



20 April 2021

Revised Terms and Conditions for CIMB Virtual Credit Card and CIMB Virtual-i Credit Card

Dear Valued Cardholders,

Please be informed of the revised of Terms and Conditions for **CIMB Virtual Credit Card and CIMB Virtual-i Credit Card**. We hereby give a minimum of twenty-one (21) days’ notice and the revised Terms and Conditions shall take effect on **15 May 2021**.

For ease of reference, we set out a tabulation of the revised clauses as below:

For CIMB Virtual Credit Card Terms and Conditions

Clause	Existing Clause	New Clause
1	The bonus point(s) (“Bonus Point(s)”) available under the CIMB Virtual-i Credit Card (hereinafter called the “VCC”) established by CIMB Islamic Bank Berhad (671380-H) (hereinafter referred to as “CIMB”) shall be subject to the terms and conditions hereinafter set out. The terms and conditions herein shall apply to and be read together with the provisions in the CIMB Cardholder Terms & Conditions (hereinafter referred to as “CIMB Cardholder Agreement”). In the event of any discrepancy or inconsistency between the terms and conditions herein and those contained in the CIMB Cardholder Agreement, these terms and conditions governing the benefits of the VCC shall prevail in so far as they apply to the VCC.	The bonus point(s) (“Bonus Point(s)”) earned under the CIMB Virtual Credit Card, a non physical card that does not require any signature of the cardholder (hereinafter called the “VCC”) established by CIMB BANK BERHAD [197201001799 (13491-P)] (hereinafter referred to as “CIMB”), shall be subject to these terms and conditions and read together with the prevailing Cardholder Terms and Conditions of CIMB. If there is any discrepancy or inconsistency between these terms and conditions and those contained in the Cardholder Terms and Conditions, these terms and conditions governing the benefits of the VCC shall prevail in so far as they apply to the VCC.
2	The pre-condition to hold a VCC is that cardholders MUST hold a valid physical CIMB credit card. The use of the VCC may be terminated by CIMB at its sole and absolute discretion if cardholders do not have any valid physical CIMB credit card. A principal CIMB credit cardholder	The pre-condition to maintain a VCC is that the cardholder MUST hold a valid physical CIMB credit card and MUST be an employee of CIMB or an employee of a company within the CIMB group of companies where the ultimate holding company is CIMB Group

	<p>("Principal") can have only one (1) VCC at any point in time. A supplementary CIMB credit cardholder can have only one (1) VCC per Principal at any point in time.</p>	<p>Holdings Berhad. The use of the VCC may be immediately terminated by CIMB if the cardholder ceases to maintain a valid physical CIMB credit card and/or ceases to be an employee of CIMB. A principal CIMB credit cardholder ("Principal") can have only one (1) VCC at any point in time. A supplementary CIMB credit cardholder can have only one (1) VCC per Principal at any point in time.</p>
7	<p>The assignment of Eligible Transaction Type (as set out in the table above) and/or the determination of the Cardholder's qualifying spend to be entitled for the Bonus Point(s) in respect of each payment transaction is subject to classification by the respective acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Eligible Transaction Type and/or to determine the Cardholder's qualifying spend to the relevant transaction. CIMB shall not be held responsible for any incorrect assignment of the Eligible Transaction Type and/or the determination of the Cardholder's qualifying spend to the relevant transaction that may result in the non-posting of the Bonus Point(s) for transactions at the eligible merchants. The Cardholder shall not be entitled to claim any compensation against CIMB for such non-posting of the Bonus Point(s) due to incorrect assignment by the respective merchant's acquiring bank.</p>	<p>The assignment of Eligible Transaction Type (as set out in the table above) and/or the determination of the Cardholder's qualifying spend to be entitled for the Bonus Point(s) in respect of each payment transaction is subject to classification by the respective acquiring bank. It is the responsibility of the particular acquiring bank to assign the correct Eligible Transaction Type and/or to determine the Cardholder's qualifying amount spent in relation to the relevant Eligible Transaction Type. CIMB shall not be held responsible for any incorrect assignment of the Eligible Transaction Type and/or the determination of the Cardholder's qualifying spend that may result in the non-posting of the Bonus Point(s) for the transactions made at the eligible merchants. The Cardholder shall not be entitled to claim any compensation against CIMB for such non-posting of the Bonus Point(s) due to incorrect assignment by the respective merchant's acquiring bank.</p>
8	<p>If any transactions are being reversed, the reversal will result in the Bonus Point(s) being reversed.</p>	<p>If any transactions on the VCC is reversed, the reversal will result in the Bonus Point(s) being reversed or cancelled by CIMB.</p>
9	<p>Once the VCC application has been processed and approved, the VCC Card Image will be delivered to the Cardholder(s) via the CIMB Email Card Delivery Service (the "Email Delivery"). The Cardholder(s) shall be responsible to ensure that the current and correct contact details, mailing address and email address is stated in the VCC application details to avoid the Card Image being sent to the wrong person. CIMB shall not be responsible in the event of any error made by the</p>	<p>Once the VCC application has been processed and approved, the VCC Card Image will be delivered to the Cardholder's email address via the CIMB Email Card Delivery Service (the "Email Delivery"). The Cardholder(s) shall be responsible to ensure that the Cardholder's personal information including email address provided in the CIMB application form is accurate and correct to avoid the VCC Card Image being sent to the wrong person. CIMB</p>

