

**Important Notice Date: 14 January 2026**
**Update to CIMB Debit Mastercard Save & Spend Campaign Terms and Conditions**

Dear Valued Customers,

Please be informed that the Terms and Conditions of the CIMB Debit Mastercard Spend and Win Galore Campaign Terms and Conditions will be amended and shall take effect on 3 February 2026.

The amendments are set out in bold and italics per the table below.

Current Clause	Amended Clause
<p>6. To be eligible for the Spend Reward and Save Reward for this Campaign, Eligible Customers must register their participation by sending an 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.</p>	<p>6. To be eligible for the Spend Reward and Save Reward for this Campaign, Eligible Customers must register their participation <b>by completing any one of the following steps:-</b></p> <p><i>i) Enrolling online via the CIMB's web promotional page at <a href="https://www.cimb.com.my/en/personal/promotions/latest-promotions/cimb-debit-mastercard-save-and-spend-campaign.html">https://www.cimb.com.my/en/personal/promotions/latest-promotions/cimb-debit-mastercard-save-and-spend-campaign.html</a>; or</i></p> <p><i>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</i></p> <p><i>iii) Enrolling via the CIMB's OCTO Application by clicking the "Enrol Now" button.</i></p>
<p>7. The Campaign consists of 3 rewards namely:</p> <p>i) Sign Up Reward ii) Spend Reward iii) Save Reward</p>	<p>7. The Campaign consists of 4 rewards namely:</p> <p>i) Sign Up Reward ii) Spend Reward iii) Save Reward <b>iv) Registration Reward</b></p>
<p>-</p>	<p><b><u>Registration Reward</u></b></p> <p><b>44. Eligible Customers who meet the following Registration Reward conditions will be entitled to receive one (1) RM50 Touch N Go eWallet credit ("Registration Reward").</b></p> <p><b>a) Successfully registered their participation in the Campaign using any one of the methods mentioned in Clause 6i, ii or iii; and</b></p> <p><b>b) Must have a valid CIMB Current Account/-i / Savings Account/-i /Daily Unrestricted</b></p>

***Investment Account-i ("DURIAN-i Account") and CIMB Debit Mastercard during the Campaign Period***

**Table C: Registration Reward Campaign Weeks and Number of Winners Per Week**

Campaign Week	Registration Date	Number of Winners	Registration Reward
Week 1	1 - 7 December 2025	120	
Week 2	8 - 14 December 2025	120	
Week 3	15 - 21 December 2025	120	
Week 4	22 - 28 December 2025	120	
Week 5	29 December 2025 - 4 January 2026	120	
Week 6	5 - 11 January 2026	120	
Week 7	12 - 18 January 2026	120	
Week 8	19 - 25 January 2026	120	
Week 9	26 January - 1 February 2026	120	
Week 10	2 - 8 February 2026	120	
Week 11	9 - 15 February 2026	120	
Week 12	16 - 22 February 2026	120	
Week 13	23 - 28 February 2026	120	Touch N Go eWallet credit worth RM50

45. ***Winners of the Registration Reward will be selected using CIMB's automated selection system ("Potential Registration Reward Winners").***
46. ***Potential Registration Reward 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.***
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. ***Entries of Potential Registration Reward 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 Registration Reward. CIMB***

	<p><i>is entitled to select the next qualified Potential Registration Reward Winner as a substitute.</i></p> <p><b>49. Each Eligible Customer is entitled to only one (1) Registration Reward per customer throughout the Campaign Period regardless of number of successfully registrations recorded.</b></p> <p><b>50. The Registration Reward will be fulfilled within 90 working days after 28 February 2026 and the Registration Reward Winners will be notified via SMS or email.</b></p>
<p>45. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Applicable Prizes, Cashback and Bonus Interest/Profit will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Prize:</p> <ul style="list-style-type: none"> <li>a. The Eligible Customer(s) are in breach of the terms and conditions governing the CIMB Current/Savings Account/-i/DURIAN Account-i and CIMB Debit Mastercard and eligible CIMB Debit Mastercard;</li> <li>b. The CIMB Current/Savings Account/-i and/ or CIMB Debit Mastercard is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or</li> <li>c. The CIMB Current/Savings Account/-i and/ or CIMB Debit Mastercard is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.</li> </ul>	<p>52. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Applicable Prizes / Rewards, Cashback and Bonus Interest/Profit will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Prize:</p> <ul style="list-style-type: none"> <li>a. The Eligible Customer(s) are in breach of the terms and conditions governing the CIMB Current/Savings Account/-i/DURIAN-i Account and CIMB Debit Mastercard;</li> <li>b. The CIMB Current/Savings Account/-i and/or DURIAN-i Account and/ or CIMB Debit Mastercard is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or</li> <li>c. The CIMB Current/Savings Account/-i, DURIAN-i Account and/ or CIMB Debit Mastercard is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.</li> </ul>
<p>51. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Eligible Customer(s):</p> <ul style="list-style-type: none"> <li>a. participation in the Campaign; and/or</li> <li>b. receipt, redemption or use of the Applicable Prizes, cashback and Bonus Interest/Profit ; and/or</li> <li>c. breach or failure to comply with these Terms and Conditions.</li> </ul>	<p>58. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of the Eligible Customer(s):</p> <ul style="list-style-type: none"> <li>a. participation in the Campaign; and/or</li> <li>b. receipt, redemption or use of the Applicable Prizes / Rewards, cashback and Bonus Interest/Profit; and/or</li> <li>c. breach or failure to comply with these Terms and Conditions.</li> </ul>