TERMS AND CONDITIONS
"CIMB New-To- Invest Digital Acquisition Campaign"

1. The "**CIMB New-To-Invest Digital Acquisition Campaign" ("Campaign")** is jointly organized by CIMB Bank Berhad [Registration No.: 197201001799] and CIMB Islamic Bank Berhad [Registration No.: 200401032872]. CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as ("**CIMB**").

Campaign Period

2. This Campaign shall run from 3 September 2026 to 30 November 2026, both dates inclusive ("**Campaign Period**").

Eligibility

3. This Campaign is open to **selected CIMB Customer(s)**, including but not limited to selected **CIMB@Work Customer(s)**, who have received CIMB's invitation to participate in this Campaign via WhatsApp Message ("WA") and/or Short Message Service ("SMS") and/or Electronic Direct Mail ("EDM") and/or telephone call within the Campaign Period ("Eligible Customer(s)").

4. For the avoidance of doubt, the following persons/entities shall NOT be eligible to participate in this Campaign: -
   a) Small medium enterprises/ enterprise banking/ commercial and corporate customers as determined by CIMB which include but shall not be limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed companies, private limited companies, clubs, associations, and co-operatives; and/or
   b) Individuals below the age of 18 years; and/or
   c) US person as defined below (applicable to Conventional Unit Trust Fund / Shariah Compliant Unit Trust Fund or any other product(s) as it may be): -
      i. Any citizen or resident of the United States of America including any person with a United States of America domicile; or
      ii. Any person with a United States of America account mailing address; or
      iii. Any person holding a United States of America Green Card; or
      iv. Any person who meets the "substantial presence test", that is one who is present in the United States of America for at least 183 calendar days by counting all the days (at least 31 days) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
      v. Any person defined as a US Person for United States of America Tax purposes; and/or

   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.

5. In relation to joint accounts, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign ("**Primary Accountholder**"). For the avoidance of doubt, joint accountholder(s) other than the Primary Accountholder shall not be eligible to participate in this Campaign.

Campaign Mechanics

6. The Campaign consists of the selected conventional Unit Trust Fund(s) and Shariah-compliant Unit Trust Fund(s) shall hereinafter collectively be referred to as **("Participating Unit Trust Fund(s)")** as defined in Clause 13 below.

7. The Eligible Customer(s) may participate in the Campaign via **CIMB Clicks Web / CIMB OCTO App only**.

8. Subject to the Terms and Conditions herein, the Eligible Customer(s) will be entitled to receive **units of Signature Dynamic Income Focus-i fund ("SDIFi")** ("Bonus Unit") if they invest in the Participating Unit Trust Products within the Campaign Period, as tabulated in Table A below.

Table A

Tier	Accumulative investment sales amount	Bonus Unit Rate
1	RM1,000 to RM9,999.99	**RM10** worth of SDIFi units per every RM1,000 investment
2	RM10,000 to RM50,000 maximum	**RM15** worth of SDIFi units per every RM1,000 investment

Note:
Only investments in Participating Unit Trust Fund(s) with a minimum sales charge of 2.0% will qualify and be counted towards the calculation of Bonus Unit entitlement under this Campaign.

9. All qualifying investments made by the Eligible Customer(s) under the Participating Unit Trust Fund(s) during the Campaign Period will be aggregated on a cumulative basis at the customer level, Unit Trust Account(s) held by the Eligible Customer(s), subject always to CIMB's records.

10. The Bonus Unit will be calculated based on the Eligible Customer(s)' total cumulative qualifying investment amount across all Unit Trust Account(s) held by the Eligible Customer(s) and not on an individual Unit Trust Account basis.

11. To qualify, Eligible Customer(s) must hold their investments until the campaign ends and not sell them during the campaign period.

12. For selected CIMB@Work Customer(s), the Eligible Customer(s) must maintain their CIMB@Work status until the fulfilment of the Bonus Unit as set out in the Fulfillment Process section herein, failing which CIMB reserves the right to disqualify the Eligible Customer(s) from receiving the Bonus Unit.

