

TERMS AND CONDITIONS
CIMB Private Wealth FD/-i bundle with CASA/-i Campaign 2026

1. The “**CIMB Private Wealth FD/-i bundle with CASA/-i Campaign 2026**” (“**Campaign**”) is jointly organized by CIMB Bank Berhad [Registration No.: 197201001799] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No.: 200401032872] (“**CIMB Islamic**”). Both CIMB Bank and CIMB Islamic shall collectively be referred to as “**CIMB**”.

Campaign Period

2. The Campaign shall run from **1 October 2026 to 31 December 2026, both dates inclusive** (“**Campaign Period**”) or upon reaching the maximum campaign placement of **Ringgit Malaysia Two Hundred Million** (RM200,000,000), whichever is earlier.
3. a. Notwithstanding Clause 24 (a) below, CIMB reserves the right, from time to time, to vary the Campaign Period, Prevailing Campaign Rates and/or its criteria/requirement(s) for the Campaign as set out in Table 1 of Clause 12 below (“**Variation of Period, Rates or Criteria**”), upon giving the Eligible Customer(s) prior notice via:
- i. announcement at CIMB website; and/or
 - ii. notice at CIMB branches; and/or
 - iii. by any other means of notification which CIMB may select.
- b. The Variation of Period, Rates or Criteria shall be considered as binding on the Eligible Customer(s) from the date as specified by CIMB in the notification.
- c. Eligible Customer(s) agree to access CIMB website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to-date with any Variation of Rates or Criteria.

Any Variation of Rates in accordance with Clause 3 (a.) above is not applicable to placements of FD/-i made prior to the effective date of such Variation of Rates.

Eligibility

4. Subject to Terms and Conditions herein, this Campaign is open to all new CIMB account holders with CIMB’s Current Account/-i and/or Savings Account/-i opened in Malaysia listed below:

Current and Savings Accounts ("CASA")	Current and Savings Accounts-i ("CASA-i")
a. Basic Savings Account;	a. Basic Savings Account-i;
b. Senior Basic Savings Account;	b. EcoSave Savings Account-i;
c. Senior Savings Account;	c. OctoSavers Savings Account-i;
d. AirAsia Savers Account;	d. Savings Account-i Plus;
e. Regular Savings Account;	e. Senior Basic Savings Account-i;
f. Basic Current Account;	f. Senior Savings Account-i;
g. Regular Current Account;	g. Preferred Savings Account-i;
h. Senior Basic Current Account;	h. Savings Account-i;
and/or	i. Basic Current Account-i;

i. Preferred Current Account.	j. Current Account-i; k. Senior Basic Current Account-i; and/or l. Preferred Current Account-i.
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The aforesaid account holders shall hereinafter be collectively referred to as the “**Eligible Customer(s)**” and all CASA and CASA-i eligible to participate in this Campaign shall hereinafter be collectively referred to as the “**Eligible CASA/-i**”.

5. For the avoidance of doubt to the provision of Clause 4 above, the following persons/entities shall **NOT** be eligible to participate in this Campaign: -
- a. Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Public Companies, Private Limited Companies, Clubs, Associations and Corporate and Commercial Customers; and/or
 - b. Individuals below the age of eighteen (18) years.
 - c. “Existing-to-CIMB Customer” means a customer who, at the time of participating in the Campaign, already holds one or more Deposit Accounts and/or Wealth Products with CIMB.

By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

6. For avoidance of doubt, customers who have participated in this Campaign are no longer eligible to participate in and/or be entitled to any form of reward in any on-going campaigns. Their participation and/or entitlement to reward shall be ceased and/or revoked immediately upon his/her participation in this Campaign.
7. For new joint account holders of the Eligible CASA/-i maintained with CIMB, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign.

Campaign Mechanics

8. Under this Campaign, the Eligible Customer(s) who fulfils the following participating criteria and comply with all requirements set out in this “**Campaign Mechanics**” section and Table 1 of Clause 12 below will be qualified to be treated as “**Eligible Customer(s)**” and will enjoy the Prevailing Campaign Rate (the rates of which are specified in Table 1 of Clause 12 below) on the completion of their Fixed Deposit/-i (“**FD/-i**”) Tenure.
- a. Eligible Customer(s) must be a New-to-CIMB customer (“**NTB**”) and joins the CIMB Private Wealth segment with requirements as follow:
 - i. Requirement 1: Achieve a minimum Asset Under Management (“**AUM**”) of RM1,000,000; AND
 - ii. Requirement 2: Achieve a minimum balance of RM500,000 in Current Account/-i and/or Savings Account/-i (“**CASA/-i**”), selected Investments (“**Investment**”) and/or selected Life Insurance and/or Family Takaful product(s) (“**Bancassurance/Bancatakaful**”).

