

Settle PTPTN with CIMB Campaign – RM30 Sign Up Reward Terms and Conditions

1. The “Settle PTPTN with CIMB Campaign – RM30 Sign Up Reward” (“**Campaign**”) is organized by CIMB Islamic Bank Berhad [Registration No: 200401032872] (“**CIMB**”), as a subset of “**Settle PTPTN with CIMB Campaign**” and “**Riuh Durian Runtuh 2026 Campaign**”.

The Campaign Period

2. The Campaign shall run from **15 June 2026** 00:00 hours (GMT +8) to **31 December 2026** 23:59 hours (GMT +8), both dates inclusive unless otherwise notified by CIMB (“**Campaign Period**”).
3. CIMB reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period by giving seven (7) calendar days’ prior notice.

Eligibility

4. This Campaign is open to all individuals who do not have a Daily Unrestricted Investment Account-i (“**DURIAN-i Account**”) with Perbadanan Tabung Pendidikan Tinggi National (“**PTPTN**”) student education financing (“**Eligible Customer(s)**”) prior to the Campaign Period.
5. For the purpose of this Campaign, new account holders refers to Eligible Customer(s) whose DURIAN-i Account has an account opening date during the Campaign Period.
6. In relation to joint DURIAN-i Account, only the first-named account holder of the joint DURIAN-i Account, i.e. the primary account holder shall be eligible to participate in the Campaign. For the purpose of this Campaign, the secondary joint account holder(s) is not eligible to participate in this Campaign.
7. The following categories of persons/entities shall **NOT** be eligible to participate in this Campaign: -
 - a) Small medium enterprises/enterprise banking/commercial and corporate customers as shall be determined by CIMB which include but shall not be limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organization/societies, clubs, associations, cooperatives and professional partnerships;
 - b) Individuals below the age of eighteen (18) years old;
 - c) Employees of CIMB Group* (including its subsidiaries and related companies) that are directly involved in the Winners selection process for the Campaign; and/or
 - d) Customers who have participated in other CIMB’s CASA/-i and/or CIMB DURIAN-i Account related campaign(s) during the Campaign Period other than the Settle PTPTN with CIMB Campaign and Riuh Durian Runtuh 2026 Campaign (“**Excepted Campaigns**”). Apart from the Excepted Campaigns, if the Eligible Customer(s) is concurrently a participant in any other ongoing CIMB CASA/-i and CIMB DURIAN-i Account campaigns or promotional schemes organised by CIMB, the Eligible Participant(s) shall only be eligible to be declared as winner or recipient of rewards under one of such campaigns or promotional schemes. CIMB reserves the right to determine which campaigns or promotional schemes is applicable to the relevant Eligible Customer(s).

*“CIMB Group” refers to the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB Berhad has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

8. Employees of CIMB Group* (including its subsidiaries and related companies) that are **NOT** directly involved in the winners selection process for the Campaign and employees of PTPTN are eligible to participate in this Campaign.
9. By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall under the aforesaid categories of persons/entities described in Clause 7.

Campaign Mechanics

10. Eligible Customer(s) must successfully open a DURIAN-i Account online and complete the initial deposit funding through the online application form (<https://openaccount.cimb.com.my/retail/casa-onboarding/#/register?ProductID=SIMDIA0001&entrypoint=PTPTN>) via the Settle PTPTN with CIMB Campaign promo page on CIMB’s website during the Campaign Period.
11. Eligible Customer(s) must successfully register for CIMB Clicks ID and download CIMB OCTO Application.
12. Eligible Customer(s) must adhere to Clause 14 in the Settle PTPTN with CIMB Campaign Terms and Conditions to be eligible for Campaign participation.
13. Customers who apply for a DURIAN-i Account via QR code scanning at the branch shall **NOT** be eligible to participate in this Campaign.
14. Upon fulfilling the Qualifying Criteria stated in Clause 10 until Clause 12, the Eligible Customer(s) will be entitled to ONE (1) RM30 Touch ‘n Go eWallet Credit capped at the first 200 Eligible Customer(s) per month during the Campaign Period, on a first-come-first-serve basis (“**Campaign Reward**”).
15. The Eligible Customer(s) must also comply with the prevailing terms and conditions governing the following products while participating in this Campaign (*whichever is applicable*):-
 - a. CIMB Clicks;
 - b. CIMB OCTO App;
 - c. CIMB CASA/-i;
 - d. CIMB DURIAN-i Account;
 - e. CIMB Debit Mastercard;
 - f. CIMB Online Fully Account Opening
(collectively referred to as the “**Prevailing Terms and Conditions**”).
16. Eligible Customer(s) in this Campaign are also eligible to participate and stand a chance to win in the Settle PTPTN with CIMB Campaign and Rih Durian Runtuh 2026 Campaign.