	<p>Cardholder(s) in the VCC application or if the Cardholder(s) do not receive the Card Image due to the details given by the Cardholder(s) being wrong, inaccurate, not up to-date or not complete. CIMB shall further not be responsible if the Card Image is sent to the contact details as stated in the Cardholder(s) application details and in CIMB records and received by a third party.</p> <p>Even though VCC is not a physical card (does not require a signature on the back of the credit card), the Cardholder(s) shall be fully responsible for complying with all the terms and conditions and shall be bound by them in connection with the usage of their VCC.</p>	<p>shall not be responsible in the event of any error made by the Cardholder(s) in the VCC application or if the Cardholder(s) does not receive the VCC Card Image due to wrong, inaccurate, not up to-date or not complete information given to CIMB. CIMB shall further not be responsible if the VCC Card Image is received and or viewed by a third party where the VCC Card Image is sent to the email address as provided by the Cardholder in the CIMB application form and/or in CIMB records.</p>
10	<p>The VCC, delivered via Email Delivery will be password encrypted. The Cardholder(s) shall enter the relevant password ("Password") in order to view the details via Email Delivery.</p>	<p>The VCC, delivered via Email Delivery will be password encrypted. The Cardholder(s) is required to enter the relevant password ("Password") to open the email attachment sent via Email Delivery in order to view the VCC details.</p>
12b	<p>the Email Account is secure and shall continue to take all measures to ensure their Email Account remains secure so that VCC are not intercepted, accessed or used by any unauthorized person.</p>	<p>the Email Account is secure and shall continue to take all measures to ensure the Email Account remains secure so that VCC details are not intercepted, accessed or used by any unauthorized person.</p>
13	<p>The Cardholder(s) shall, at all times, :-</p> <ul style="list-style-type: none"> a) be responsible for obtaining and using the necessary Internet browser and/or any other hardware and/or software necessary including any new and recent versions thereof, which is necessary to obtain access to Email Delivery; b) be responsible for the maintenance of their Email Account and any account that they may have with a network service provider for their access to the Email Account and/or the Email Delivery; and c) immediately inform CIMB of any changes to their Email Account by contacting the relevant CIMB Bank branch or Contact Centre at +603 6204 7788. 	<p>The Cardholder(s) shall, at all times, :-</p> <ul style="list-style-type: none"> a) be responsible for obtaining and using the necessary Internet browser and/or any other hardware and/or software necessary including any new and recent versions thereof, which is necessary to obtain the access and/or receipt of VCC details via Email Delivery; b) be responsible for the security and maintenance of the Cardholder's Email Account and any account that the Cardholder may have with any network service provider for the Email Account and/or the access and/or receipt of VCC details via Email Delivery; and c) immediately inform the Bank of any changes to the Cardholder's Email Account by contacting the relevant CIMB branch or Contact Centre at +603 6204 7788.

14	<p>The internet transmission lines are not encrypted and that e-mail is not a secure means of transmission and accordingly such unsecure transmission methods involve the risk of possible unauthorized access, alteration or usage of the Card Image or any data contained therein by third parties. CIMB shall not be responsible and liable from such misuse. The Cardholder(s) shall indemnify and hold CIMB free and harmless from all losses, costs, damages and expenses that may be suffered by the Cardholder(s) due to any errors, delays or problems in transmission or unauthorized or illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission unless the same is caused directly by CIMB's gross negligence or wilful default.</p>	<p>Cardholders acknowledge, understand and accept the risk that internet transmission lines are not encrypted and that Email Delivery is not a secure means of transmission and accordingly such unsecure transmission methods involve the risk of possible unauthorized access, alteration or usage of the VCC Card Image or any data contained therein by third parties, and Cardholders agree to indemnify and hold the Bank free and harmless from all losses, costs, damages and expenses that may be suffered due to any errors, delays or problems in transmission or unauthorized or illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission. CIMB shall not be responsible and liable unless due to CIMB's gross negligence or wilful default.</p>
15	<p>CIMB does not make any warranties or representations of any kind with respect to Email Delivery, whether express or implied and including whether the Email Delivery is timely, secure or suitable and the use and access of Email Delivery, the safekeeping of the Password shall be at the Cardholder(s) own risk and liability.</p>	<p>CIMB does not make any warranties or representations of any kind with respect to the use and access of Email Delivery, whether express or implied and including whether the Email Delivery is timely, secure or suitable. The safekeeping of the Password shall be at the Cardholder(s) own risk and liability.</p>
16	<p>CIMB shall not be liable for any and all losses, damages (financial or otherwise) injuries, embarrassments, costs, charges and/or expenses of whatsoever nature, including legal fees, (collectively, "the Losses") howsoever in connection with or arising from the provision of Email Delivery, whether suffered by the Cardholder(s) or any other person including but not limited to Losses arising from or in connection with:</p> <p>-</p>	<p>Unless due to the gross negligence or wilful default of CIMB, CIMB shall not be liable for any and all losses, damages (financial or otherwise) injuries, embarrassments, costs, charges and/or expenses of whatsoever nature, including legal fees, (collectively, "the Losses") in connection with or arising from the receipt of the VCC Card Image via Email Delivery, whether suffered by the Cardholder(s) or any other person including but not limited to Losses arising from or in connection with: -</p>
16 h	<p>any Loss which is caused by or attributable to third parties. even if CIMB had been advised of such Losses, unless the same is caused by CIMB's gross negligence or willful default.</p>	<p>any Losses which are caused by or attributable to third parties; even if CIMB had been advised of such Losses.</p>

17 a	any access, viewing or usage (whether authorized or not) of Email Delivery and the Card Image; and	any access, viewing or usage (whether authorized or not) of the VCC Card Image; and
18	If CIMB is unable to make available the Email Delivery due to causes beyond its control including (but not limited to) equipment, system or transmission link malfunction or failure, fire, flood, explosion, acts of God, acts of terrorism, war (declared or undeclared), accidents, epidemics, strikes, sanctions, lockouts, power blackouts or failure, labour disputes, acts, demands or requirements of the Malaysian Government or by any other causes which it cannot reasonably be expected to avoid, the performance of CIMB's obligations under these terms and conditions shall be suspended for the duration of such events. CIMB shall not be liable for any Loss or delay or inconvenience whatsoever and howsoever caused or arising from or in connection with any of the abovementioned disabling events.	If CIMB is unable to make available the VCC Card Image via the Email Delivery due to causes beyond its control including (but not limited to) equipment, system or transmission link malfunction or failure, fire, flood, explosion, acts of God, acts of terrorism, war (declared or undeclared), accidents, epidemics, strikes, sanctions, lockouts, power blackouts or failure, labour disputes, acts, demands or requirements of the Malaysian Government or by any other causes which it cannot reasonably be expected to avoid, the performance of CIMB's obligation to deliver the VCC Card Image via Email Delivery shall be suspended for the duration of such events. CIMB shall not be liable for any Loss or delay or inconvenience whatsoever and howsoever caused or arising from or in connection with any of the abovementioned disabling events.
19	The VCC is issued for use in connection with the facilities made available by CIMB from time to time at its absolute discretion including but not limited to the payment for any online purchase of goods and/or services. Retail purchase of goods and/or services and cash advances cannot be performed with the VCC.	The VCC is issued for use in connection with the facilities made available by CIMB and eligible merchants from time to time including but not limited to the payment for any online purchase of goods and/or services. Retail purchase of goods and/or services and cash advances cannot be performed with the VCC.
21	Entry of your VCC information on the internet shall be sufficient proof of the authenticity of such instructions. CIMB is under no obligation to verify the identity or the authority of the person entering the VCC information and CIMB shall not be liable for acting on such use of the VCC regardless of whether the person is authorized or unauthorized and regardless of the circumstances prevailing at the time of the transaction. CIMB, however reserves the right not to process any such transaction over the internet if CIMB has any reason to doubt its	Entry of the VCC information on the VCC Card Image i.e. the card number, expiry date and CVV number on the internet transaction page shall be sufficient proof of your identity and the authenticity of such instructions. CIMB is under no obligation to verify the identity or the authority of the person entering the VCC information and CIMB shall not be liable for acting on such use of the VCC and/or the VCC information regardless of whether the person is authorized or unauthorized and

