambahan anda) dan tarikh luput Bonus Miles.

Contoh Penyata Kad Kredit CIMB yang dikemaskini:

(i) Penyata yang memaparkan Mata Bonus

CIMB BANK

CREDIT CARD STATEMENT / PENYATA KAD KREDIT

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Statement Date
Tarikh Penyata
19 JUL 2030

Payment Due Date
Tarikh Akhir Bayaran
08 AUG 2030

Combined Credit Limit for all CIMB Credit Cards
Gabungan Had Kredit bagi semua Kad Kredit CIMB

RM 10,000.00

For more info on Foreign Exchange Notice - Notice 3, please visit
cimb.com.my/fep

Cards Summary / Ringkasan Kad

Credit Card No. No. Kad Kredit	Card Type Jenis Kad	Card Credit Limit (RM) Had Kredit Kad (RM)	Statement Balance (RM) Baki Penyata (RM)	Minimum Payment (RM) Bayaran Minima (RM)
XXXX-XXXX-XXXX-XXXX	GOLD MASTERCARD	10,000.00	756.96CR	0.00
XXXX-XXXX-XXXX-XXXX	VISA SIGNATURE	10,000.00	1,919.90CR	0.00
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD ELITE	10,000.00	653.60CR	0.00

Credit Card Bonus Points Earned This Period / Mata Ganjaran Kad Kredit Dalam Tempoh Ini

Credit Card No. No. Kad Kredit	Bonus Points Earned Mata Ganjaran Diperolehi
XXXX-XXXX-XXXX-XXXX	1,000
XXXX-XXXX-XXXX-XXXX	1,000

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Ganjaran Hubungan Anda

*Includes Bonus Points Accumulated from all applicable CIMB Bank Products & Services (includes Credit Card Bonus Points)

Points Brought Forward Mata Dibawa Ke hadapan	Points Earned Mata Diperolehi	Points Redeemed Mata Dilunaskan	Points Transferred Mata Dipindahkan	Total Points Available Jumlah Mata Terkini
28,000	2,000	0	0	30,000

Points Expiring By
Mata Yang Akan Lupus Pada

SEP 2024

Amount of Points Expiring
Jumlah Mata Yang Akan Lupus

1,000

Bonus Miles Summary / Ringkasan Mata Miles

Credit Card No. No. Kad Kredit	Bonus Miles Brought Forward Mata Miles Bulan Lepas	Bonus Miles Earned Mata Miles Diperolehi	Bonus Miles Redeemed Penebusan Mata Miles	Bonus Miles Carried Forward Mata Miles Dibawa Depan
XXXX-XXXX-XXXX-XXXX	0	250	0	0

a

Mata Bonus Bulanan Kad Kredit yang diperolehi

b

Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c

Tarikh luput Mata Bonus

a Mata Bonus Bulanan Kad Kredit yang diperolehi

b Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c Tarikh luput Mata Bonus

(ii) Penyata yang memaparkan Bonus Miles

CREDIT CARD STATEMENT / PENYATA KAD KREDIT

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Statement Date Tarikh Penyata	Payment Due Date Tarikh Akhir Bayaran
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27 AUG 2021	17 SEP 2021
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Combined Credit Limit for all CIMB Credit Cards Gabungan Had Kredit bagi semua Kad Kredit CIMB

RM 450,000.00

For more info on Foreign Exchange Notice - Notice 3, please visit cimb.com.my/fep
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Cards Summary / Ringkasan Kad

Credit Card No. No. Kad Kredit	Card Type Jenis Kad	Card Credit Limit (RM) Had Kredit Kad (RM)	Statement Balance (RM) Baki Penyata (RM)	Minimum Payment (RM) Bayaran Minima (RM)
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	17,212.47	860.62
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	5,020.25	251.01
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	4,827.54	361.81
XXXX-XXXX-XXXX-XXXX	ENRICH WORLD MASTERCARD	450,000.00	2,278.35	113.92

Credit Card Bonus Miles Earned This Period / Mata Miles Kad Kredit Dalam Tempoh Ini