13. Details on Participating Unit Trust Fund(s)

    a) Participating Unit Trust Fund(s) refers to a list of selected Conventional / Shariah Compliant Unit Trust Fund(s) (except all closed-ended fund(s) and Amanah Saham Nasional Berhad Variable Price Fund(s) which are not eligible) with sales charge of 2.0% and above as per stipulated in the prospectus / information memorandum and is subject to change from time to time, including all new Conventional / Shariah-compliant Unit Trust fund(s) launched or made available by CIMB during the Campaign Period, provided that such fund(s) meet the eligibility criteria set out herein.

    b) The Eligible Customer(s) who invest in any of the Participating Unit Trust Fund(s) via Employees Provident Fund (EPF) – Member Investment Scheme shall not be entitled to participate in this Campaign.

    c) The applicable sales charge for the Participating Unit Trust Fund(s) shall be payable by the Eligible Customer(s). The Eligible Customer(s) shall refer to the relevant prospectus for each specific unit trust fund for information on the applicable sales charge.

    d) The sales charge under this campaign is exclusive of Sales and Service Tax (SST) (if applicable). The applicable SST amount will be incorporated into the discounted sales charge and reflected accordingly in the customer's transaction confirmation.

    e) The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by CIMB in relation to investment in the Participating Unit Trust Fund(s).

f) In the event the Eligible Customer(s) exercises his/her cooling-off right or the investment is rejected or cancelled by any parties for whatsoever reason within the Campaign Period, the Eligible Customer(s) shall not be entitled to earn the Bonus Units under this Campaign. The "cooling-off" is a period of six (6) business days from the date of receipt of the Eligible Customer(s)' Participating Unit Trust Fund(s) application by CIMB.

g) The Eligible Customer(s) are required to execute, acknowledge and agree to all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the Participating Unit Trust Fund(s), which are separate from the Terms and Conditions herein.

h) The Participating Unit Trust Fund(s) are arranged or distributed by CIMB and shall be passed to or effected by the selected unit trust management companies that are Capital Market Services License holders under the Capital Markets and Services Act 2007 ("**CMSA 2007**").

i) The Participating Unit Trust Fund(s) are not protected by PIDM and any money withdrawn from an insured deposit for the purpose of purchasing the Participating Unit Trust Fund(s) is no longer protected by PIDM.

j) The following terms and conditions shall also apply to the Participating Unit Trust Fund(s): -
   i. Investments made in the Participating Unit Trust Fund(s) are not an obligation of, guaranteed or protected by CIMB and are subject to investment risks, including the possible loss of the principal amount invested; and
   ii. The Eligible Customer(s) are advised to do the following before investing in the Participating Unit Trust Fund(s);
      a. to read, understood and agree to the terms and conditions of the Participating Unit Trust Fund(s) including the fund(s)'s prospectus; and
      b. to consider all fees and charges involved before investing; and
      c. to assess the merits and risks of any investment based on the Eligible Customer(s)'s own evaluation.

Campaign Rewards

14. Each Eligible Customer is entitled to receive Bonus Units based on the applicable investment tier achieved during the Campaign Period, as tabulated in Table A. The Bonus Unit entitlement will be calculated based on the qualifying investment amount and the applicable Bonus Units rate for the relevant tier.
15. An illustration is provided below:

Example 1:

Accumulative investment sales amount	**Calculation**	**Bonus Unit**
RM5,000	RM5,000 ÷ RM1,000 x RM10	RM50 worth of units for SDIFi

At the end of Campaign Period, the above customer will be entitled to RM50 worth of units for SDIFi.

Example 2:

Accumulative investment sales amount	Calculation	Bonus Unit
RM10,000	RM10,000 ÷ RM1,000 x RM15	RM150 worth of units for SDIFi

At the end of Campaign Period, the above customer will be entitled to RM150 worth of units for SDIFi.

16. Each Eligible Customer's cumulative qualifying investment amount under this Campaign is **capped at RM50,000** or **RM750 worth of units for SDIFi**. Any qualifying investment amount exceeding RM50,000 will not be taken into consideration for the calculation of the Bonus Units.

