

**TERMS AND CONDITIONS**  
CIMB Up to 50% Cashback on Flights Campaign

- The CIMB Up to 50% Cashback on Flights Campaign (“**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**

- The Campaign shall run from 1 April 2026 to 30 September 2026, both dates inclusive (“**the Campaign Period**”) based on two (2) campaign quarter cycles.

Campaign Quarter	Campaign Period
1	1 April 2026 to 30 June 2026
2	1 July 2026 to 30 September 2026

- CIMB reserves the right upon giving notice of not less than fourteen (14) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Period.

**Eligibility**

- This Campaign is open to all CIMB Preferred Visa Infinite/-i, Travel World Elite and Travel World principal credit cardholders (“**Eligible Participants**”). The CIMB Preferred Visa Infinite/-i, Travel World Elite and/or Travel World Credit Cards of the Eligible Participants are hereinafter referred to as the “**Eligible Credit Cards**”.
- It shall be the Eligible Participants’ sole 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 Cashback 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**

- In order to be qualified to earn Up to 50% Cashback or OFF (“**Cashback**”), Eligible Participants must fulfil “**Campaign Conditions**” illustrated in Table 1.0 below with their Eligible Credit Card to get Cashback:

Tier	Qualifying Criteria 1 (“Eligible Flight Transactions”)	Qualifying Criteria 2 (CASA Balance / Foreign Spend)	Cashback (Fulfilled Qualifying Criteria 1 & Qualifying Criteria 2)

1	Any transaction made on 'Eligible Airlines' with a minimum of RM1,000 per transaction	Maintain a minimum <b>Quarterly Average Balance</b> <sup>1</sup> of <b>RM250,000</b> in CIMB Current Account/- i and/or Savings Account/-i ("CASA/-i") in each Campaign Quarter.  <b>OR</b>  Meet a minimum <b>cumulative spend</b> of <b>RM60,000</b> on 'Eligible Foreign Spend Transactions' in each Campaign Quarter	<b>50% Cashback</b> on the highest 'Eligible Flight Transactions' performed in each Campaign Quarter, capped at <b>RM2,000</b> per Campaign Quarter
2		Maintain a minimum <b>Quarterly Average Balance</b> <sup>1</sup> of <b>RM150,000</b> in CIMB Current Account/- i and/or Savings Account/-i ("CASA/-i") in each Campaign Quarter.  <b>OR</b>  Meet a minimum <b>cumulative spend</b> of <b>RM40,000</b> on 'Eligible Foreign Spend Transactions' in each Campaign Quarter	<b>40% Cashback</b> on the highest 'Eligible Flight Transactions' performed in each Campaign Quarter, capped at <b>RM1,000</b> per Campaign Quarter
3		Maintain a minimum <b>Quarterly Average Balance</b> <sup>1</sup> of <b>RM100,000</b> in CIMB Current Account/- i and/or Savings Account/-i ("CASA/-i") in each Campaign Quarter.  <b>OR</b>  Meet a minimum <b>cumulative spend</b> of <b>RM20,000</b> on 'Eligible Foreign Spend Transactions' in each Campaign Quarter	<b>30% Cashback</b> on the highest 'Eligible Flight Transactions' performed in each Campaign Quarter, capped at <b>RM500</b> per Campaign Quarter
4		Maintain a minimum <b>Quarterly Average Balance</b> <sup>1</sup> of <b>RM50,000</b> in CIMB Current Account/- i and/or Savings Account/-i ("CASA/-i") in each Campaign Quarter.  <b>OR</b>  Meet a minimum <b>cumulative spend</b> of <b>RM10,000</b> on 'Eligible Foreign Spend Transactions' in each Campaign Quarter	<b>20% Cashback</b> on the highest 'Eligible Flight Transactions' performed in each Campaign Quarter, capped at <b>RM250</b> per Campaign Quarter

Table 1.0: Campaign Conditions

<sup>1</sup>Quarterly Average Balance is defined in Clause 6 (ii) below

- i) **"Eligible Flight Transactions"** refers to transactions made directly with the following **Eligible Airlines**, billed under the listed Merchant Category Code approved by CIMB and charged to the Eligible Credit Cards during the Campaign Period for the respective Campaign Quarter.

Eligible Airlines Transaction	Merchant Category Code
All transactions made on Airlines under the listed Merchant Category Code	3000 to 3303, 3308 & 4511

For the avoidance of doubt, any flight transactions made via Travel Agencies and/or Online Travel Agencies and/or any aggregators/booking platforms that are not made directly to the Airlines will not be considered as Eligible Flight Transactions and are not entitled for the Cashback.