Credit Card No. No. Kad Kredit	Bonus Points Earned Mata Gajanan Diperolehi
XXXX-XXXX-XXXX-XXXX	4,016
XXXX-XXXX-XXXX-XXXX	436
XXXX-XXXX-XXXX-XXXX	836

Bonus Miles Summary / Ringkasan Mata Miles

Credit Card No. No. Kad Kredit	Bonus Miles Brought Forward Mata Miles Bulan Lepas	Bonus Miles Earned Mata Miles Diperolehi	Bonus Miles Redeemed Penebusan Mata Miles	Bonus Miles Carried Forward Mata Miles Dibawa Depan
XXXX-XXXX-XXXX-XXXX	338,164	5,203	0	343,367

Bonus Miles Expiring by Mata Miles Akan Lupus Pada	SEP 2021	Amount of Bonus Miles Expiring Jumlah Mata Miles Yang Akan Lupus	2,331
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Mata Bonus Bulanan Kad Kredit yang diperolehi

**Jumlah Mata Bonus yang ada pada kitaran penyata
(kad kredit + Mata Bonus produk perbankan runcit)**

Tarikh luput Mata Bonus

a Mata Bonus Bulanan Kad Kredit yang diperolehi

b Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c Tarikh luput Mata Bonus

Contoh Penyata Akaun Semasa dan Akaun Simpanan CIMB yang dikemas kini:

CIMB BANK

CIMB Bank Berhad (13491-P)

10240001057802 1404 42-5555555-PP 888-PPPPPP

LCFCN PP IFC

Statement of Account

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Statement Date / Tarikh Penyata16/01/2021

Bonus Points Earned This Period / Mata Ganjaran Diperolehi Dalam Tempoh Ini

Date Tarikh	Reward Description Diskrripsi Ganjaran	Product / Investment Produk / Pelaburan	Account / Card No No Akaun / Kad	Balance / Amount Baki / Amaun	Bonus Points Mata Ganjaran
16/01/2021	DEBIT CARD TRANSACTIONS	DEBIT CARD	XXXXXXXXXXXXXXXXXXXX	300.00	75

Mata Bonus Bulanan Kad Kredit yang diperolehi

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Ganjaran Hubungan Anda

Points Earned Mata Diperolehi	Points Redeemed Mata Dilunaskan	Points Transferred Mata Dipindahkan	Total Points Available Jumlah Mata Terkini
11,708	5,000	0	36,708

Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

Points Expiring By
Mata Yang Akan Lupus Pada

31/12/2021

Amount of Points Expiring
Jumlah Mata Yang Akan Lupus

2,800

Tarikh luput Mata Bonus

a Mata Bonus Bulanan Kad Kredit yang diperolehi

b Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c Tarikh luput Mata Bonus

Contoh Penyata Gabungan CIMB PRIME yang dikemas kini:

CIMB BANK

CIMB Bank Berhad (13491-P)

CIMB ISLAMIC

CIMB Islamic Bank Berhad (671380-H)

Prime Consolidated Statement

10130000340429 1471 3-555555-PP 888-PPPPPP

LCFCN PP IFC

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Statement Date / Tarikh Penyata

31/10/2021

BONUS POINTS / MATA GANJARAN

Bonus Points Earned This Period / Mata Ganjaran Diperolehi Dalam Tempoh Ini

Date Tarikh	Reward Description Deskripsi Ganjaran	Product / Investment Produk / Pelaburan	Account / Card No No Akaun / Kad	Balance / Amount Baki / Amaun	Bonus Points Mata Ganjaran
31/10/2021	PRIME ACCOUNT	PRIME ACCOUNT	XXXXXXXXXXXX	1,845.33	15
31/10/2021	Credit Card Conventional Bonus Points	CIMB Credit Card	XXXXXXXXXXXXXXXXXXXX	1,000.00	1,000
TOTAL EARNED/ JUMLAH DIPEROLEHI				1,015	

Mata Bonus Bulanan Kad Kredit yang diperolehi

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Ganjaran Hubungan Anda

Points Brought Forward Mata Ganjaran Ke hadapan	Points Earned Mata Diperolehi	Points Redeemed Mata Dilunaskan	Points Transferred Mata Dipindahkan	Total Points Available Jumlah Mata Terkini
414,069	1,015	0	0	415,084
Points Expiring By Mata Yang Akan Lupus Pada	31/12/2021	Amount of Points Expiring Jumlah Mata Yang Akan Lupus	105	