For the avoidance of doubt, the eligibility criteria of the Private Wealth segment can be viewed at CIMB’s website at www.cimbprivatewealth.com.my.

- b. Eligible Customer(s) is required to concurrently deposit and place funds into the Eligible Customer(s)’ Eligible CASA/-i and FD/-i during the Campaign Period; **AND**

- c. The deposit and placement of funds into the Eligible CASA/-i and FD/-i must be made over the counter only at any CIMB's branches during the Campaign Period; **AND**
 - d. Eligible Customer(s) is required to maintain **minimum FD/-i placement of Ringgit Malaysia Five Hundred Thousand (RM500,000.00) with minimum earmark placement of Ringgit Malaysia Five Hundred Thousand (RM500,000.00) in the Eligible CASA/-i for a period of six (6) months** commencing from the date of such deposit and placement; **AND**
 - e. The deposit and placement of funds into the Eligible CASA/-i and FD/-i shall comprise solely of **Fresh Funds** (defined at Clause 9 below) deposited with CIMB.
9. The placement of funds referred in Clause 8 above shall comprise solely of Fresh Funds. "**Fresh Funds**" for the purposes of this Campaign shall mean monies or funds not originating from CIMB, but monies or funds that have been transferred, credited or paid into the Eligible Customer(s)' Eligible CASA/-i and/or FD/-i from other bank(s) and/or financial institution(s) through whatsoever means including but not limited to:
- a. Placement of Cash; and/or
 - b. Interbank Giro Transfers (IBG) / Instant Funds Transfer (IBFT); and/or
 - c. Telegraphic Transfer / Real Time Electronic Transfer of Funds and Securities (RENTAS); and/or
 - d. Local cheque / banker's cheque.

For the purposes of this Campaign, monies or funds originating from the Eligible Customer(s)' CASA/-i products which are transferred, credited or paid into the Eligible Customer(s)' Eligible CASA/-i and/or FD/-i shall also be deemed as Fresh Funds provided always that such monies or funds were transferred, credited or paid into the Eligible Customer(s)' CASA/-i directly or indirectly from other bank(s) and/or financial institutions(s) within **seven (7) business days**.

10. The following shall **NOT** be classified as "**Fresh Funds**":
- a. Monies or funds from any matured FD/-i /Term Investment Account-i ("**TIA-i**") or premature withdrawals of any existing FD/-i/TIA-i in CIMB and/or
 - b. Intra-bank transfer of funds, i.e. transfer of funds from another account maintained with CIMB; and/or
 - c. Inter-branch transfers of funds within and between CIMB including third party transfer,

save and except for funds originating from the Eligible Customer(s)' Eligible CASA/-i which is deposited transferred, credited or paid into the Eligible Customer(s)' Eligible CASA/-i and/or FD/-i in accordance with Clause 9 above.

11. The Eligible Customer(s) hereby agree and authorize CIMB to withhold and/or suspend payment of any monies from the credit balance of the Eligible Customer(s)' Eligible CASA/-i.

FD/-i Prevailing Campaign Rate

12. To enjoy the Prevailing Campaign Rate, the Eligible Customer(s) must comply with the requirements set out in Table 1 below:

Table 1: Prevailing Campaign Rate Requirements and Placement Ratio

	FD/-i for Six (6) Months	Eligible CASA/-i earmarks for Six (6) Months
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Placement Ratio	50%	50%
Minimum Placement per Eligible Customer	RM500,000.00	RM500,000.00
Maximum Placement per Eligible Customer	RM2,500,000.00	RM2,500,000.00
Prevailing Campaign Rate⁽¹⁾ (p.a.)	6.50% p.a.** for 6 months when earmark with eligible CASA/-i	The prevailing Standard Interest / Profit Rate of the respective Eligible CASA/-i products**
Effective Rate⁽²⁾	Up to 4.00% p.a.	