- ii) **“Quarterly Average Balance” (“QAB”)** refers to the sum of the daily end-day balances of the Eligible CASA/-i during the Campaign Quarter, divided by the number of days in the respective Campaign Quarter.
  - iii) **“Eligible Foreign Spend Transactions”** refers to **cross-border/overseas transactions (in-store/online/recurring)** where the currency code in which the transaction was performed in is any other currency excluding Ringgit Malaysia (RM). Eligible Foreign Spend Transactions will be converted to Ringgit Malaysia (RM) for tracking purposes to calculate the Monthly Cash Back, based on CIMB’s prevailing exchange rate.  
If the purchase amount of a Foreign Currency Transaction is converted to Ringgit Malaysia 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 a Foreign Currency Transaction only if the currency code of the transaction is in any foreign currency excluding Ringgit Malaysia (RM).
7. Subject to Clause 13 of these Terms and Conditions, in order to be entitled to the Cashback, the Eligible Participants must make **‘Eligible Flight Transactions’** using their Eligible Credit Card(s) on **Eligible Airlines (“Qualifying Criteria 1”)** and meet the **Qualifying Criteria 2** asset out in Clause 6 above.
8. Illustration of scenarios in which Eligible Participants make Eligible Flight Transactions, meet the Qualifying Criteria and are rewarded with Cashback are per below.

**Eligible Participant A**

Campaign Quarter	Qualifying Criteria 1	Qualifying Criteria 2		Cashback	Remarks
	Eligible Flight Transactions	Quarterly Average Balance in CIMB CASA/-i	Quarterly Cumulative Eligible Foreign Spend		
1	RM1,200 (Cathay Pacific)	RM80,000 (Met Qualifying Criteria 2 - Tier 4)	RM1,000	20% Cashback on Cathay Pacific Transaction @ RM240	20% Cashback awarded as the participant met Qualifying Criteria 1 and Qualifying Criteria 2 – Tier 4

2		RM150,000 (Met Qualifying Criteria 2 - Tier 2)	RM1,000	N/A	No Cashback awarded as the participant did not meet Qualifying Criteria 1 (no Eligible Flight Transaction made)
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**Eligible Participant B**

Campaign Quarter	<i>Qualifying Criteria 1</i>	<i>Qualifying Criteria 2</i>		Cashback	Remarks
	Eligible Flight Transactions	Quarterly Average Balance in CIMB CASA/-i	Quarterly Cumulative Eligible Foreign Spend		
1	RM1,200 (Emirates)	RM260,000 (Met Qualifying Criteria 2 - Tier 1)	RM1,000	50% Cashback on Emirates Transaction @ RM600	50% Cashback awarded as the participant met Qualifying Criteria 1 and Qualifying Criteria 2 – Tier 1
2	RM1,000 (Malaysia Airlines)	RM10,000	RM40,000 (Met Qualifying Criteria 2 - Tier 2)	40% Cashback on Malaysia Airlines Transaction @ RM400	40% Cashback awarded as the participant met Qualifying Criteria 1 and Qualifying Criteria 2 – Tier 2

**Eligible Participant C**

Campaign Quarter	<i>Qualifying Criteria 1</i>	<i>Qualifying Criteria 2</i>		Cashback	Remarks
	Eligible Flight Transactions	Quarterly Average Balance in CIMB CASA/-i	Quarterly Cumulative Eligible Foreign Spend		
1	RM3,000 (Singapore Airlines)	RM50,000 (Met Qualifying Criteria 2 - Tier 4)	RM60,000 (Met Qualifying Criteria 2 - Tier 1)	50% Cashback on Singapore Airlines Transaction @ RM1,500	50% Cashback awarded as the participant met Qualifying Criteria 1 and Qualifying Criteria 2 – Tier 1 on cumulative eligible foreign spend

2	RM1,000 (Qatar Airways)	RM10,000	RM1,000	N/A	No Cashback awarded as the participant did not meet either of the Qualifying Criteria 2 Tier
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9. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Foreign Spend Transaction(s) towards meeting the Qualifying Criteria 2:
- i) Transaction(s) in local currency (RM);
  - ii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
  - iii) Quasi Cash transactions – (example: betting and/or gaming transactions)
  - iv) Cash advance/withdrawal/deposit transactions; and
  - v) Eligible Flight Transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.

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

10. If the Eligible Participant has multiple Eligible Credit Card(s), Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) made on all Eligible Credit Card(s) under the same account including supplementary cards will be consolidated and considered towards meeting the Qualifying Criteria and Campaign Conditions. For new and existing joint account holders of the CASA/-i maintained with CIMB, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign.
11. Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Cashback. The tracking of the Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) are based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.
12. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Flight Transaction(s) and Eligible Foreign Spending 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 gross 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 Flight Transaction(s) and Eligible Foreign Spending Transaction(s) and/or posting of the Eligible Flight Transaction(s) and Eligible Foreign Spending 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 gross negligence or default of CIMB.