	<p>authenticity or if in CIMB's opinion it is suspicious in nature, unlawful or otherwise improper to do so or for any other reason. Notwithstanding the above, CIMB reserves the right to block, suspend or decline any transactions at its sole and absolute discretion.</p>	<p>regardless of the circumstances prevailing at the time of the transaction. CIMB however reserves the right not to process any such transaction over the internet if CIMB has any reason to doubt its authenticity or if in CIMB's opinion it is suspicious in nature, unlawful or otherwise improper to do so or for any other reason. Notwithstanding the above, CIMB reserves the right to block, suspend or decline any transactions at its discretion.</p>																																
<p>22 (new clause)</p>		<p>Upon resignation and/or termination of your employment with CIMB and or your employment with a company within the CMB group of companies where the ultimate holding company is CIMB Group Holdings Berhad, CIMB reserves the right to terminate and/or cancel your VCC with immediate effect.</p>																																
<p>22 to 23</p>	<p>The VCC card limit is defaulted at 10% of the Cardholder(s)' existing CIMB credit card credit limit approved by CIMB. The default VCC credit limit may be changed at any time by the Cardholder(s).</p> <table border="1" data-bbox="317 878 1062 1349"> <thead> <tr> <th></th> <th>Principal - Customer A</th> <th>Supplementary to Customer A</th> <th>Principal - Customer B</th> </tr> </thead> <tbody> <tr> <td>Credit Limit</td> <td>RM30,000</td> <td>A</td> <td>RM30,000</td> </tr> <tr> <td>Platinum</td> <td>RM30,000</td> <td>RM1,000 (Set by Principal)</td> <td>RM30,000</td> </tr> <tr> <td>Petronas Platinum</td> <td>RM20,000</td> <td>RM20,000 (share limit with Principal as no set during application)</td> <td>RM30,000</td> </tr> </tbody> </table>		Principal - Customer A	Supplementary to Customer A	Principal - Customer B	Credit Limit	RM30,000	A	RM30,000	Platinum	RM30,000	RM1,000 (Set by Principal)	RM30,000	Petronas Platinum	RM20,000	RM20,000 (share limit with Principal as no set during application)	RM30,000	<p>The VCC card limit is defaulted at 10% of the Cardholder(s)' existing CIMB credit card credit limit approved by CIMB. The default VCC credit limit may be changed at any time by the Cardholder(s).</p> <table border="1" data-bbox="1171 878 1948 1349"> <thead> <tr> <th></th> <th>Principal - Customer A</th> <th>Supplementary to Customer A</th> <th>Principal - Customer B</th> </tr> </thead> <tbody> <tr> <td>Credit Limit</td> <td>RM30,000</td> <td>A</td> <td>RM30,000</td> </tr> <tr> <td>Platinum</td> <td>RM30,000</td> <td>RM1,000 (Set by Principal)</td> <td>RM30,000</td> </tr> <tr> <td>Petronas Platinum</td> <td>RM20,000</td> <td>RM20,000 (share same limit with Principal as no setting of limit made by Principal during application)</td> <td>RM30,000</td> </tr> </tbody> </table>		Principal - Customer A	Supplementary to Customer A	Principal - Customer B	Credit Limit	RM30,000	A	RM30,000	Platinum	RM30,000	RM1,000 (Set by Principal)	RM30,000	Petronas Platinum	RM20,000	RM20,000 (share same limit with Principal as no setting of limit made by Principal during application)	RM30,000
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	VCC – default limit	RM3,000	RM3,000 (until Principal sets a different limit)	RM3,000		VCC – default limit	RM3,000	RM3,000 (until Principal sets a different limit)	RM3,000
23 to 24	All Bonus Point(s) afforded to the Cardholders are in lieu of cash rebate and/or any other rewards usually associated with CIMB’s other credit cards. Unless otherwise expressly stated, where a Cardholder is granted Bonus Point(s), that Cardholder shall not be entitled to cash rebate and/or any other rewards usually associated with CIMB’s other credit cards. No takaful coverage or any other benefits are also available under the VCC.				All Bonus Point(s) awarded to the Cardholder(s) are in lieu of cash rebate and/or any other rewards usually associated with CIMB’s other credit cards. Unless otherwise expressly stated, where a Cardholder is granted Bonus Point(s), that Cardholder shall not be entitled to cash rebate and/or any other rewards usually associated with CIMB’s other credit cards. No insurance coverage or any other benefits are also available under the VCC.				
24 to 25	The Bonus Point(s) earned by the Cardholders for the current month will be calculated (rounded down to the nearest Bonus Point(s)) and will be posted to the Cardholders’ VCC account. If any transactions are disputed or alleged to be fraudulent, the Bonus Point(s) earned on such transactions may be reversed or cancelled by CIMB at its sole and absolute discretion.				The Bonus Point(s) earned by the Cardholders for the current month will be calculated (rounded down to the nearest Bonus Point(s)) and will be posted to the Cardholders’ VCC account. If any transactions are disputed or alleged to be fraudulent, the Bonus Point(s) earned on such transactions may be reversed or cancelled by CIMB at its discretion.				
25 to 26	The Bonus Point(s) earned by the Cardholders for the current month statement will not be awarded to the Cardholder in the event the Cardholders fail to make the minimum payment due by the payment due date as stated in the Cardholders’ previous month statement.				The Bonus Point(s) earned by the Cardholder(s) for the current month statement will not be awarded to the Cardholder(s) in the event the Cardholder(s) fails to make the minimum payment due by the payment due date as stated in the Cardholder’s monthly statement.				
26 to 27	The following transactions are herein expressly excluded and no Bonus Point(s) will be granted in respect of them:- a) Quasi Cash transactions - (example: betting and/or gaming transactions); b) Late payment charges, reversals, fraudulent retail transactions and other fees and charges;				No Bonus Points will be given for the following transactions:- a) Quasi Cash transactions - (example: betting and/or gaming transactions); b) Late payment charges, reversals, fraudulent retail transactions and other fees and charges; c) Lump sum repayment of the original transaction amount which the Cardholders have previously elected to make				