Tarikh luput Mata Bonus

a Mata Bonus Bulanan Kad Kredit yang diperolehi

b Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c Tarikh luput Mata Bonus

Contoh Penyata Gabungan CIMB Preferred yang dikemas kini:

CIMB preferred

CIMB Bank Berhad (13491-P)

CIMB Islamic Bank Berhad (671380-H)

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Statement Date / Tarikh Penyata

31/10/2021

BONUS POINTS / MATA GANJARAN

Bonus Points Earned This Period / Mata Ganjaran Diperolehi Dalam Tempoh Ini

Date Tarikh	Reward Description Deskripsi Ganjaran	Product/Investment Produk/Pelaburan	Account / Card No No Akaun / Kad	Balance / Amount Baki / Amaun	Bonus Points Mata Ganjaran
31/10/2021	PREFERRED CURRENT ACCOUNT	CIMB PREFERRED ACCOUNT	XXXXXXXXXXXX	11,961.871	119,515
31/10/2021	Credit Card Conventional Bonus Points	WORLD MASTERCARD CREDIT CARD	XXXX-XXXX-XXXX-XXXX	200	200
TOTAL EARNED / JUMLAH DIPEROLEHI					119,715

Summary of Your Total Relationship Bonus Points / Ringkasan Mata Ganjaran Hubungan Anda

Points Brought Forward Mata Ganjaran Kehadapan	Points Earned Mata Diperolehi	Points Redeemed Mata Dilunaskan	Points Transferred Mata Dipindahkan	Total Points Available Jumlah Mata Terkini
327,958	119,715	0	0	447,673

Points Expiring By
Mata Yang Akan Lupus Pada

31/12/2021

Amount of Points Expiring
Jumlah Mata Yang Akan Lupus

0

Mata Bonus Bulanan Kad Kredit yang diperolehi

Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

Tarikh luput Mata Bonus

a Mata Bonus Bulanan Kad Kredit yang diperolehi

b Jumlah Mata Bonus yang ada pada kitaran penyata (kad kredit + Mata Bonus produk perbankan runcit)

c Tarikh luput Mata Bonus

9. **Adakah inisiatif ini akan mengubah tempoh sah Mata Bonus Kad Kredit saya dan Mata Bonus Produk Perbankan Runcit?**

Ya, Mata Bonus Kad Kredit yang diperolehi adalah sah sehingga tiga (3) tahun kalendar dan ia akan luput pada hari pertama pada suku kalendar berikut dan bukannya akhir bulan kitaran penyata.

Contoh Mata Bonus Kad Kredit yang terkumpul dan tarikh luput:

	Sebelum Penyatuan	Selepas Penyatuan <i>Berkuat kuasa 8 November 2021</i>
Pengumpulan Mata Bonus	1 Julai 2021 to 31 Julai 2021	1 Julai 2021 to 31 Julai 2021
Mata Bonus Tamat Tempoh	31 Julai 2024	30 September 2024

Tarikh luput untuk Mata Bonus Produk Perbankan Runcit akan kekal tidak berubah

10. **Bolehkah saya melanjutkan Mata Bonus yang telah tamat tempoh?**

Mata Bonus mesti ditebus sebelum tarikh luput atau pembatalan kad kredit dan/atau sebarang produk perbankan runcit.

11. **Bagaimanakah Mata Bonus saya akan ditolak semasa penebusan?**

Penebusan Mata Bonus akan ditolak daripada Mata Bonus yang mempunyai tempoh tamat paling awal.

12. **Saya kini memegang Kad Kredit CIMB Platinum dan CIMB Enrich World, adakah langkah penggabungan ini akan menggabungkan Mata Bonus dan Bonus Miles yang diperolehi daripada kad-kad ini?**

Penyatuan ini hanya untuk produk dengan Mata Bonus. Mana-mana Miles Bonus yang diperolehi kekal tidak berubah manakala Bonus Miles akan luput pada hari pertama (pertama) pada suku kalendar berikut dan bukannya akhir bulan kitaran penyata.

