

**IMPORTANT NOTICE DATED 8 DECEMBER 2023  
AMENDMENTS TO THE MEMBER REWARDS PROGRAMME TERMS AND CONDITIONS**

Dear Valued Customers,

Effective 1 January 2024, the Member Rewards Programme Terms and Conditions (“Terms & Conditions”) will be amended. A summary of the amendments to the Terms & Conditions at Section (B) Bonus Points Earned in the Schedule are:

- 1) Revision of “Retail Spending Transaction” definition
- 2) CIMB e Credit Card will no longer earn Bonus Points for eWallet transactions (MCC6540)
- 3) CIMB Travel Credit Cards Bonus Points Earning
- 4) Renumbering of the clauses in Section (B) Bonus Points Earned

For ease of reference, a tabulation of the amendments/revised clauses are set out and underlined (where possible) in the tables below.

**1) Revision of “Retail Spending Transaction” definition**

Clause	Existing Clause	Revised Clause
Revision and renumbering of Clause 5 to 4	5 Retail spending transaction shall mean purchase transactions for goods and services including online purchases for goods and services incurred for personal consumption and not for business purposes and shall not include betting or gaming transactions. For the avoidance of doubt the following transactions shall also not be treated as eligible retail spending transactions for the purposes of earning Bonus Points:-	<u>4</u> Retail spending transaction shall mean purchase transactions for goods and services including online purchases for goods and services incurred for personal consumption and not for business and shall not include betting or gaming <u>or any investment</u> transactions. For the avoidance of doubt the following transactions shall also not be treated as eligible retail spending transactions for the purposes of earning Bonus Points:-

**2) CIMB e Credit Card will no longer earn Bonus Points for eWallet transactions (MCC6540)**

Clause	Existing Clause	Revised Clause
Revision and renumbering of Clause 1.2 to 8.2	1.2 For CIMB e Credit Card, every:-  (a) RM1.00 spent on online transactions (POS entry mode 01 and 10), e-wallet top up/reload (under MCC 4814, 4784, 4789, 5541, 5542, 5968, 6012, 6540, 7372) for selected e-wallet merchants i.e. GrabPay (Merchant description ‘GRABPAY’), Touch’n Go eWallet (Merchant description ‘TNG WALLET’), Boost (Merchant description ‘BOOST’), BigPay (Merchant description ‘BIGPAY’) and Setel (Merchant description ‘SETEL’); contactless payment (POS	<u>8.2</u> For CIMB e Credit Card, every:-  (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), <u>and</u> twelve (12) Bonus Points on eDay; and  (b) RM1.00 spent in all other categories that does not fall into 8.2(a) or (c)

	<p>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), twelve (12) Bonus Points on eDay; and</p> <p>(b) RM1.00 spent in all other categories that does not fall into 1.2(a) or (c) charged to the Credit Cardholder's credit card (e Credit Card) and reflected on the statement will earn one (1) Bonus Point everyday.</p> <p>(c) 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> <ol style="list-style-type: none"> <li>1) Airline spend under MCC 3000 – 3350 and 4511.</li> <li>2) Insurance transactions under MCC 5960, 6300.</li> <li>3) Any spend made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway.</li> </ol> <p>(d) The maximum Bonus Points awarded under e Credit Card is capped at 20,000 Bonus Points per Cardholder, per statement cycle.</p>	<p>charged to the Credit Cardholder's credit card (e Credit Card) and reflected on the statement will earn one (1) Bonus Point everyday.</p> <p>(c) 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> <ol style="list-style-type: none"> <li>(i) Airline spend under MCC 3000 – 3350 and 4511.</li> <li>(ii) Insurance transactions under MCC 5960, 6300.</li> <li>(iii) Any spend made in the United Kingdom, or in the country which is a member of the European Economic Community (EEC) or European Union (EU) including Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway.</li> <li>(iv) <u>e-wallet transactions under MCC 6540.</u></li> </ol> <p>(d) The maximum Bonus Points awarded under e Credit Card is capped at 20,000 Bonus Points per Cardholder, per statement cycle.</p>
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**3) CIMB Travel Credit Cards Bonus Points Earning**