- c) Lump sum repayment of the original transaction amount which the Cardholders have previously elected to make repayment of such original transaction by monthly installments under any installment payment facility provided by CIMB or other banks where CIMB elects to grant the Cardholders the Bonus Point(s) on the original transaction;
- d) Instalment Payment Plan transactions;
- e) Recurring Payment transactions;
- f) Payments to charity under designated MCC 8398 - Charitable and social service organisations; and
- g) Any government related payments under designated MCC below:-

9211	Court costs, including alimony and child
9222	Fines
9223	Bail and bond payments
9311	Tax payments
9399	Government services
9402	Postal services – government only
9405	Intra-Government Purchases-

Any determination by CIMB as to whether a transaction(s) falls within Clause 26 (a) to (g) and are excluded from the entitlement to Bonus Point(s) shall be final and conclusive and shall not be challenged in any manner whatsoever.

repayment of such original transaction by monthly installments under any installment payment facility provided by CIMB or other banks where CIMB elects to grant the Cardholders the Bonus Point(s) on the original transaction;

- d) Instalment Payment Plan transactions;
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CIMB's determination as to whether a transaction(s) falls within Clause 27 (a) to (g) and are excluded from the entitlement to Bonus Point(s) shall be final and conclusive unless there is manifest error.

27 to 28

CIMB reserves the absolute right and discretion at any time without having to assign any reason to the Cardholders to suspend for a definite period or indefinitely, cancel and/or terminate the Bonus Point(s) made available and/or any other benefits available under the VCC (if any) upon giving adequate prior notice. Without limiting the generality of the foregoing provisions CIMB will not be liable for the suspension, cancellation or termination of the Bonus Point(s) granted or any benefits available there under nor for any losses or damages whatsoever and howsoever incurred by the Cardholders as a direct or indirect result of the act of suspension, cancellation or termination.

CIMB may suspend or cancel the Bonus Point(s) made available and/or any other benefits available under the VCC (if any) by giving the Cardholder(s) twenty-one (21) calendar days prior notice. Suspension or cancellation does not entitle any of the Cardholder(s) to any claim or compensation. Without limiting the generality of the foregoing provisions, CIMB will not be liable for the suspension or cancellation of the Bonus Point(s) made available and/or any other benefits available there under nor for any losses or damages whatsoever and howsoever incurred by the Cardholders as a direct or indirect result of the act of the suspension or cancellation.

28 to 29	CIMB reserves the right upon giving twenty-one (21) calendar days prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (hereinafter called the "Amendment") any of these terms and conditions. Any Amendment to the provisions herein shall be binding on the Cardholders and CIMB is deemed to have notified the Cardholders of the Amendment by: (i) its display at CIMB's premises or website regarding the Amendment where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Cardholders upon request; or (ii) by a notice being sent by CIMB to the Cardholders' last known address; or (iii) advertised in one newspaper of CIMB's choice; or (iv) via electronic mail or by any other means of notification which CIMB may select and the Amendment shall be deemed binding on the Cardholder as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification.	CIMB reserves the right upon giving twenty-one (21) calendar days prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (hereinafter called the "Amendment") any of these terms and conditions. Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.
29 to 30	These Terms and Conditions shall prevail over any representations contained in any other promotional or advertising materials advertising the VCC.	These Terms and Conditions shall prevail over any inconsistent terms or representations contained in any other promotional or advertising materials advertising the VCC.
30	If there is/(are) any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of these terms and conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Cardholder and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the terms and conditions shall govern the operation of the VCC, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.	Clause has been removed
31 (new clause)		For feedback and/or complaints relating to the VCC programme , Cardholder(s) may contact the Bank's Customer Resolution Unit at the following address ,telephone number and email address:

		Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan, Malaysia. Tel: + 603 - 6204 7788 Email address: cru@cimb.com
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For CIMB Virtual-i Credit Card Terms and Conditions

Clause	Existing Clause	New Clause
1	The bonus point(s) (“Bonus Point(s)”) available under the CIMB Virtual-i Credit Card (hereinafter called the “VCC”) established by CIMB Islamic Bank Berhad (671380-H) (hereinafter referred to as “CIMB”) shall be subject to the terms and conditions hereinafter set out. The terms and conditions herein shall apply to and be read together with the provisions in the CIMB Cardholder Terms & Conditions (hereinafter referred to as “CIMB Cardholder Agreement”). In the event of any discrepancy or inconsistency between the terms and conditions herein and those contained in the CIMB Cardholder Agreement, these terms and conditions governing the benefits of the VCC shall prevail in so far as they apply to the VCC.	The bonus point(s) (“Bonus Point(s)”) earned under the CIMB Virtual-i Credit Card, a non physical card that does not require any signature of the cardholder (hereinafter called the “VCC”) established by CIMB Islamic Bank Berhad [200401032872 (671380-H)] (hereinafter referred to as “CIMB”), shall be subject to these terms and conditions and read together with the prevailing Cardholder Terms and Conditions of CIMB. If there is any discrepancy or inconsistency between these terms and conditions and those contained in the Cardholder Terms and Conditions, these terms and conditions governing the benefits of the VCC shall prevail in so far as they apply to the VCC.
2	The pre-condition to hold a VCC is that cardholders MUST hold a valid physical CIMB credit card. The use of the VCC may be terminated by CIMB at its sole and absolute discretion if cardholders do not have any valid physical CIMB credit card. A principal CIMB credit cardholder (“Principal”) can have only one (1) VCC at any point in time. A supplementary CIMB credit cardholder can have only one (1) VCC per Principal at any point in time.	The pre-condition to maintain a VCC is that the cardholder MUST hold a valid physical CIMB credit card and MUST be an employee of CIMB or an employee of a company within the CIMB group of companies where the ultimate holding company is CIMB Group Holdings Berhad. The use of the VCC may be immediately terminated by CIMB if the cardholder ceases to maintain a valid physical CIMB credit card and/or ceases to be an employee of CIMB. A principal CIMB credit cardholder (“Principal”) can have only one (1) VCC at any point in time. A supplementary CIMB credit cardholder can have only one (1) VCC per Principal at any point in time.

