

TERMS AND CONDITIONS CIMB SAVE AND WIN CAMPAIGN 2022

1. The “**CIMB Save and Win Campaign 2022**” (“**Campaign**”) is jointly organised by CIMB Bank Berhad [Registration No.: 197201001799 (13491-P)] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No.: 200401032872 (671380-H)] (“**CIMB Islamic Bank**”). CIMB Bank and CIMB Islamic Bank shall hereinafter collectively be referred to as “**CIMB**”.

Campaign Period

2. The Campaign shall run from **1 November 2022 to 28 February 2023**, both dates inclusive (“**Campaign Period**”). The Campaign Period consists of four (4) campaign months as stipulated below (“**Campaign Month**”):

Campaign Month	Duration
1	1 Nov 2022 – 30 Nov 2022
2	1 Dec 2022 – 31 Dec 2022
3	1 Jan 2023 – 31 Jan 2023
4	1 Feb 2023 – 28 Feb 2023

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. This Campaign is open to the following persons: -
 - a) new participating CIMB Current Account/-i and/or Savings Account/-i (“**CASA/-i**”) primary account holders, i.e., any person who has opened a participating CASA/-i during the Campaign Period; and
 - b) existing participating CASA/-i primary account holders, i.e., any person who has opened a participating CASA/-i before the Campaign Period,

who opt in to participate in this Campaign by transferring **RM88** into participating CASA/-i during the Campaign Period (hereinafter collectively referred to as “**Eligible Customers**”).

5. The list of “**Participating Accounts**” of CASA/-i for the purposes of this Campaign is as follows:-
 - a) Basic Savings Account/-i
 - b) EcoSave Savings Account-i
 - c) OctoSavers Savings Account-i
 - d) Savings Account-i Plus
 - e) Senior Basic Savings Account/-i
 - f) Senior Savings Account/-i
 - g) Preferred Savings Account-i
 - h) Petronas Savers Account
 - i) AirAsia Savers Account

- j) Savings Account/-i
- k) Basic Current Account/-i
- l) Current Account/-i
- m) Senior Basic Current Account/-i
- n) Preferred Current Account/-i

For the avoidance of doubt, CIMB Junior Savers Account/-i and YOUth Savers Account/-i shall not be considered as Participating Accounts for the purposes of this Campaign.

6. It shall be the Eligible Customers' responsibility to ensure that their registered mobile number and email address are current and updated with CIMB. CIMB shall not be held responsible for any loss or damages (including any loss of opportunity and/or consequential loss flowing therefrom) suffered by the Eligible Customers, including loss due to any failure to fulfil the crediting of the Prizes (hereinafter defined at Clause 13), if their registered mobile number and/or email address in CIMB's record is not contactable, current or updated.
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; or
 - c) Selected customers who have been offered to participate in other CIMB's campaign(s) during the Campaign Period.
8. By participating in this Campaign, the Eligible Customer represents and confirms that he/she does not fall under the aforesaid categories of persons/entities.

Campaign Mechanics

9. The Eligible Customers may participate in this Campaign and stand to win the Prizes offered by earning "Entries" in the manner set out below: -

Table 1: New and/or Existing Primary Accountholders of Participating Accounts

No	Eligible Transaction	Number of Entries	Remarks
1	Open a new Participating Account	1,000	Each Eligible Customer is entitled to earn a maximum of 1,000 Entries only from this Eligible Transaction throughout the Campaign Period
2	For every Ringgit of Incremental Average Balances (as defined in Clause 10(c) below) for each Campaign Month	1	Each Eligible Customer is entitled to earn a maximum of 100,000 Entries only throughout the Campaign Period

10. For the purposes of this Campaign:-

- a) **“Average Balances”** means the total of daily day-end balances of the Eligible Customer’s Participating Account for the month divided by total number of days in the month.