⁽¹⁾Should there be an Overnight Policy Rate (OPR) change, the Prevailing Campaign Rate may be revised as per Clause 13 below, with the prevailing Standard Interest / Profit Rate of the respective Eligible CASA/-i products during the Campaign Period shall be available on CIMB's website at www.cimb.com.my.

⁽²⁾The Effective Rate being the average actual interest/profit earned by the Eligible Customer(s) on both FD/-i and CASA/-i earmark placements shall reach up to 4.00% p.a. If there are changes to the prevailing campaign rate in accordance to these Terms and Conditions and/or changes to the prevailing standard profit rate of the Eligible CASA/-i during the six (6) months' period of which the Eligible Customer(s)' funds are earmarked, the Effective Rate may also be changed accordingly.

Example 1:

Preferred Savings Account-i	Fresh Funds	Prevailing Campaign Rates	Prevailing Effective Rate
Customer A (Earmark into Preferred Savings Account-i with balance of RM250,000)	- RM500,000 into Preferred Savings Account-i - RM500,000 into FD/-i	6.50% p.a.	4.00% p.a.

Customer A, who is a New-to-CIMB customer with balance of RM250,000.00 in his/her Preferred Savings Account-i. Customer A earmarks a sum of **Fresh Funds of RM500,000.00 into his/her Preferred Savings Account-i** (with the prevailing Standard Profit Rate up to 1.50% p.a.) for six (6) months. Customer A can place a **maximum Fresh Fund of RM500,000.00 in his/her FD/-i at the Prevailing Campaign Rate up to 6.50% p.a.** for six (6) months. The Prevailing Effective Rate enjoyed by Customer A on his/her Preferred Savings Account-i earmark placement and FD/-i placement is **4.00% p.a.**

Example 2:

CASA	Fresh Funds	Prevailing Campaign Rates	Prevailing Effective Rate
Customer B (Earmark into Basic Savings Account with no existing balance)	- RM500,000 into Basic Savings Account - RM500,000 into FD/-i	6.50% p.a.	3.71% p.a.

Customer B, who is a New-to-CIMB customer earmarks a sum of **Fresh Funds of RM500,000.00 into his/her Basic Savings Account** (with the prevailing Standard Profit Rate at 0.25% p.a.) for six (6) months. Customer B can only place a **maximum Fresh Fund of RM500,000.00 in his/her FD/-i at the Prevailing Campaign Rate up to 6.50% p.a.** for six (6) months since the placement ratio under this Campaign is fixed at 50%:50% as stated in Table 1 of Clause 12 above. The Prevailing Effective Rate enjoyed by Customer B in his/ her Basic Savings Account earmark placement and FD/-i placement is **3.71% p.a.**

13. In the event of an Overnight Policy Rate (OPR) change, CIMB reserves the right to:
- Extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB; or
 - Revised the Prevailing Campaign Rates with immediate effect upon notice by CIMB.

Any revision of the Prevailing Campaign Rates in accordance with Clause 13(b) above is not applicable to FD/-i placements made prior to the effective date of such revision.

14. If the Eligible Customer(s) at any time after the initial FD/-i placement and the Eligible CASA/-i earmark placement fails to meet and/or maintain the requirements stated in this “**Campaign Mechanics**” section or Table 1 of Clause 12 above, the Eligible Customer(s) will not be entitled to the Prevailing Campaign Rate and CIMB will be deemed to be authorized by the Eligible Customer(s) to uplift the FD/-i placement with or without notice to the Eligible Customer(s), and the Eligible Customer(s) shall not be entitled to earn any profit whatsoever save and except for interest/profit earned based on the prevailing Standard Interest / Profit Rate on the Eligible CASA/-i.
15. The Prevailing Campaign Rate shall be applicable for one (1) cycle (“**FD/-i Tenure**”) of the 6 months FD/-i placement only.
16. **Renewal:** Upon completion of the FD/-i Tenure, the Prevailing Campaign Rate will cease to be applicable and the Eligible Customer(s) hereby agrees and authorizes CIMB to automatically renew or roll over the principal FD/-i amount and the profit earned for the same tenure as the placement under the Campaign at the indicative prevailing board rate applicable to the FD/-i at the time of renewal.
17. **Early and/or Partial Withdrawal of Eligible CASA/-i and/or FD/-i:** In the event the Eligible Customer(s) would like to withdraw the FD/-i placement and/or the Eligible CASA/-i earmark placement before completion of the FD/-i Tenure, a complete withdrawal of the balance in the FD/-i placement and/or the Eligible CASA/-i earmark placement must be performed. Partial withdrawal of the FD/-i placement and/or the Eligible CASA/-i earmark placement before completion of the FD/-i Tenure is not allowed.
18. Profit will be paid out by CIMB to the Eligible Customer(s) upon the completion of the FD/-i Tenure by crediting the profit into the Eligible Customer(s)’ account or in the alternative, cause the profit to be added on to the principal sum of Eligible Customer(s)’ FD/-i (if so selected by the Eligible Customer(s) at the time of placement of the FD/-i).
19. The Prevailing Campaign Rate is not valid in conjunction with any other offers, promotions and/or privileges and no other special, additional or preferential rates shall be given under this Campaign, unless otherwise stated by CIMB.