4	<p>Subject to these terms and conditions, a Cardholder will be awarded with Bonus Point(s) for transactions made at eligible merchants as stated in the table below:-</p> <table border="1" data-bbox="325 370 1073 954"> <thead> <tr> <th>Categories</th> <th>Bonus Points for every RM1 equivalent spend</th> <th>Eligible Transactions Type</th> <th>Exclusion from Bonus Point(s)</th> </tr> </thead> <tbody> <tr> <td>Online Spend in</td> <td>5X</td> <td>POSMODE 81 Online spend in</td> <td rowspan="2">Excluding: <ul style="list-style-type: none"> Airlines (MCC 3000-3299, 4511) Insurance (MCC 5960, 6300) </td> </tr> <tr> <td>Online Spend in Local Currency</td> <td>1X</td> <td> <ul style="list-style-type: none"> POSMODE 81 Online spend in Ringgit Malaysia (RM) </td> </tr> </tbody> </table>	Categories	Bonus Points for every RM1 equivalent spend	Eligible Transactions Type	Exclusion from Bonus Point(s)	Online Spend in	5X	POSMODE 81 Online spend in	Excluding: <ul style="list-style-type: none"> Airlines (MCC 3000-3299, 4511) Insurance (MCC 5960, 6300) 	Online Spend in Local Currency	1X	<ul style="list-style-type: none"> POSMODE 81 Online spend in Ringgit Malaysia (RM) 	<p>Subject to these terms and conditions, a Cardholder will be awarded with Bonus Point(s) for transactions made at eligible merchants as stated in the table below:-</p> <table border="1" data-bbox="1188 370 1936 954"> <thead> <tr> <th>Categories</th> <th>Bonus Points for every RM1 equivalent spend</th> <th>Eligible Transactions Type</th> <th>Exclusion from Bonus Point(s)</th> </tr> </thead> <tbody> <tr> <td>Online Spend in</td> <td>5X</td> <td>POSMODE 81 Online spend in</td> <td rowspan="2">Excluding: <ul style="list-style-type: none"> Airlines (MCC 3000-3299, 4511) Takaful (MCC 5960, 6300) </td> </tr> <tr> <td>Online Spend in Local Currency</td> <td>1X</td> <td> <ul style="list-style-type: none"> POSMODE 81 Online spend in Ringgit Malaysia (RM) </td> </tr> </tbody> </table>	Categories	Bonus Points for every RM1 equivalent spend	Eligible Transactions Type	Exclusion from Bonus Point(s)	Online Spend in	5X	POSMODE 81 Online spend in	Excluding: <ul style="list-style-type: none"> Airlines (MCC 3000-3299, 4511) Takaful (MCC 5960, 6300) 	Online Spend in Local Currency	1X	<ul style="list-style-type: none"> POSMODE 81 Online spend in Ringgit Malaysia (RM)
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7	<p>The assignment of Eligible Transaction Type (as set out in the table above) and/or the determination of the Cardholder's qualifying spend to be entitled for the Bonus Point(s) in respect of each payment transaction is subject to classification by the respective acquiring bank and it is the responsibility of the particular acquiring bank to assign the correct Eligible Transaction Type and/or to determine the Cardholder's qualifying spend to the relevant transaction. CIMB shall not be held responsible for any incorrect assignment of the Eligible Transaction Type and/or the determination of the Cardholder's qualifying spend to the relevant transaction that may result in the non-posting of the Bonus Point(s) for transactions at the eligible merchants. The</p>	<p>The assignment of Eligible Transaction Type (as set out in the table above) and/or the determination of the Cardholder's qualifying spend to be entitled for the Bonus Point(s) in respect of each payment transaction is subject to classification by the respective acquiring bank. It is the responsibility of the particular acquiring bank to assign the correct Eligible Transaction Type and/or to determine the Cardholder's qualifying amount spent in relation to the relevant Eligible Transaction Type. CIMB shall not be held responsible for any incorrect assignment of the Eligible Transaction Type and/or the determination of the Cardholder's qualifying spend that may result in the non-posting of the Bonus Point(s) for</p>																						

	Cardholder shall not be entitled to claim any compensation against CIMB for such non-posting of the Bonus Point(s) due to incorrect assignment by the respective merchant's acquiring bank.	the transactions made at the eligible merchants. The Cardholder shall not be entitled to claim any compensation against CIMB for such non-posting of the Bonus Point(s) due to incorrect assignment by the respective merchant's acquiring bank.
8	If any transactions are being reversed, the reversal will result in the Bonus Point(s) being reversed.	If any transactions on the VCC is reversed, the reversal will result in the Bonus Point(s) being reversed or cancelled by CIMB.
9	<p>Once the VCC application has been processed and approved, the VCC Card Image will be delivered to the Cardholder(s) via the CIMB Email Card Delivery Service (the "Email Delivery"). The Cardholder(s) shall be responsible to ensure that the current and correct contact details, mailing address and email address is stated in the VCC application details to avoid the Card Image being sent to the wrong person. CIMB shall not be responsible in the event of any error made by the Cardholder(s) in the VCC application or if the Cardholder(s) do not receive the Card Image due to the details given by the Cardholder(s) being wrong, inaccurate, not up to-date or not complete. CIMB shall further not be responsible if the Card Image is sent to the contact details as stated in the Cardholder(s) application details and in CIMB records and received by a third party.</p> <p>Even though VCC is not a physical card (does not require a signature on the back of the credit card), the Cardholder(s) shall be fully responsible for complying with all the terms and conditions and shall be bound by them in connection with the usage of their VCC.</p>	<p>Once the VCC application has been processed and approved, the VCC Card Image will be delivered to the Cardholder's email address via the CIMB Email Card Delivery Service (the "Email Delivery"). The Cardholder(s) shall be responsible to ensure that the Cardholder's personal information including email address provided in the CIMB application form is accurate and correct to avoid the VCC Card Image being sent to the wrong person. CIMB shall not be responsible in the event of any error made by the Cardholder(s) in the VCC application or if the Cardholder(s) does not receive the VCC Card Image due to wrong, inaccurate, not up to-date or not complete information given to CIMB. CIMB shall further not be responsible if the VCC Card Image is received and or viewed by a third party where the VCC Card Image is sent to the email address as provided by the Cardholder in the CIMB application form and/or in CIMB records.</p>
10	The VCC, delivered via Email Delivery will be password encrypted. The Cardholder(s) shall enter the relevant password ("Password") in order to view the details via Email Delivery.	The VCC, delivered via Email Delivery will be password encrypted. The Cardholder(s) is required to enter the relevant password ("Password") to open the email attachment sent via Email Delivery in order to view the VCC details.
12b	the Email Account is secure and shall continue to take all measures to ensure their Email Account remains secure so that VCC are not intercepted, accessed or used by any unauthorized person.	the Email Account is secure and shall continue to take all measures to ensure the Email Account remains secure so that VCC details are not intercepted, accessed or used by any unauthorized person.

