TERMS AND CONDITIONS
CIMB Travel to China Campaign 2.0

1. The CIMB Travel to China Campaign 2.0 ("**the 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/or CIMB Islamic Bank shall herein collectively be referred to as "**CIMB"**.

The Campaign Period

2. The Campaign shall run from 23 October 2026 to 31 December 2026, both dates inclusive ("**the Campaign Period**") based on ten (10) campaign week cycles.

Campaign Week	Spend Period
1	23 Oct 2026 – 29 Oct 2026
2	30 Oct 2026 – 5 Nov 2026
3	6 Nov 2026 – 12 Nov 2026
4	13 Nov 2026 – 19 Nov 2026
5	20 Nov 2026 – 26 Nov 2026
6	27 Nov 2026 – 3 Dec 2026
7	4 Dec 2026 – 10 Dec 2026
8	11 Dec 2026 – 17 Dec 2026
9	18 Dec 2026 – 24 Dec 2026
10	25 Dec 2026 – 31 Dec 2026

3. CIMB reserves the right upon giving notice of not less than seven (7) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Period.

Eligibility

4. This Campaign is open to all CIMB principal credit cardholders who is holding a valid CIMB Credit Card/-i issued by CIMB in Malaysia **("Eligible Participants")**. The CIMB Credit Card/-i of the Eligible Participants are hereinafter referred to as the "**Eligible Credit Card**".

5. It shall be the Eligible Participants' responsibility to ensure their mobile numbers ("**Contact Details**") provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by them. CIMB reserves the right to forfeit the **"Weekly Cash Back"** in the event the Eligible Participants' Contact Details maintained in CIMB's record is invalid and/or not updated. CIMB shall not be responsible to the Eligible Participants for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Details maintained in CIMB's record are not current or correct.

Campaign Mechanics and Conditions

6. The Eligible Participants must make **"Eligible China Cross-Border Transaction(s)"** using their Eligible Credit Card to get Weekly Cash Back, as per Table below:

Spend Requirement	Weekly Cash Back	Weekly Cash Back Pool	Total Campaign Cash Back Pool
All **Eligible China Cross-Border Transaction(s)** made during the relevant Campaign Week	**3% Cash Back** (capped at RM30 per Eligible Participant per Campaign Week)	RM15,000	RM150,000

i) **Eligible China Cross-Border Transaction(s)** refers to in-store or over-the-counter Card Present foreign currency transactions and/or online Card Not Present foreign currency transactions approved by CIMB and charged to the Eligible Credit Card during the Campaign Period where the currency code in which the transaction was performed in is Chinese Yuan (CNY). For the avoidance of doubt, any Auto-Billing/recurring transactions tagged as recurring transaction(s) captured in CIMB's system is excluded as Eligible China Cross-Border Transactions;

ii) For the avoidance of doubt, **Eligible China Cross-Border Transaction(s)** will be converted to Ringgit Malaysia (MYR) for tracking to obtain the Weekly Cash Back, based on CIMB's prevailing exchange rate. If the purchase amount of an Eligible China Cross-Border Transaction(s) is converted to Ringgit Malaysia (MYR) at the point of sale via Dynamic Currency Conversion (DCC), it will be categorized as a Local Transaction. For clarity, a transaction will be considered as an Eligible China Cross-Border Transaction(s) only if the currency code of the transaction is in Chinese Yuan (CNY).

7. Subject to Clause 12 of these terms and conditions, to be entitled to the Weekly Cash Back, the Eligible Participants must make **"Eligible China Cross-Border Transaction(s)**" using their Eligible Credit Card during the Campaign Period.

8. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible China Cross-Border Transaction(s):-
   i) Local transactions billed in Ringgit Malaysia (MYR);
   ii) Foreign currency transactions billed in currency code other than Chinese Yuan (CNY);
   iii) Any Auto-Billing/recurring transactions tagged as recurring transaction(s) captured in CIMB's system;
   iv) Cash advance/withdrawal/deposit transactions;
   v) Quasi Cash transactions – (example: betting and/or gaming transactions);
   vi) Monthly instalments under any instalment payment facility provided by CIMB;
   vii) Standing instructions/auto-payment services;
   viii) JomPAY, FPX and/or Duitnow QR transactions;
   ix) Eligible China Cross-Border Transaction(s) which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions;

x) Payment of annual fees, delivery charges, cash payments, card replacement fee, dispute charges, fraud charges, interest/finance charges, cash advance fees, processing fees, or any other kind of fees and/or penalties imposed by CIMB.

Any determination by CIMB as to what constitutes Eligible China Cross-Border Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as unfair or unjust.

9. All Eligible China Cross-Border Transaction(s) made on the Eligible Credit Card including supplementary card(s) will be consolidated and considered as Eligible China Cross-Border Transaction(s) to meet the Spend Requirement.

10. All Eligible China Cross-Border Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Weekly Cash Back. The tracking of the Eligible China Cross-Border Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.

11. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible China Cross-Border Transaction(s) to the Eligible Participants' Eligible Credit Card and/or error or omission in the posting of the same due to any reasons arising including but not limited to the delay on the part of the merchant unless the same is due to the negligence and/or default of CIMB. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible China Cross-Border Transaction(s) and/or posting of the Eligible China Cross-Border Transaction(s) to the Eligible Participants' Eligible Credit Card by Visa, Mastercard, merchant establishments or any other party unless the same is due to the negligence or default of CIMB.

Cash Back and Fulfillment Criteria Process

12. The Total Campaign Cash Back Pool allocated for the Campaign is Ringgit Malaysia One Hundred and Fifty Thousand (RM150,000) only with a Weekly Cash Back Pool of Ringgit Malaysia Fifteen Thousand (RM15,000). The Weekly Cash Back will be given away on a "first come first served" basis. Once the Weekly Cash Back Pool has been fully taken up, Eligible Participant will not be entitled for the Weekly Cash Back even if the Eligible Participant fulfils the Spend Requirement.

13. Subject to Clause 12 of these terms and conditions, the Weekly Cash Back obtained by each Eligible Participant shall be consolidated and credited into the Eligible Participant's Eligible Credit Card's principal account within twelve (12) weeks from the end of the Campaign Period (**"Fulfilment Period"**). The Eligible Participants should notify CIMB within eight (8) weeks from the Fulfillment Period (**"Specified Period"**) if the Weekly Cash Back was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Weekly Cash Back will be considered as successfully credited.

14. Only the Eligible Participant who is a principal cardholder shall be eligible to the Weekly Cash Back rewarded under this Campaign.

15. At the time of the receipt of the Weekly Cash Back by the Eligible Participants, the Eligible Credit Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled

within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Weekly Cash Back.

16. The Eligible Participants who are entitled to receive the Weekly Cash Back shall receive a notification via SMS from CIMB that they are entitled to the Weekly Cash Back. The Weekly Cash Back amount will be reflected in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Weekly Cash Back if they are entitled to receive the Weekly Cash Back.

17. The notification by CIMB will be based on the Eligible Participants' telephone number in Malaysia maintained with CIMB.

18. CIMB will not entertain any complaint(s) whatsoever in connection with the Weekly Cash Back and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of, intervention, interruptions and/ or electronic or human error in administration and/or processing of the transaction performed via Eligible Credit Card unless the same is due to the negligence or wilful default of CIMB.

19. CIMB accepts no responsibility for any tax implications that may arise from the Weekly Cash Back or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Weekly Cash Back remains the responsibility of the Eligible Participants. It is the responsibility of each Eligible Participant to seek independent advice on the possible implications this may have on his/her own financial situation.

General Terms and Conditions

20. The Eligible Participants 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 in accordance with the CIMB Group Privacy Notice at www.cimb.com.my/en/personal/privacy-policy.html;
    e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the Campaign Cashback and determination of the Eligible Participants, shall be final, binding and conclusive; and
    f) agree that CIMB shall not be liable or held responsible to the Eligible Participants 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:
        (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 in the nature of unforeseen circumstances which is beyond CIMB's reasonable control.

21. The Eligible Participants will be disqualified from participating in the Campaign and/or the Campaign Cashback will be forfeited if, during the Campaign Period and/or before the redemption of the Campaign Cashback:
    a) The Eligible Participants are in breach of the terms and conditions governing the Campaign or Eligible Credit Cards;
    b) The Eligible Credit Cards are 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 Eligible Credit Cards are delinquent, invalid or cancelled by the Eligible Participants or CIMB.

22. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:
    a) tampering with the entry; and/or
    b) acting in breach of these Terms and Conditions.

    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 Participants via:
        (i) announcement at CIMB's website; and/or
        (ii) notice at CIMB's branches; and/or
        (iii) by any other means of notification which CIMB may select.

    For avoidance of doubt, CIMB shall not be liable to the Eligible Participants for any losses, damage, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any Campaign Cashback and/or any cancellation, suspension, shortening or extension of the Campaign.

23. CIMB shall not be liable to any Eligible Participants 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 Participants participation or non-participation in the Campaign; and/or
    b) Any non-receipt or delayed receipt by the Eligible Participants of the SMS and/or WhatsApp

    unless such loss or damage arises from and is caused directly by CIMB's negligence or willful 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 Participants 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 Participants from the date as specified by CIMB in the notification.
    c) If the changes 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 Participants about these changes as soon as possible.
    d) Eligible Participants 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.

25. CIMB will not be liable to the Eligible Participants for any loss or damage suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

26. Eligible Participants 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 the Eligible Participants:
    a) participation in the Campaign; and/or
    b) receipt, redemption or use of the Campaign Cashback; 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 the Eligible Credit Cards 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. The Eligible Participants agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

31. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over and does not monitor or review the contents of the Third-Party Links. If the Eligible Participants do click on the Third-Party Links, the Eligible Participants understand that they are accessing the Third-Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants may incur.

32. Eligible Participants 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: CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
    Telephone No: 603 6204 7788
    Email: contactus@cimb.com
    CIMB may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

33. If the product/service relating to this Campaign which the Eligible Participants have subscribed is offered by CIMB Bank, any question the Eligible Participants have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Participants' concern will be addressed by CIMB Islamic.