Clause	Existing Clause	Revised Clause																																																
Revision and renumbering of Clause 1.4 to 8.4	1.4 For CIMB Travel World Elite, CIMB Travel World and CIMB Travel Platinum Credit Cards (“Travel Cards”), every RM1.00 spent charged to any of the Travel Cards and reflected on the statement will earn Bonus Points in the manner corresponding to the “Eligible Category Spend” as set out below: <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #cccccc;">Eligible Category Spend</th> <th style="background-color: #cccccc;">CIMB Travel World Elite</th> <th style="background-color: #cccccc;">CIMB Travel World</th> <th style="background-color: #cccccc;">CIMB Travel Platinum</th> </tr> </thead> <tbody> <tr> <td>Overseas</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Airlines</td> <td rowspan="3" style="text-align: center;">Ten (10) Bonus Points</td> <td rowspan="3" style="text-align: center;">Eight (8) Bonus Points</td> <td rowspan="3" style="text-align: center;">Five (5) Bonus Points</td> </tr> <tr> <td>Duty Free</td> </tr> <tr> <td>OctoTravel</td> </tr> <tr> <td>Local Education</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> </tr> <tr> <td>Local Insurance</td> </tr> <tr> <td>Local Utility</td> </tr> <tr> <td>Other Local</td> <td style="text-align: center;">Two (2) Bonus Points</td> <td style="text-align: center;">Two (2) Bonus Points</td> <td style="text-align: center;">Two (2) Bonus Points</td> </tr> </tbody> </table> <p>In the Table above:</p> <ul style="list-style-type: none"> <li>(i) “Overseas” refers to retail transactions made in currency other than Ringgit Malaysia (RM) or falls under Dynamic Currency Conversion (DCC) including online transaction(s);</li> <li>(ii) “Airlines” refers to retail transaction(s) made under merchant category code (MCC) 3000 to 3350 and 4511;</li> <li>(iii) “Duty Free” refers to retail transaction(s) made under the MCC 5309;</li> <li>(iv) “OctoTravel” refers to retail transaction(s) made on OctoTravel website and/or mobile application only under the MCC 4722; and</li> <li>(v) “Other Local” refers to all other local retail categories including online.</li> </ul>	Eligible Category Spend	CIMB Travel World Elite	CIMB Travel World	CIMB Travel Platinum	Overseas				Airlines	Ten (10) Bonus Points	Eight (8) Bonus Points	Five (5) Bonus Points	Duty Free	OctoTravel	Local Education	One (1) Bonus Point	One (1) Bonus Point	One (1) Bonus Point	Local Insurance	Local Utility	Other Local	Two (2) Bonus Points	Two (2) Bonus Points	Two (2) Bonus Points	8.4 For CIMB Travel World Elite, CIMB Travel World and CIMB Travel Platinum Credit Cards (“Travel Cards”), every: - <ul style="list-style-type: none"> <li>(a) RM1.00 spent charged to any of the Travel Cards and reflected on the statement will earn Bonus Points in the manner corresponding to the “Eligible Category Spend” as set out below:</li> </ul> <table border="1" style="margin: 10px auto; width: 80%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #cccccc;">Eligible Category Spend</th> <th style="background-color: #cccccc;">CIMB Travel World Elite</th> <th style="background-color: #cccccc;">CIMB Travel World</th> <th style="background-color: #cccccc;">CIMB Travel Platinum</th> </tr> </thead> <tbody> <tr> <td>Overseas</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Airlines</td> <td rowspan="3" style="text-align: center;">Ten (10) Bonus Points</td> <td rowspan="3" style="text-align: center;">Eight (8) Bonus Points</td> <td rowspan="3" style="text-align: center;">Five (5) Bonus Points</td> </tr> <tr> <td>Duty Free</td> </tr> <tr> <td>OctoTravel</td> </tr> <tr> <td>Local Education</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> <td rowspan="3" style="text-align: center;">One (1) Bonus Point</td> </tr> <tr> <td>Local Insurance</td> </tr> <tr> <td>Local Utility</td> </tr> <tr> <td>Other Local</td> <td style="text-align: center;">Two (2) Bonus Points</td> <td style="text-align: center;">Two (2) Bonus Points</td> <td style="text-align: center;">Two (2) Bonus Points</td> </tr> </tbody> </table> <p>In the Table above:</p> <ul style="list-style-type: none"> <li>(i) “Overseas” refers to retail spending transaction(s) made in currency other than Ringgit Malaysia (RM) or falls under Dynamic Currency Conversion (DCC) including online transaction(s);</li> <li>(ii) “Airlines” refers to retail spending transaction(s) made under merchant category code (MCC) 3000 to 3350 and 4511;</li> <li>(iii) “Duty Free” refers to retail spending transaction(s) made under the MCC 5309;</li> <li>(iv) “OctoTravel” refers to retail spending transaction(s) made on OctoTravel website and/or mobile application only under the MCC 4722;</li> <li>(v) <u>“Local Education” refers to retail spending transaction(s) made in Ringgit Malaysia (RM) for Education payment only under MCC 8211; 8220; 8241; 8244; 8249; 8299 and 8351;</u></li> <li>(vi) <u>“Local Insurance” refers to retail spending transaction(s) made in Ringgit Malaysia (RM) for non-recurring insurance payment only under MCC 5960 and 6300;</u></li> <li>(vii) <u>“Local Utility” refers to retail spending transaction(s) made in Ringgit Malaysia (RM) for non-recurring utility payment only under the MCC 4812 to 4821; 4899 and 4900;</u></li> <li>(viii) “Other Local” refers to all other local retail spending transactions including online transaction(s) that do not fall into any of the categories above.</li> </ul>	Eligible Category Spend	CIMB Travel World Elite	CIMB Travel World	CIMB Travel Platinum	Overseas				Airlines	Ten (10) Bonus Points	Eight (8) Bonus Points	Five (5) Bonus Points	Duty Free	OctoTravel	Local Education	One (1) Bonus Point	One (1) Bonus Point	One (1) Bonus Point	Local Insurance	Local Utility	Other Local	Two (2) Bonus Points	Two (2) Bonus Points	Two (2) Bonus Points
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#### 4) Renumbering of the clauses in Section (B) Bonus Points Earned