13	<p>The Cardholder(s) shall, at all times, :-</p> <ul style="list-style-type: none"> d) be responsible for obtaining and using the necessary Internet browser and/or any other hardware and/or software necessary including any new and recent versions thereof, which is necessary to obtain access to Email Delivery; e) be responsible for the maintenance of their Email Account and any account that they may have with a network service provider for their access to the Email Account and/or the Email Delivery; and f) immediately inform CIMB of any changes to their Email Account by contacting the relevant CIMB Bank branch or Contact Centre at +603 6204 7788. 	<p>The Cardholder(s) shall, at all times, :-</p> <ul style="list-style-type: none"> d) be responsible for obtaining and using the necessary Internet browser and/or any other hardware and/or software necessary including any new and recent versions thereof, which is necessary to obtain the access and/or receipt of VCC details via Email Delivery; e) be responsible for the security and maintenance of the Cardholder's Email Account and any account that the Cardholder may have with any network service provider for the Email Account and/or the access and/or receipt of VCC details via Email Delivery; and f) immediately inform the Bank of any changes to the Cardholder's Email Account by contacting the relevant CIMB branch or Contact Centre at +603 6204 7788.
14	<p>The internet transmission lines are not encrypted and that e-mail is not a secure means of transmission and accordingly such unsecure transmission methods involve the risk of possible unauthorized access, alteration or usage of the Card Image or any data contained therein by third parties. CIMB shall not be responsible and liable from such misuse. The Cardholder(s) shall indemnify and hold CIMB free and harmless from all losses, costs, damages and expenses that may be suffered by the Cardholder(s) due to any errors, delays or problems in transmission or unauthorized or illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission unless the same is caused directly by CIMB's gross negligence or wilful default.</p>	<p>Cardholders acknowledge, understand and accept the risk that internet transmission lines are not encrypted and that Email Delivery is not a secure means of transmission and accordingly such unsecure transmission methods involve the risk of possible unauthorized access, alteration or usage of the VCC Card Image or any data contained therein by third parties, and Cardholders agree to indemnify and hold the Bank free and harmless from all losses, costs, damages and expenses that may be suffered due to any errors, delays or problems in transmission or unauthorized or illegal interception, alteration, manipulation of electronic data or otherwise caused by using e-mail as a means of transmission. CIMB shall not be responsible and liable unless due to CIMB's gross negligence or wilful default.</p>
15	<p>CIMB does not make any warranties or representations of any kind with respect to Email Delivery, whether express or implied and including whether the Email Delivery is timely, secure or suitable and</p>	<p>CIMB does not make any warranties or representations of any kind with respect to the use and access of Email Delivery, whether express or implied and including whether the Email Delivery is</p>

	the use and access of Email Delivery, the safekeeping of the Password shall be at the Cardholder(s) own risk and liability.	timely, secure or suitable. The safekeeping of the Password shall be at the Cardholder(s) own risk and liability.
16	CIMB shall not be liable for any and all losses, damages (financial or otherwise) injuries, embarrassments, costs, charges and/or expenses of whatsoever nature, including legal fees, (collectively, "the Losses") howsoever in connection with or arising from the provision of Email Delivery, whether suffered by the Cardholder(s) or any other person including but not limited to Losses arising from or in connection with: -	Unless due to the gross negligence or wilful default of CIMB, CIMB shall not be liable for any and all losses, damages (financial or otherwise) injuries, embarrassments, costs, charges and/or expenses of whatsoever nature, including legal fees, (collectively, "the Losses") in connection with or arising from the receipt of the VCC Card Image via Email Delivery, whether suffered by the Cardholder(s) or any other person including but not limited to Losses arising from or in connection with: -
16 h	any Loss which is caused by or attributable to third parties. even if CIMB had been advised of such Losses, unless the same is caused by CIMB's gross negligence or willful default.	any Losses which are caused by or attributable to third parties; even if CIMB had been advised of such Losses.
17 a	any access, viewing or usage (whether authorized or not) of Email Delivery and the Card Image; and	any access, viewing or usage (whether authorized or not) of the VCC Card Image; and
18	If CIMB is unable to make available the Email Delivery due to causes beyond its control including (but not limited to) equipment, system or transmission link malfunction or failure, fire, flood, explosion, acts of God, acts of terrorism, war (declared or undeclared), accidents, epidemics, strikes, sanctions, lockouts, power blackouts or failure, labour disputes, acts, demands or requirements of the Malaysian Government or by any other causes which it cannot reasonably be expected to avoid, the performance of CIMB's obligations under these terms and conditions shall be suspended for the duration of such events. CIMB shall not be liable for any Loss or delay or inconvenience whatsoever and howsoever caused or arising from or in connection with any of the abovementioned disabling events.	If CIMB is unable to make available the VCC Card Image via the Email Delivery due to causes beyond its control including (but not limited to) equipment, system or transmission link malfunction or failure, fire, flood, explosion, acts of God, acts of terrorism, war (declared or undeclared), accidents, epidemics, strikes, sanctions, lockouts, power blackouts or failure, labour disputes, acts, demands or requirements of the Malaysian Government or by any other causes which it cannot reasonably be expected to avoid, the performance of CIMB's obligation to deliver the VCC Card Image via Email Delivery shall be suspended for the duration of such events. CIMB shall not be liable for any Loss or delay or inconvenience whatsoever and howsoever caused or arising from or in connection with any of the abovementioned disabling events.