For example:

On 1 November 2022, Eligible Customer A has RM1,000 in his Participating Account. Eligible Customer A maintains the same amount daily until 30 November 2022.

Total daily day-end balances for November 2022:	RM1,000 x 30 days = RM 30,000
Total number of days in November 2022:	30 days
Average Balances for November 2022:	RM30,000 / 30 days = RM1,000

- b) **“Baseline”** means the aggregate Average Balances of all Participating Accounts of the Eligible Customer for October 2022;
- c) **“Incremental Average Balances”** means the aggregate Average Balances of all Participating Accounts of the Eligible Customer for each Campaign Month minus the Baseline. For example:

i) **Existing Primary Accountholders of Participating Accounts**

Eligible Customer B is the existing primary account holder of 2 Participating Accounts (i.e. Participating Account 1 and Participating Account 2).

Month	Average Balances of Participating Account 1	Average Balances of Participating Account 2	Aggregate Average Balances of Participating Account 1 & Participating Account 2	Incremental Average Balances	Entries
October 2022	RM500	RM500	RM1,000 (Baseline)	-	-
November 2022	RM1,000	RM1,000	RM2,000	RM2,000 - RM1,000 (Baseline) = RM1,000	1,000
December 2022	RM2,000	RM2,000	RM4,000	RM4,000 – RM1,000 (Baseline) = RM3,000	3,000
January 2023	RM3,000	RM2,000	RM5,000	RM5,000 – RM1,000 (Baseline) = RM4,000	4,000
February 2023	RM1,000	RM500	RM1,500	RM1,500 – RM1,000 (Baseline) = RM500	500
Total Entries					8,500

In this case, Eligible Customer will receive a total of 8,500 Entries throughout the Campaign Period.

ii) **New Primary Accountholders of Participating Accounts**

Eligible Customer C opens a new Participating Account 1 in November 2022 and another new Participating Account 2 in December 2022.

Month	Average Balances of Participating Account 1	Average Balances of Participating Account 2	Aggregate Average Balances of Participating Account 1 & Participating Account 2	Incremental Average Balances	Entries
October 2022	-	-	RM0 (Baseline)	-	-
November 2022	RM1,000	-	RM1,000	RM1,000 – RM0 (Baseline) = RM1,000	2,000 (1,000 Entries for opening a New Participating Account + 1,000 Entries for Incremental Average Balances)
December 2022	RM1,000	RM2,000	RM3,000	RM3,000 – RM0 (Baseline) = RM3,000	3,000
January 2023	RM1,000	RM2,000	RM3,000	RM3,000 – RM0 (Baseline) = RM3,000	3,000
February 2023	RM5,000	RM3,000	RM8,000	RM8,000 – RM0 (Baseline) = RM8,000	8,000
Total Entries					16,000

In this case, Eligible Customer will receive a total of 16,000 Entries throughout the Campaign Period.

11. The maximum number of Entries an Eligible Customer can earn is capped at a maximum of **One Hundred Thousand (100,000) Entries** throughout the Campaign Period.
12. CIMB's determination as to what constitutes an Eligible Transaction shall be final, binding and conclusive and such determination shall not be challenged in any manner whatsoever.

Campaign Prize

13. The following prizes (“Prizes”) are made available to the Eligible Customers under this Campaign.

Table 2: Prizes Breakdown

Prizes	Eligibility Period	No of Winners	Prize Format	Amount (RM)	Minimum Entries Required
Cash Prize	Campaign Month 1: 1 Nov 2022 – 30 Nov 2022	600	Cash	88	500
	Campaign Month 2: 1 Dec 2022 – 31 Dec 2022	600			
	Campaign Month 3: 1 Jan 2023 – 31 Jan 2023	600			
	Campaign Month 4: 1 Feb 2023 – 28 Feb 2023	600			
Grand Prize	1 Nov 2022 – 28 Feb 2023	1	Cash	88,000	500