Clause	Existing Clause	Revised Clause
Renumbering of Clause 2	2. CIMB may forfeit any Bonus Point earned if any of the credit card accounts are in arrears/ cancelled/ suspended/ terminated	<u>1.</u> CIMB may forfeit any Bonus Point earned if any of the credit card accounts are in arrears/ cancelled/ suspended/ terminated
Renumbering of Clause 3	3. The Bonus Points earned by the Credit Cardholder for the current month statement will be rounded down to the nearest Bonus Point. If any transactions are disputed or alleged to be fraudulent, the Bonus Points earned on such transactions may be reversed or cancelled by CIMB.	<u>2.</u> The Bonus Points earned by the Credit Cardholder for the current month statement will be rounded down to the nearest Bonus Point. If any transactions are disputed or alleged to be fraudulent, the Bonus Points earned on such transactions may be reversed or cancelled by CIMB.
Renumbering of Clause 4	4. The Bonus Points earned by the Credit Cardholder for the current month statement will not be awarded to Credit Cardholder if the Credit Cardholder fails to make the minimum payment due by the payment due date as stated in the Credit Cardholder's previous month statement	<u>3.</u> The Bonus Points earned by the Credit Cardholder for the current month statement will not be awarded to Credit Cardholder if the Credit Cardholder fails to make the minimum payment due by the payment due date as stated in the Credit Cardholder's previous month statement
Renumbering of Clause 6	6. The Bonus Points earned in respect of retail spending transactions and banking transactions transacted in currency other than Ringgit Malaysia (RM) or is a DCC transaction will be calculated based on RM equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB. The Bonus	<u>5.</u> The Bonus Points earned in respect of retail spending transactions and banking transactions transacted in currency other than Ringgit Malaysia (RM) or is a DCC transaction will be calculated based on RM equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB. The

	Points accumulated will be reflected in the monthly statement.	Bonus Points accumulated will be reflected in the monthly statement.
Renumbering of Clause 7	7. The Bonus Points for Cardholders are earned and accumulated on an individual customer basis. For the avoidance of doubt, the Bonus Points earned may be combined between two different debit cards held by the same Debit Cardholders. However, Bonus Points earned by different Debit Cardholders cannot be combined although they may have been tagged to the same Designated Account.	<u>6.</u> The Bonus Points for Cardholders are earned and accumulated on an individual customer basis. For the avoidance of doubt, the Bonus Points earned may be combined between two different debit cards held by the same Debit Cardholders. However, Bonus Points earned by different Debit Cardholders cannot be combined although they may have been tagged to the same Designated Account.
Renumbering of Clause 8	8. The classification of MCC, POS entry mode, recurring payment indicator for auto billing transaction, merchant description are provided by respective merchant's Acquiring Bank. CIMB will not be responsible for any incorrect classification or changes in all the above that may result in differences in the Bonus Point earned from any of the eligible transactions. The Cardholder shall not make any claim for compensation against CIMB for this matter.	<u>7.</u> The classification of MCC, POS entry mode, recurring payment indicator for auto billing transaction, merchant description are provided by respective merchant's Acquiring Bank. CIMB will not be responsible for any incorrect classification or changes in all the above that may result in differences in the Bonus Point earned from any of the eligible transactions. The Cardholder shall not make any claim for compensation against CIMB for this matter.

Thank you.

The Management  
**CIMB Bank Berhad & CIMB Islamic Bank Berhad**