19	<p>The VCC is issued for use in connection with the facilities made available by CIMB from time to time at its absolute discretion including but not limited to the payment for any online purchase of goods and/or services. Retail purchase of goods and/or services and cash advances cannot be performed with the VCC.</p>	<p>The VCC is issued for use in connection with the facilities made available by CIMB and eligible merchants from time to time including but not limited to the payment for any online purchase of goods and/or services. Retail purchase of goods and/or services and cash advances cannot be performed with the VCC.</p>
21	<p>Entry of your VCC information on the internet shall be sufficient proof of the authenticity of such instructions. CIMB is under no obligation to verify the identity or the authority of the person entering the VCC information and CIMB shall not be liable for acting on such use of the VCC regardless of whether the person is authorized or unauthorized and regardless of the circumstances prevailing at the time of the transaction. CIMB, however reserves the right not to process any such transaction over the internet if CIMB has any reason to doubt its authenticity or if in CIMB's opinion it is suspicious in nature, unlawful or otherwise improper to do so or for any other reason. Notwithstanding the above, CIMB reserves the right to block, suspend or decline any transactions at its sole and absolute discretion.</p>	<p>Entry of the VCC information on the VCC Card Image i.e. the card number, expiry date and CVV number on the internet transaction page shall be sufficient proof of your identity and the authenticity of such instructions. CIMB is under no obligation to verify the identity or the authority of the person entering the VCC information and CIMB shall not be liable for acting on such use of the VCC and/or the VCC information regardless of whether the person is authorized or unauthorized and regardless of the circumstances prevailing at the time of the transaction. CIMB however reserves the right not to process any such transaction over the internet if CIMB has any reason to doubt its authenticity or if in CIMB's opinion it is suspicious in nature, unlawful or otherwise improper to do so or for any other reason. Notwithstanding the above, CIMB reserves the right to block, suspend or decline any transactions at its discretion.</p>
22 New Clause Added		<p>Upon resignation and/or termination of your employment with CIMB and or your employment with a company within the CMB group of companies where the ultimate holding company is CIMB Group Holdings Berhad, CIMB reserves the right to terminate and/or cancel your VCC with immediate effect.</p>

22 to 23	<p>The VCC card limit is defaulted at 10% of the Cardholder(s)' existing CIMB credit card credit limit approved by CIMB. The default VCC credit limit may be changed at any time by the Cardholder(s).</p> <table border="1" data-bbox="317 334 1062 948"> <thead> <tr> <th></th> <th>Principal - Customer A</th> <th>Supplementary to Customer A</th> <th>Principal – Customer B</th> </tr> </thead> <tbody> <tr> <td>Credit Limit</td> <td>RM30,000</td> <td>A</td> <td>RM30,000</td> </tr> <tr> <td>Platinum</td> <td>RM30,000</td> <td>RM1,000 (Set by Principal)</td> <td>RM30,000</td> </tr> <tr> <td>Enrich Platinum</td> <td>RM20,000</td> <td>RM20,000 (share limit with Principal as no set during application)</td> <td>RM30,000</td> </tr> <tr> <td>VCC – default limit</td> <td>RM3,000</td> <td>RM3,000 (until Principal sets a different limit)</td> <td>RM3,000</td> </tr> </tbody> </table>		Principal - Customer A	Supplementary to Customer A	Principal – Customer B	Credit Limit	RM30,000	A	RM30,000	Platinum	RM30,000	RM1,000 (Set by Principal)	RM30,000	Enrich Platinum	RM20,000	RM20,000 (share limit with Principal as no set during application)	RM30,000	VCC – default limit	RM3,000	RM3,000 (until Principal sets a different limit)	RM3,000	<p>The VCC card limit is defaulted at 10% of the Cardholder(s)' existing CIMB credit card credit limit approved by CIMB. The default VCC credit limit may be changed at any time by the Cardholder(s).</p> <table border="1" data-bbox="1171 370 1948 984"> <thead> <tr> <th></th> <th>Principal - Customer A</th> <th>Supplementary to Customer A</th> <th>Principal – Customer B</th> </tr> </thead> <tbody> <tr> <td>Credit Limit</td> <td>RM30,000</td> <td>A</td> <td>RM30,000</td> </tr> <tr> <td>Platinum</td> <td>RM30,000</td> <td>RM1,000 (Set by Principal)</td> <td>RM30,000</td> </tr> <tr> <td>Petronas Platinum</td> <td>RM20,000</td> <td>RM20,000 (share same limit with Principal as no setting of limit made by Principal during application)</td> <td>RM30,000</td> </tr> <tr> <td>VCC – default limit</td> <td>RM3,000</td> <td>RM3,000 (until Principal sets a different limit)</td> <td>RM3,000</td> </tr> </tbody> </table>		Principal - Customer A	Supplementary to Customer A	Principal – Customer B	Credit Limit	RM30,000	A	RM30,000	Platinum	RM30,000	RM1,000 (Set by Principal)	RM30,000	Petronas Platinum	RM20,000	RM20,000 (share same limit with Principal as no setting of limit made by Principal during application)	RM30,000	VCC – default limit	RM3,000	RM3,000 (until Principal sets a different limit)	RM3,000
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23 to 24	<p>All Bonus Point(s) afforded to the Cardholders are in lieu of cash rebate and/or any other rewards usually associated with CIMB's other credit cards. Unless otherwise expressly stated, where a Cardholder is granted Bonus Point(s), that Cardholder shall not be entitled to cash rebate and/or any other rewards usually associated with CIMB's other credit cards. No takaful coverage or any other benefits are also available under the VCC.</p>	<p>All Bonus Point(s) awarded to the Cardholder(s) are in lieu of cash rebate and/or any other rewards usually associated with CIMB's other credit cards. Unless otherwise expressly stated, where a Cardholder is granted Bonus Point(s), that Cardholder shall not be entitled to cash rebate and/or any other rewards usually associated with CIMB's other credit cards. No insurance coverage or any other benefits are also available under the VCC.</p>																																								
24 to 25	<p>The Bonus Point(s) earned by the Cardholders for the current month will be calculated (rounded down to the nearest Bonus Point(s)) and will be posted to the Cardholders' VCC account. If any transactions are</p>	<p>The Bonus Point(s) earned by the Cardholders for the current month will be calculated (rounded down to the nearest Bonus Point(s)) and will be posted to the Cardholders' VCC account. If</p>																																								

