



CIMB Bank Berhad [Registration No: **197201001799 (13491-P)**]
CIMB Islamic Bank Berhad [Registration No: **200401032872 (671380-H)**]

10 July 2020

Re: Revised Terms and Conditions for CIMB Petronas Platinum Credit Card and CIMB Petronas Platinum-i Credit Card

Dear Valued Customers,

Please be informed of the revised Terms and Conditions for CIMB Petronas Platinum Credit Card and CIMB Petronas Platinum-i Credit Card ("**CIMB Petronas Credit Card**"). The effective date of the revised Terms and Conditions is 1 August 2020.

The revised Terms and Conditions for CIMB Petronas Credit Cards are as below:-

Clause	Existing Clause	New / Revised Clause
Clause 1 – CIMB PETRONAS Platinum-i (NEW)		<ul style="list-style-type: none"> 5% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is Ringgit Malaysia One Thousand Five Hundred (RM1,500) and above; and 3% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500). However, if CIMB Petronas Credit Card is used to pay for transactions charged at PETRONAS using Setel mobile application ("Setel"), 7% cash rebate will be given on such transactions provided that the Statement Balance* is Ringgit Malaysia One Thousand Five Hundred (RM1,500) and above. No rebates will be given for payment of Setel transactions using CIMB Petronas Credit Card if the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500). <p>The total cash rebate which a Cardholder(s) can earn for transactions charged at PETRONAS using CIMB Petronas Credit Card is capped at a total of:-</p> <ul style="list-style-type: none"> Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for non-Setel transactions; and Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for Setel transactions exclusive of any other campaigns organized by the Bank that give out cash rebates.
Clause 3 – CIMB PETRONAS Platinum	<ul style="list-style-type: none"> 7% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is Ringgit Malaysia Three Thousand (RM3,000) and above; and 3% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is below Ringgit Malaysia Three Thousand (RM3,000). 	<ul style="list-style-type: none"> 5% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is Ringgit Malaysia One Thousand Five (RM1,500) and above; and 3% cash rebate on transactions charged at PETRONAS using CIMB Petronas Credit Card provided that the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500).

The total cash rebate which a Cardholder(s) can earn for transactions charged at PETRONAS is capped at a total of Ringgit Malaysia Fifty (RM50) per Cardholder(s) per monthly statement exclusive of any tactical campaigns that give out cash rebates.

• However, if CIMB Petronas Credit Card is used to pay for transactions charged at PETRONAS using Setel mobile application (“Setel”), 7% cash rebate will be given on such transactions provided that the Statement Balance* is Ringgit Malaysia One Thousand Five Hundred (RM1,500) and above. No rebates will be given for payment of Setel transactions using CIMB Petronas Credit Card if the Statement Balance* is below Ringgit Malaysia One Thousand Five Hundred (RM1,500).

The total cash rebate which a Cardholder(s) can earn for transactions charged at PETRONAS using CIMB Petronas Credit Card is capped at a total of:-

- Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for non-Setel transactions; and
- Ringgit Malaysia Thirty (RM30) per Cardholder(s) per monthly statement for Setel transactions exclusive of any other campaigns organized by the Bank that give out cash rebates.

**Clause 5 –
CIMB
PETRONAS
Platinum-i**

**Clause 6 –
CIMB
PETRONAS
Platinum**

Illustration 1 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	7%	7.00	-
Dec	Reversal of transactions charged at PETRONAS	(100.00)	3%	-	(3.00)

Illustration 2 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	3%	3.00	-
Dec	Reversal of transactions charged at PETRONAS	(50.00)	7%	-	(3.50)

Illustration 1 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	5%	5.00	-
Dec	Reversal of transactions charged at PETRONAS	(100.00)	3%	-	(3.00)

Illustration 2 of cash rebate reversal:

Month	Transaction	Transaction Amount (RM)	Current Month Cash Rebate	Cash Rebate Earned (RM)	Rebate Reversal (RM)
Nov	Transactions charged at PETRONAS	100.00	3%	3.00	-
Dec	Reversal of transactions charged at PETRONAS	(50.00)	5%	-	(2.50)

Thank you.

The Management
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