14. Each Eligible Customer shall only be entitled to win maximum one (1) Grand Prize and one (1) Cash Prize throughout the Campaign Period.
15. Each Eligible Customer must meet the minimum Entries threshold as specified in the Table 2 above to be eligible for the Prizes.
16. CIMB staff are not eligible to win in the Grand Prize category.
17. The Prizes will be credited into the Winners’ (hereinafter defined at Clause 29 below) active Participating Accounts.
18. CIMB will not entertain 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, exchange the Prizes for cash or a different prize or reward of similar value or any other alternatives whatsoever.
19. The Winner shall be responsible to pay any tax, incidental costs and/or charges relating to the Prizes. CIMB shall not be held liable for any tax, incidental costs, charges and/or damage caused by the Prizes and/or non-fulfilment by any of its agents/ suppliers/ distributors.
20. CIMB shall not be held responsible or liable for the non-delivery or non-receipt of the Prize due to any reason whatsoever, including where such failure to deliver is due to the Winner’s

inaccurate, invalid or incorrect email address(es) or mobile number(s) maintained in CIMB's records. The Prize will not be replaced or re-sent to the Winner regardless of whether the Prize has been utilised.

Winner Selection Process

21. The award of the Prizes offered under this Campaign shall be as follows: -

Table 3: Fulfilment of Prizes

Prizes	Winner Selection Schedule	Fulfilment Format
Cash Prize	90 days from the last day of each Campaign Month	Credit to Participating Account
Grand Prize	90 days from 28 February 2023	Credit to Participating Account

22. CIMB's automated selection system will shortlist potential winners from the pool of Eligible Customers who have earned the minimum number of entries required ("**Potential Winners**") and subject always to Clauses 23 to 31 below, the Prizes will be fulfilled within the time period specified in the Winner Selection Schedule column set out in Table 3 at Clause 21 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.

Table 4: Shortlisting Potential Winners

Prizes	Number of Winners	Number of Shortlisted Potential Winners	Shortlisting Period
Cash Prize	600 per Campaign Month	1,800 per Campaign Month	90 days from the last day of each Campaign Month
Grand Prize	1	30	90 days from 28 February 2023

Cash Prize Winners

23. For each Campaign Month, One Thousand Eight Hundred (1,800) Potential Winners will be shortlisted within ninety (90) days from the last day of the Campaign Month to be in the running to win Cash Prize ("**Potential Cash Prize Winners**").
24. Upon being shortlisted, each of the Potential Cash Prize Winners will be contacted by CIMB via SMS at their registered mobile number. The contacted Potential Cash Prize Winners will be required to answer one (1) question correctly by replying to the said SMS in the fastest time within a period prescribed in the said SMS.
25. The first Six Hundred (600) Potential Cash Prize Winners who respond with the correct answer within the fastest time as recorded by CIMB's system will be declared as the "**Cash Prize Winners**" of that Campaign Month.

Grand Prize Winner

26. Thirty (30) Potential Winners will be shortlisted within ninety (90) days from 28 February 2023, to be in the running to win the Grand Prize (“**Potential Grand Prize Winners**”).
27. Shortlisted Potential Grand Prize Winners will then be contacted by CIMB in a random order via telephone call at their registered mobile number maintained in CIMB’s records. The contacted Potential Grand Prize Winners will be required to answer two (2) questions correctly. The first Potential Grand Prize Winners who respond with two (2) correct answers will be declared as the “**Grand Prize Winner**”.
28. If the first attempt to contact the Potential Grand Prize Winners fails, due to reasons such as there being no answer, the Potential Grand Prize Winner’s mobile number is not in service, the lack of or no connection or for any other reasons whatsoever, a further two (2) attempts will be made to call the said Potential Grand Prize Winner at the same mobile number. Where the third attempt is unsuccessful, such Potential Grand Prize Winner shall be disqualified and will not be entitled to win the Grand Prize and the next Potential Grand Prize Winner who answers both questions correctly will be declared as the Grand Prize Winner.
29. The Cash Prize Winners and Grand Prize Winner (hereinafter collectively be referred to as the “**Winners**”) will be notified by CIMB via SMS or publication on CIMB’s website.
30. CIMB shall have the right to forfeit the Prizes and select another Winner if the Winner fails to attend the prize-giving ceremony and/or participate other related events as may be required by CIMB.
 - a) By participating in the Campaign, the Winner shall be deemed to have authorized CIMB to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Winner without compensation for advertising and publicity purposes in any manner CIMB deems appropriate (“**Publication Rights**”).
 - b) 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.
31. 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.