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25 to 26	The Bonus Point(s) earned by the Cardholders for the current month statement will not be awarded to the Cardholder in the event the Cardholders fail to make the minimum payment due by the payment due date as stated in the Cardholders' previous month statement.	The Bonus Point(s) earned by the Cardholder(s) for the current month statement will not be awarded to the Cardholder(s) in the event the Cardholder(s) fails to make the minimum payment due by the payment due date as stated in the Cardholder's monthly statement.																						
26 to 27	<p>The following transactions are herein expressly excluded and no Bonus Point(s) will be granted in respect of them:-</p> <ul style="list-style-type: none"> h) Quasi Cash transactions - (example: betting and/or gaming transactions); i) Late payment charges, reversals, fraudulent retail transactions and other fees and charges; j) Lump sum repayment of the original transaction amount which the Cardholders have previously elected to make repayment of such original transaction by monthly installments under any installment payment facility provided by CIMB or other banks where CIMB elects to grant the Cardholders the Bonus Point(s) on the original transaction; k) Instalment Payment Plan transactions; l) Recurring Payment transactions; m) Payments to charity under designated MCC 8398 - Charitable and social service organisations; and n) Any government related payments under designated MCC below:- <table border="1" data-bbox="411 1211 1001 1398"> <tr> <td>9211</td> <td>Court costs, including alimony and child</td> </tr> <tr> <td>9222</td> <td>Fines</td> </tr> <tr> <td>9223</td> <td>Bail and bond payments</td> </tr> <tr> <td>9311</td> <td>Tax payments</td> </tr> <tr> <td>9399</td> <td>Government services</td> </tr> </table>	9211	Court costs, including alimony and child	9222	Fines	9223	Bail and bond payments	9311	Tax payments	9399	Government services	<p>No Bonus Points will be given for the following transactions:-</p> <ul style="list-style-type: none"> h) Quasi Cash transactions - (example: betting and/or gaming transactions); i) Late payment charges, reversals, fraudulent retail transactions and other fees and charges; j) Lump sum repayment of the original transaction amount which the Cardholders have previously elected to make repayment of such original transaction by monthly installments under any installment payment facility provided by CIMB or other banks where CIMB elects to grant the Cardholders the Bonus Point(s) on the original transaction; k) Instalment Payment Plan transactions; l) Recurring Payment transactions; m) Payments to charity under designated MCC 8398 - Charitable and social service organisations; and n) Any government related payments under designated MCC below:- <table border="1" data-bbox="1266 1192 1856 1411"> <tr> <td>9211</td> <td>Court costs, including alimony and child</td> </tr> <tr> <td>9222</td> <td>Fines</td> </tr> <tr> <td>9223</td> <td>Bail and bond payments</td> </tr> <tr> <td>9311</td> <td>Tax payments</td> </tr> <tr> <td>9399</td> <td>Government services</td> </tr> <tr> <td>9402</td> <td>Postal services – government only</td> </tr> </table>	9211	Court costs, including alimony and child	9222	Fines	9223	Bail and bond payments	9311	Tax payments	9399	Government services	9402	Postal services – government only
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9405	Intra-Government Purchases-							
27 to 28	<p>CIMB reserves the absolute right and discretion at any time without having to assign any reason to the Cardholders to suspend for a definite period or indefinitely, cancel and/or terminate the Bonus Point(s) made available and/or any other benefits available under the VCC (if any) upon giving adequate prior notice. Without limiting the generality of the foregoing provisions CIMB will not be liable for the suspension, cancellation or termination of the Bonus Point(s) granted or any benefits available there under nor for any losses or damages whatsoever and howsoever incurred by the Cardholders as a direct or indirect result of the act of suspension, cancellation or termination.</p>	<p>CIMB may suspend or cancel the Bonus Point(s) made available and/or any other benefits available under the VCC (if any) by giving the Cardholder(s) twenty-one (21) calendar days prior notice. Suspension or cancellation does not entitle any of the Cardholder(s) to any claim or compensation. Without limiting the generality of the foregoing provisions, CIMB will not be liable for the suspension or cancellation of the Bonus Point(s) made available and/or any other benefits available there under nor for any losses or damages whatsoever and howsoever incurred by the Cardholders as a direct or indirect result of the act of the suspension or cancellation.</p>						
28 to 29	<p>CIMB reserves the right upon giving twenty-one (21) calendar days prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (hereinafter called the “Amendment”) any of these terms and conditions. Any Amendment to the provisions herein shall be binding on the Cardholders and CIMB is deemed to have notified the Cardholders of the Amendment by: (i) its display at CIMB’s premises or website regarding the Amendment where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Cardholders upon request; or (ii) by a notice being sent by CIMB to the Cardholders’ last known address; or (iii) advertised in one newspaper of CIMB’s choice; or (iv) via electronic mail or by any other means of notification which CIMB may select and the Amendment shall be deemed binding on the Cardholder as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification.</p>	<p>CIMB reserves the right upon giving twenty-one (21) calendar days prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) (hereinafter called the “Amendment”) any of these terms and conditions. Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.</p>						

29 to 30	These Terms and Conditions shall prevail over any representations contained in any other promotional or advertising materials advertising the VCC.	These Terms and Conditions shall prevail over any inconsistent terms or representations contained in any other promotional or advertising materials advertising the VCC.
30	If there is/(are) any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of these terms and conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Cardholder and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the terms and conditions shall govern the operation of the VCC, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.	Clause has been removed
31 (new clause)		For feedback and/or complaints relating to the VCC programme , Cardholder(s) may contact the Bank's Customer Resolution Unit at the following address ,telephone number and email address: Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan, Malaysia. Tel: + 603 - 6204 7788 Email address: cru@cimb.com

Thank you.

The Management CIMB Bank Berhad [Registration No: 197201001799 (13491-P)]

CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)]