17. The Bonus Unit will be calculated based on the accumulative investment sales amount **rounded down to the nearest thousand**. For Example:-

    a) Client A invests a total of RM1,200 into Participating Unit Trust Fund(s) during the campaign period, Client A will receive RM10 worth of units for SDIFi. (RM1,000 ÷ RM1,000 x RM10 = RM10)
    b) Client B invests a total of RM10,900 into Participating Unit Trust Fund(s) during the campaign period, Client B will receive RM150 worth of units for SDIFi. (RM10,000 ÷ RM1,000 x RM15 = RM150)

Fulfillment Process

18. The Bonus Unit will be credited to the Eligible Customer(s)' transacted Unit Trust (UT) Account as per CIMB records within ten (10) to twelve (12) weeks from the end date of the Campaign Period.

19. Where the Eligible Customer(s) invests through more than one Unit Trust Account, all entitled Bonus Units will be credited into the **last transacted Unit Trust Account**, based on CIMB's records.

20. SDIFi is classified as a conservative fund. CIMB makes no representation as to the suitability of the Fund for the Eligible Customer(s). Eligible Customer(s) shall be solely responsible for assessing their own risk profile. Where applicable, Eligible Customer(s) shall bear all risks associated with accepting and holding the Fund, including where Eligible Customer(s) is assessed to have a defensive or conservative risk profile.

21. The final value of the SDIFi may vary due to market fluctuation.

22. The Bonus Units are not transferable or exchangeable for cash, credit, or any other item.

23. The Eligible Customer(s) shall be solely responsible for the following as a result of receipt of the Bonus Unit:
    a) any tax filing obligation or any tax payment due to any authority; and
    b) seek independent advice on the possible implications on his/her own financial situation.

General Terms and Conditions

24. 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 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.

25. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Bonus Unit will be forfeited if, during the Campaign Period and/or before the crediting of the Bonus Unit:-
a) the Eligible Customer(s) are in breach of the terms and conditions governing the Participating Product(s);
b) the Participating Product(s) 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 Participating Product(s) is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

26. 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.

27. 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:
   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 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.

28. 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 **SMS** or **eDM**

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

29.
a) CIMB shall have the 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 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.

30. 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.

31. The Eligible Customer(s) 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 Customer(s):
    a) participation in the Campaign; and/or
    b) receipt or redemption of the Participating Unit Trust Fund(s) from Eligible Customer(s); and/or
    c) breach or failure to comply with these Terms and Conditions

32. 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.

33. 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.

34. 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.

35. 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 Customer(s) do click on the Third Party Links, the Eligible Customer(s) understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customer(s) may incur.

36. 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: 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.

37. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected applications of the Participating Product(s) or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's negligence or willful default.

38. 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.

39. The following terms and conditions shall apply to the Participating Unit Trust Fund(s);

a) Past performance of the Participating Unit Trust Fund(s) is not an indication of future performance and income distributions are not guaranteed.
b) Eligible Customer(s) who are in doubt as to the action to be taken should consult their professional advisers immediately.
c) The Eligible Customer(s) are required to comply with all terms and conditions in respect of their investment in the Participating Unit Trust Fund(s).
d) The compensation fund under Section 158 of the Capital Markets and Services Act 2007 (CMSA):
    i. **does not** cover the Eligible Customer(s); and
    ii. **does not** extend to Eligible Customer(s) who had suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of CIMB.
e) The Eligible Customer(s) may lodge a complaint with CIMB's Customer Resolution Unit (CRU) as set out in Clause 36 of these Terms and Conditions if the Eligible Customer(s) suffer monetary loss in the above circumstances related to the acts of CIMB's employees.
f) The Eligible Customer who are not satisfied with CIMB's CRU's decision may:
    i. refer the case to the Financial Markets Ombudsman Service **("FMOS")** within 6 months of receiving a final decision from CIMB. Where customer does not receive any response from CIMB within 60 days from the date the complaint was lodged with CIMB, the customer may submit a dispute directly with FMOS; or direct the complaint to the Securities Commission Malaysia's Consumer & Investor Office even if the Eligible Customer had initiated a dispute resolution process with FMOS.