

**TERMS AND CONDITIONS
SETTLE PTPTN WITH CIMB CAMPAIGN**

1. The CIMB “Settle PTPTN with CIMB Campaign” (“Campaign”) is organized by CIMB Islamic Bank Berhad [Registration No.: 200401032872] (“CIMB”), subset of “Riuh Durian Runtuh 2026 Campaign”.

Campaign Period

2. The Campaign shall run from **1 January 2026** to **31 December 2026**, both dates inclusive (“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 & Qualifying Criteria

4. Subject to the terms and conditions herein, the Campaign is open to all new and existing account holders of Daily Unrestricted Investment Account-i (“DURIAN-i Account”) with Perbadanan Tabung Pendidikan Tinggi National (“PTPTN”) student education financing (“Eligible Customer(s)”).
5. 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.
6. DURIAN-i account holder who is also the principal of the PTPTN student education financing account.
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; and/or
 - c) Employees of CIMB Group* (including its subsidiaries and related companies) that are directly involved in the Winners selection process for the Campaign

*“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. The Eligible Customer(s) may participate in this Campaign and stand to win the prizes offered by earning "Entries" in the manner set out below: -

Table 1: Campaign Mechanics

Eligible Transaction	Number of Entries
Maintain a minimum of RM100 average balance in Durian-i account for the Quarter	Eligibility for Campaign
Open DURIAN-i during Campaign Period (capped at 10 entries/year)	10 Entries
PTPTN repayment (<i>JomPay/ Pay Bill/ Auto Debit Payment</i>) via DURIAN-i (capped at 5 entries/month)	5 Entries
PTPTN repayment via MyPTPTN App* (FPX) debited from DURIAN-i (capped at 10 entries/month)	10 Entries
Set Auto-Debit scheduled transaction (capped at 5 entries/year)	5 Entries
3-monthly consecutive PTPTN repayment (capped at 20 entries/year)	5 Entries
Quarterly Avg Bal. of RM2,000 in Durian-i account (capped at 20 entries/year)	10 Entries

Table 2: Illustration for entries calculation

Scenario	Entries earned	Total entries earned	Eligibility
Customer A: (i) Open DURIAN-i during Campaign Period (ii) PTPTN repayment via JomPay via DURIAN-i (iii) Set Auto-Debit scheduled transaction (iv) 3-monthly consecutive PTPTN repayment (v) Quarterly Avg Bal. of RM2,000 in Durian-i account	<u>10</u> <u>5</u> <u>5</u> <u>5</u> <u>10</u>	<u>35</u>	<u>Eligible</u>
Customer B: (i) Existing DURIAN-i customer (ii) PTPTN repayment via PayBill via DURIAN-i (iii) 2-monthly consecutive PTPTN repayment (iv) Quarterly Avg Bal. of RM 2,000 in Durian-i account	<u>0</u> <u>5</u> <u>0</u> <u>10</u>	<u>15</u>	<u>Eligible</u>
Customer C: (i) Existing DURIAN-i customer (ii) PTPTN repayment to child's PTPTN via JomPay via DURIAN-i (iii) 2-monthly consecutive PTPTN repayment (iv) Quarterly Avg Bal. of RM 2,000 in Durian-i account	<u>0</u> <u>0</u> <u>0</u> <u>0</u>	<u>0</u>	<u>Not Eligible</u>
Customer D: (i) Open DURIAN-i during Campaign Period (ii) PTPTN repayment via JomPay via DURIAN-i (iii) Set Auto-Debit scheduled transaction	<u>10</u> <u>5</u> <u>5</u>		<u>Not eligible for the Campaign as customer's average balance in</u>

(iv)	3-monthly consecutive PTPTN repayment	<u>5</u>	Durian-i account for the quarter is less than RM100 requirement
(v)	Quarterly Avg Bal. of RM 50 in Durian-i account	=	

11. All entries earned during the Quarter will only be taken into account during that relevant Quarter and cannot be brought forward to the next Quarter.
12. For the purposes of this Campaign:

“Average Balances for the Quarter” means the total eligible month-end average balance of the Eligible Customer(s)’s DURIAN-i Account in the quarter divided by total number of eligible months in the quarter.