Campaign Fulfilment

17. Campaign Month is defined as below:
 - i. Campaign Month 1: 15 June 2026 – 31 July 2026
 - ii. Campaign Month 2: 1 August 2026 – 31 August 2026

- iii. Campaign Month 3: 1 September 2026 – 30 September 2026
- iv. Campaign Month 4: 1 October 2026 – 31 October 2026
- v. Campaign Month 5: 1 November 2026 – 30 November 2026
- vi. Campaign Month 6: 1 December 2026 – 31 December 2026

- 18. In the event where the new DURIAN-i Account is opened as a joint account, the principal account holder will be recognized as the Eligible Customer. Only the principal account holder will be eligible to stand a chance to win the Campaign Reward per **Clause 14**.
- 19. The Campaign Reward will be fulfilled within 90 working days from the last day of each Campaign Quarter and winners will be notified via OCTO App Push Notification or SMS.
- 20. Campaign Quarter is defined as below:

Campaign Quarter	Campaign Month
Campaign Quarter 1	<ul style="list-style-type: none"> i. Campaign Month 1: 15 June 2026 – 31 July 2026 ii. Campaign Month 2: 1 August 2026 – 31 August 2026 iii. Campaign Month 3: 1 September 2026 – 30 September 2026
Campaign Quarter 2	<ul style="list-style-type: none"> i. Campaign Month 4: 1 October 2026 – 31 October 2026 ii. Campaign Month 5: 1 November 2026 – 30 November 2026 iii. Campaign Month 6: 1 December 2026 – 31 December 2026

- 21. It shall be the Eligible Customer(s)' responsibility to ensure their mobile numbers provided (“**Contact Particulars**”) to CIMB are current and updated. In the event there is a change to the Contact Particulars, it shall be the responsibility of the Eligible Customer(s) to update CIMB of the same. CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Particulars maintained in CIMB’s record is not current or correct.
- 22. CIMB Current/Savings Account/-i is protected by PIDM up to RM250,000 for each depositor. DURIAN-i is not protected by PIDM.
- 23. In the event the Eligible Customers(s) CIMB DURIAN-i Account has been terminated, suspended, cancelled, closed or dormant, or that the CIMB DURIAN-i Account is closed before the crediting of the Campaign Reward, he/she will not be entitled to receive the Campaign Reward under this Campaign.
- 24. All decisions made by the Bank in connection with the Campaign including but not limited to the selection of Eligible Customer(s) for the Campaign Reward are final, conclusive and binding. Any correspondence, inquiries, appeal or objection from the Eligible Customer(s) shall not be entertained.
- 25. CIMB reserves the right to disqualify the Eligible Customer(s) who have failed to fulfil the CIMB’s Prevailing Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice.

26. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of CIMB DURIAN-i Account or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's gross negligence or willful default.
27. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB, any question the Eligible Customer(s) have will be handled by CIMB. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customer(s)' concern will be addressed by CIMB Islamic.
28. Any request from the Eligible Customer(s) to transfer any Reward(s) awarded to them to any of their CIMB accounts or other accounts maintained with other financial institutions or any third party's accounts, exchange it for or substituted it with cash or different reward or reward of similar value or any other alternatives in any circumstances is not allowed.

Campaign Reward

29. The following terms and conditions shall apply for the Campaign Reward:
 - (a) To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Campaign Reward.
 - (b) All risks, loss or damage associated with the redemption or use of the Campaign Reward shall be assumed by the Eligible Customer(s).
 - (c) The Eligible Customer(s) acknowledge and accept that the Campaign Reward has not been certified by CIMB and therefore the inclusion of the Campaign Reward shall not be construed as an endorsement or recommendation of the same by CIMB.
 - (d) The Eligible Customer(s) shall be solely responsible for the following as a result of receipt of the Campaign Reward:
 - (i) any tax filing obligation or any tax payment due to any authority; and
 - (ii) to seek independent advice on the possible implications on his/her own financial situation.
 - (e) Eligible Customer(s) shall ensure that their telephone number and/or email address and/or mailing address provided are current and updated with CIMB.
 - (f) The notification and/or delivery of the Campaign Reward by CIMB will be based on the Eligible Customer(s)' telephone number and email address maintained with CIMB.
 - (g) CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Campaign Reward in the event the Eligible Customer(s)' telephone number and/or email address in CIMB's record is not current or correct.

General Terms and Conditions

30. The Eligible Customer(s) agree that by participating in the Campaign, they:
- a. are required to read and understand these Terms and Conditions;
 - b. have accessed, read and confirm their agreement to these Terms and Conditions;
 - c. 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 CIMB's 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 reasonable control.
31. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Campaign Reward will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Reward:
- a. the Eligible Customer(s) are in breach of the Prevailing Terms and Conditions;
 - b. The CIMB DURIAN-i Account is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - c. The CIMB DURIAN-i Account is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
32. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:
- a. tampering with the entry/participation/application process; and/or
 - b. acting in breach of these Terms and Conditions
33. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving seven (7) calendar days' prior notice to the Eligible Customer(s) via:
- a. announcement at CIMB 's website; and/or
 - b. notice at CIMB's branches; and/or
 - c. by any other means of notification which CIMB may select.
- For 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 cancellation, suspension, shortening or extension of the Campaign.
34. 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 or OCTO App Push Notification (“OCTO PN”)

unless such loss or damage arises from and is caused directly by CIMB’s gross negligence or wilful default.

- 35. 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. advertisement in one newspaper of CIMB ’s choice; and/or
 - iv. 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’s 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 ’s 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.
36. 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.
37. 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 Campaign Reward; and/or
 - c. breach or failure to comply with these Terms and Conditions.
38. 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’s products and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.
39. 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 the CIMB is subject.
40. 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.
41. a. Eligible Customers(s) may contact CIMB’s Customer Resolution Unit (“CRU”) for any feedback and/or complaint in relation to this Campaign via letter, phone call or email:

Address: CIMB Customer Resolution Unit (CRU)
P.O. Box 10338,
GPO Kuala Lumpur

50710 Wilayah Persekutuan
Telephone No: 603 6204 7788
Email: 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.