Contoh Jumlah Bonus Kad Kredit yang terkumpul dan tarikh luput:

	Sebelum Penyatuan	Selepas Penyatuan <i>Berkuat kuasa 8 November 2021</i>
Pengumpulan Bonus Miles	1 Julai 2021 to 31 Julai 2021	1 Julai 2021 to 31 Julai 2021
Bonus Miles Tamat Tempoh	31 Julai 2024	30 September 2024

13. **Bolehkah saya melakukan pemindahan Mata Bonus daripada Kad Kredit Mata Ganjaran Bonus CIMB saya kepada Kad Debit CIMB atau sebaliknya?**

Tidak perlu kerana ia akan digabungkan. Rujuk Q3.

14. **Bagaimanakah saya boleh menyemak baki Mata Ganjaran Bonus saya?**

Jika anda ingin melihat baki Mata Bonus anda, anda boleh merujuk kepada:

- e-Penyata produk bulanan masing-masing dihantar melalui e-mel ke alamat e-mel berdaftar anda yang dikekalkan dalam rekod CIMB.
- Log masuk ke CIMB Clicks untuk melihat penyata bulanan anda. Pergi ke <https://www.cimbclicks.com.my> (versi desktop) > Login > Rewards
- Sebagai alternatif, anda boleh menghubungi Pusat Perhubungan Pengguna CIMB dengan merujuk kepada bahagian belakang kad anda atau klik di [sini](#)

15. **Bagaimanakah saya boleh menebus Mata Ganjaran Bonus?**

(i) Jika anda memegang Kad Kredit Mata Bonus CIMB, anda boleh:

- Tebus di portal penebusan dalam talian kami di <https://rewards.cimbbank.com.my>
- Tebus* melalui CIMB Clicks (versi desktop) <https://www.cimbclicks.com.my>
- Pay With Points di mana-mana peniaga kami yang mengambil bahagian di seluruh negara
- Hubungi Pusat Panggilan Pengguna kami dengan merujuk kepada nombor di belakang kad anda atau klik di [sini](#)

(ii) Jika anda tidak memegang Kad Kredit Mata Bonus CIMB dan hanya mempunyai Produk Perbankan Runcit, anda boleh:

- Tebus* melalui CIMB Clicks. Pergi ke <https://www.cimbclicks.com.my> (versi desktop) > Login > Rewards > Bonus Points > Catalogue > Select Category
- Hubungi Pusat Panggilan Pengguna kami dengan merujuk kepada nombor di belakang kad anda atau klik di [sini](#)

* Kecuali penebusan Miles Bonus, Mata Ganjaran BIG, Pemindahan Mata dan Pulangan Tunai untuk mengimbangi baki penyata kad kredit, Cukai perkhidmatan dan Yuran tahunan. Penebusan e-baucar melalui CIMB Clicks akan dihantar melalui pos dan bukannya e-mel.

Sila klik di [sini](#) untuk maklumat lanjut

16. **Untuk Mata Bonus yang diperolehi pada kad tambahan, bolehkah ia ditebus?**
Sebarang penebusan Mata Bonus yang diperolehi oleh kad kredit utama dan tambahan, hanya boleh ditebus oleh pemegang kad kredit utama.
17. **Di manakah saya boleh mendapatkan maklumat lanjut mengenai Ganjaran Ahli?**
Sila klik di [sini](#) untuk maklumat lanjut
18. **Di manakah saya boleh melihat terma dan syarat Ganjaran Ahli?**
Terma dan syarat penuh Ganjaran Ahli boleh didapati di [sini](#)
19. **Saya merupakan pelanggan CIMB PRIME/CIMB Preferred dan memegang kedua-dua kad kredit Mata Bonus CIMB Utama dan tambahan, adakah semua Mata Ganjaran Bonus tersedia saya akan dikemas kini dalam penyata yang disatukan?**
Hanya semua Mata Ganjaran Bonus yang diperolehi di bawah kad kredit utama anda akan dikemas kini dalam penyata gabungan anda.