Average Balance for the Quarter:

Q1 2026	
Total month end average balances in Q1 2026 (January, February and March 2026)	RM 1,000 + RM 2,000 + RM 3,000 = RM 6,000
<ul style="list-style-type: none"> • On 1st January 2026, Eligible Customer E opened DURIAN-i account and placed RM1,000. Eligible Customer E maintains the same amount daily until 31st January 2026. • On 1st February 2026, Eligible Customer E placed RM 2,000 and maintains the same amount daily until 28th February 2026. • On 1st March 2026, Eligible Customer E placed RM 3,000 and maintains the same amount daily until 31st March 2026. 	
Total number of months in Q1 2026:	3 months
Average Balances for Q1 2026:	RM 6,000 / 3 months = RM2,000

13. Eligible Customer(s) in this Campaign are also eligible to participate and stand a chance to win in the Riuh Durian Runtuh 2026 Campaign.
14. Eligible Customer(s) must have minimum of RM100 average balance for the first Quarter to be eligible to earn entries for the Campaign.
15. CIMB’s determination as to what constitutes an Eligible Transaction shall be final, binding and conclusive.

Winner Selection Process

16. The award of the Prizes (“**Prizes**”) offered under this Campaign shall be as follows: -

Table 3: Cash Prizes

Prize Tier	No. of Winners	Prizes per Winner	Total
Grand Prize	1	RM25,000	RM25,000
1st Runner-up	2	RM20,000	RM40,000
2nd Runner-up	3	RM10,000	RM30,000
Consolation	30	RM1,000	RM30,000
Total/ Quarter	36		RM125,000
Total/ Year	144		RM500,000

Table 4: Fulfilment of Prizes

Prizes	Winner Selection Schedule	Fulfilment Period
Quarterly Prize	Within twelve (12) weeks from the last day of each Campaign Quarter	Within six (6) to eight (8) weeks from the announcement of Winners.

17. CIMB’s automated selection system will shortlist potential winners from the pool of Eligible Customers (“**Potential Winners**”) and the Prizes will be fulfilled within the time period specified in the Winner Selection Schedule column set out in Table 4 at Clause 16 above. The higher the number of Entries earned by the Eligible Customer, the higher the Eligible Customers’ chances of being shortlisted as a Potential Winner.

18. Selection of Winners process are detailed out as per the following:

Quarterly Prize Winners

- For each Campaign Quarter, Potential Winners will be shortlisted based on the eligibility (as defined under Clauses 4, 5, 6, 7, 8 and 9 above) and the total entries earned by the Eligible Customers throughout each Campaign Quarter within twelve (12) weeks from the last day of the Campaign Quarter to be in the running to win Quarterly Prize (“**Potential Quarterly Winners**”).
- Upon being shortlisted, each of the Potential Quarterly Prize Winners that met the Eligibility as per Table 1, will be contacted by CIMB via SMS at their registered mobile number with the bank. The contacted Potential Quarterly Prize Winners will be required to answer one (1) question correctly by replying to the said SMS within a period prescribed in the said SMS.
- The first thirty six (36) Winners who respond with the correct answer within the fastest time as recorded by CIMB’s system, will be declared as the “**Quarterly Winners**”.

19. The Quarterly Prize Winners (hereinafter collectively be referred to as the “**Winners**”) will be notified by CIMB via SMS or publication on CIMB’s website.

20. Notwithstanding the above, CIMB is entitled to at its discretion end the selection process stated herein even if there is insufficient number of Winners after the selection process.