General Terms and Conditions

20. The Eligible Customer(s) agree that by participating in the Campaign, they:
- are required to read and understand these Terms and Conditions;
 - have accessed, read and confirm their agreement to these Terms and Conditions;
 - confirm that the key contract terms affecting their obligations have been adequately explained to them;

- d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
 - f. agree that CIMB shall not be liable or held responsible to the Eligible Customer(s) if CIMB is unable to perform in whole or in part any of its obligations in these Terms and Conditions attributable directly or indirectly to:
 - i. the failure of any mechanical or electronic device, data processing system or transmission line;
 - ii. electrical failure;
 - iii. industrial dispute, war, strike or riot;
 - iv. any act of God beyond CIMB's control; or
 - v. any factor which is beyond CIMB's reasonable control.
21. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or being entitled to the Prevailing Campaign Rate, during the Campaign Period and/or before the crediting of the interest / profit based on the Prevailing Campaign Rate if:
- a. the Eligible Customer(s) are in breach of the terms and conditions governing the Eligible CASA/-i and/or the FD/-i;
 - b. the Eligible CASA/-i and/or the FD/-i is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; and/or
 - c. the Eligible CASA/-i and/or the FD/-i is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
22. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:
- a. tampering with the application process; and/or
 - b. acting in breach of these Terms and Conditions.
- For the avoidance of doubt, CIMB shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any substitution of the interest / profit based on the Prevailing Campaign Rate and/or any cancellation, suspension, shortening or extension of this Campaign.
23. CIMB shall not be liable to any Eligible Customer(s) or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:
- a. The Eligible Customer(s) participation or non-participation in the Campaign; and/or
 - b. Any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service ("SMS") or eDM
- unless such loss or damage arises from and is caused directly by CIMB's negligence or wilful default.
24. a) CIMB shall have right to vary, add, delete, or amend any of these Terms and Conditions ("**Amendment**") by giving twenty-one (21) calendar days' prior notice to the Eligible Customer(s) via:

- i. announcement at CIMB's website; and/or
 - ii. notice at CIMB's branches; and/or
 - iii. notice at CIMB's Currency Exchange counters; and/or
 - iv. advertisement in one newspaper of CIMB's choice; and/or
 - v. by any other means of notification which CIMB may select.
- b) The Amendment shall be considered as binding on the Eligible Customer(s) from the date as specified by CIMB in the notification.
- c) If the changes are required by law or any rules, regulations, directives, notices and guidelines ("**Regulations**") then they will take effect in accordance with the law or Regulations and CIMB will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.
- d) Eligible Customer(s) agree to access CIMB website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to-date with any variation to these Terms and Conditions.
25. CIMB will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.
26. 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):
- a. participation in the Campaign; and/or
 - b. receipt, redemption or use of the Prevailing Campaign Rates; and/or
 - c. breach or failure to comply with these Terms and Conditions
27. These Terms and Conditions:
- a. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - b. are to be read together with the prevailing terms and conditions of CIMB product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
28. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which CIMB is subject.
29. If CIMB does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB has in the future.
30. a) Eligible Customer(s) may contact CIMB's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, phone call and/or email:

Address: Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

Telephone No.: +603 6204 7788

Email address: contactus@cimb.com

b) CIMB may change the above contact details by notifying the Eligible Customer(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

CIMB Fixed Deposit/-i (FD/-i) and CIMB Current/Savings Account/-i (CASA/-i) are protected by PIDM up to RM250,000 for each depositor.

[End]