General Terms and Conditions

32. The Eligible Customer agrees that by participating in the Campaign, he/she:
 - a) has accessed, read and confirm his/her agreement to these Terms and Conditions;
 - b) consents to CIMB processing and disclosing his/her personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - c) agrees that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Prize to be given away and determination of the Winner, shall be final, binding and conclusive; and
 - d) agrees that CIMB shall not be liable or held responsible to the Eligible Customer if CIMB is unable to perform in whole or in part of any of its obligations in these Terms and Conditions attributable directly or indirectly to:

- the failure of any mechanical or electronic device, data processing system or transmission line;
 - electrical failure;
 - industrial dispute, war, strike or riot;
 - any act of God beyond CIMB's control; or
 - any factor in a nature of a force majeure which is beyond CIMB's reasonable control.
33. Eligible Customer will be disqualified from participating in the Campaign and/or the Prize will be forfeited, if:
- a) the Eligible Customer's Participating Account is closed or turns dormant during the Campaign Period and/or before the delivery of the Prize;
 - b) the Eligible Customer is in breach of the terms and conditions governing the Participating Account;
 - c) the Eligible Customer's Participating 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
 - d) the Eligible Customer's Participating Account is delinquent, invalid or cancelled by the Eligible Customer or CIMB.
34. CIMB shall have the right to disqualify any Eligible Customer that it determines to be:
- a) tampering with the entry/participation/application process; and/or
 - b) acting in breach of these Terms and Conditions.
35. CIMB shall have the right to:
- a) substitute the Prize with other item(s) of similar cost; and/or
 - b) extend, shorten, discontinue, cancel, terminate or suspend the Campaign
- by giving seven (7) 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
 - by any other means of notification which CIMB may select.
36. For avoidance of doubt, CIMB shall not be liable to the Eligible Customer for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer as a direct or indirect result of any Prize substitution and/or any cancellation, suspension, shortening or extension of the Campaign.
37. CIMB shall not be liable to any Eligible Customer or any party 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) 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 of the SMS,

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

38. 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:
- a) announcement at CIMB's website; and/or
 - b) notice at CIMB's branches; and/or
 - c) notice at CIMB's Currency Exchange counters; and/or
 - d) advertisement in one newspaper of CIMB's choice; and/or
 - e) by any other means of notification which CIMB may select.

The Amendment shall be considered as binding on the Eligible Customer from the date as specified by the Bank in the notification.

Eligible Customer agrees to access CIMB's website at regular intervals to view the terms and conditions of the Campaign and to ensure that he/she is kept up-to date with any variation to these Terms and Conditions.

39. CIMB will not be liable to the Eligible Customer for any loss or damage suffered or incurred by the Eligible Customer as a direct or an indirect result of the Amendment.
40. Eligible Customer shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of:
- a) the Eligible Customer's participation in the Campaign; and/or
 - b) the Eligible Customer's receipt, redemption or use of the Prize.
41. 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 the Participating Account which shall apply in addition to these Terms and Conditions.
42. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB from time to time.
43. Eligible Customer may contact CIMB's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:

Address: Customer Resolution Unit, PO Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

Telephone No.: +603 6204 7788

Facsimile No.: +603 2691 3248

Email address: CRU@cimb.com

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