Campaign Prize

21. Prizes offered to the Winners will be published on CIMB website (www.cimb.com.my).
22. Each Eligible Customer shall only be entitled to win one (1) Quarterly Prize throughout the Campaign Period.
23. The cash prizes are intended to settle Winner's PTPTN education financing and will be credited into Winners' PTPTN education financing account under his/ her name. Any excess from the PTPTN education financing will be credited to Winners' Simpan SSPN Prime account opened by PTPTN.
24. The following terms and conditions shall apply for the Prizes:
 - (a) Images of the Prizes shown in any marketing and/or advertisement collateral are for visual or illustration purposes only. CIMB may substitute the Prizes with other item(s) of similar value and when CIMB does so, CIMB will let the Winners know.
 - (b) To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Prizes.
 - (c) CIMB shall not be liable for any loss or damage (including but not limited to loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third party) in connection with the Prizes.
 - (d) All risks, loss or damage associated with the redemption or use of the Prizes shall be assumed by the Winners.
 - (e) The Winners shall be solely responsible for the following as a result of receipt of the Prizes:
 - (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.
 - (f) Winners shall ensure that their telephone number and/or email address and/or mailing address provided are current and updated with CIMB.
 - (g) The notification and/or delivery of the Prizes by CIMB/provider will be based on the Winners' telephone number and mailing address in Malaysia maintained with CIMB.
 - (h) CIMB shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Prizes in the event the Winners' telephone number and/or mailing address in CIMB's record is not current or correct.
 - (i) By participating in the Campaign, the Winners authorises CIMB to credit the Cash Prizes into the Winners' PTPTN education financing account by disclosing the Winners' PTPTN education financing account number to PTPTN. If the Winner objects CIMB to disclose the Winner's PTPTN education financing account number to PTPTN, CIMB shall have the right to forfeit the Prizes and select another Winner.
 - (j) By participating in the Campaign, the Winner authorises CIMB to publish and/or display materials and/or information, including but not limited to the name, last four digits of their telephone number, photos and city of residence of the Winner without compensation in the announcement of the Winner of this Campaign or for advertising and publicity purposes in the manner it deems appropriate ("Publication Rights").

- (k) If the Winner objects to CIMB's Publication Rights after participating in the Campaign, CIMB shall have the right to forfeit the Prizes and select another Winner.
- (l) CIMB shall have the right to forfeit the Prizes and/or select another Winner if the Winner fails to attend the prize-giving ceremony and/or participate other related events required by CIMB.
- (m) The Winner is solely responsible to ensure his/her phone number and/or email address and/or mailing address ("Contact Details") given to CIMB is/are current and updated.
- (n) CIMB shall have the right to forfeit the Prizes if the Winners' Contact Details maintained in the CIMB's record are invalid and/or not updated.
- (o) Winners of this Campaign hereby agree that CIMB may disclose their Full Name, Contact Details and National Registration Identity Card number to PTPTN for fulfilment and/or registration of the Prizes and/or for the purpose of preopening of the Simpan SSPN Prime account, if any.
- (p) Winners are encouraged to post an appropriate post/photo/comment on social media about the Prize(s) won for publicity purposes.

25. Any request from the Winners who are entitled to the Prizes to credit the Prizes to their other CIMB accounts or any other accounts maintained with other financial institutions or any third party's accounts or any third party's PTPTN education financing account, exchange the Prizes for cash or a different prize or reward of similar value or any other alternatives whatsoever is not allowed.

General Terms and Conditions

26. 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 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 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.

27. The Eligible Customer will be disqualified from participating in the Campaign and/or the Prize will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Prize:

- The Eligible Customer(s)'s DURIAN-i Account is in breach of the terms and conditions governing the DURIAN-i Account;
- The Eligible Customer(s)'s 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
- The Eligible Customer(s)'s DURIAN-i Account is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

28. CIMB shall have the right to disqualify any Eligible Customer that it determines to be:

- tampering with the entry/participation/application process; and/or
- acting in breach of these Terms and Conditions.

29. 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:

- announcement at CIMB's website; and/or
- notice at CIMB's branches; and/or
- notice at CIMB's Currency Exchange counters; and/or
- 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.

30. 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:

- The Eligible Customer's participation or non-participation in the Campaign; and/or
- Any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service ("SMS")

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

31. 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 via:

- announcement at CIMB's website; and/or
- notice at CIMB's branches; and/or
- notice at CIMB's Currency Exchange counters; and/or
- advertisement in one newspaper of CIMB's choice; and/or
- 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 about these changes as soon as possible.

32. 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.

33. CIMB will not be liable to the Eligible Customer for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.

34. 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 Prize; and/or
- c) breach or failure to comply with these Terms and Conditions

35. 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 product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.

36. 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.

37. 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.

38. The Eligible Customer(s) agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

39. a) Eligible Customer(s) may contact CIMB’s Customer Resolution Unit (“CRU”) for any feedback and/or complaint in relation to this Campaign via letter, phone call and email:

Address: Customer Resolution Unit, PO 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.