#### Cashback and Fulfillment Criteria Process

13. The total Cashback pool allocated for the Campaign is Ringgit Malaysia One Million (RM1,000,000) only. A Quarterly Cashback pool of Ringgit Malaysia Five Hundred Thousand (RM500,000) is allocated for each Campaign Quarter, as illustrated in table below. The Cashback will be awarded to Eligible Participants who meet the Qualifying Criteria based on the following criteria. Once the Quarterly Cashback pool has been fully taken up, the Eligible Participant will not be entitled to the Cashback for the respective Campaign Quarter even if the Eligible Participant fulfils the Qualifying Criteria and Campaign Conditions.

	<b>Quarterly Average Balance in CIMB CASA/-i</b>	<b>Quarterly Cumulative Eligible Foreign Spend</b>
<b>Cashback Pool</b>	RM250,000 for each Campaign Quarter RM500,000 throughout The Campaign Period	RM250,000 for each Campaign Quarter RM500,000 throughout The Campaign Period
<b>Quarterly Cashback Allocation</b>	<p>Quarterly Cashback will be awarded to Eligible Participants who meet Qualifying Criteria 1 and Qualifying Criteria 2, <b>in descending order of the highest Quarterly Average Balance</b> in each Campaign Quarter, until the Quarterly Cashback pool is completely exhausted.</p> <p>Cashback will be awarded according to the Qualifying Criteria 2 Tier achieved by Eligible Participants in each Campaign Quarter.</p>	<p>Quarterly Cashback will be awarded to Eligible Participants who meet Qualifying Criteria 1 and Qualifying Criteria 2, <b>in descending order of the highest Quarterly Cumulative Foreign Spend</b> in each Campaign Quarter, until the Quarterly Cashback pool is completely exhausted.</p> <p>Cashback will be awarded according to the Qualifying Criteria 2 Tier achieved by Eligible Participants in each Campaign Quarter.</p>

14. CIMB will make the final determination on the computation and amount of the Cashback which will be considered correct unless there is a clear error. The Eligible Participants may contact CIMB if they believe such an error has occurred. The Cashback cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
15. Subject to Clause 13 of these Terms and Conditions, total Cashback earned for each Campaign Quarter will be credited to the Eligible Participant's principal Eligible Credit Card's account within two (2) months from the end of the respective Campaign Quarter ("**Quarterly Fulfillment Period**"). The Eligible Participants must notify CIMB within eight (8) weeks from each Quarterly Fulfillment Period ("**Specified Period**") if the Cashback has not been credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Cashback shall be deemed to have been successfully credited.
16. Only the Eligible Participant who is the principal cardholder shall be eligible to the Cashback rewarded under this Campaign.

17. At the time of the receipt of the Cashback 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 Cashback.
18. The Eligible Participants who are entitled to receive the Cashback shall receive a notification via SMS from CIMB that they are entitled to the Cashback. The Cashback amount will be reflected on the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cashback if they are entitled to receive the Cashback.
19. The notification by CIMB will be based on the Eligible Participants' mobile number in Malaysia maintained with CIMB.
20. CIMB will not entertain any complaint(s) whatsoever in connection with the Cashback 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 CIMB Credit Card unless the same is due to the gross negligence or wilful default of CIMB.
21. CIMB accepts no responsibility for any tax implications that may arise from the Cashback or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cashback remains the sole 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**

22. 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](http://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 Cash Back to be given away and determination of the Eligible Participants, shall be final, binding and conclusive subject to any manifest error and the Eligible Participants right to seek clarification or redress through CIMB's established complaint and dispute resolution channels, including recourse to the relevant authorities where applicable; 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 a nature of unforeseen circumstances which is beyond CIMB's reasonable control.

unless the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure or any factor which is beyond CIMB's reasonable control is directly caused by CIMB's fraud, negligence or wilful default.

- 23. The Eligible Participants will be disqualified from participating in the Campaign and/or the Cash Back will be forfeited if, during the Campaign Period and/or before the crediting of the Cash Back:
  - a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Cards;
  - b) The Eligible Credit Cards 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 Eligible Credit Cards is delinquent, invalid or cancelled by the Eligible Participants or CIMB.
- 24. 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.

and CIMB will notify the Eligible Customer(s) of such disqualification. If CIMB does so without prior notice, it would be in situations where there are valid grounds, for .example. to deter money laundering or terrorist financing.

CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) 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, damages, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any Cash Back and/or any cancellation, suspension, shortening or extension of the Campaign.

- 25. CIMB shall only be liable for losses or damages if such losses or damages are caused directly by CIMB's fraud, negligence or wilful default. Notwithstanding anything to the contrary. 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 gross negligence or wilful default.

- 26. 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

to facilitate changes in the business operations, processes or system requirements or as a consequence of change in law and regulations or for reasons that CIMB may stipulate in the notice. If the Eligible Participants do not agree with the Amendment, then they should not participate in the Campaign. The notice will be given by CIMB 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 reasonable 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.
27. 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.
28. Eligible Participants shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense (including any sales and services tax or any other taxes based on the prevailing rate of tax set by the Malaysian Government), 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 Cash Back; and/or
  - c) breach or failure to comply with these Terms and Conditions.

unless caused by CIMB's fraud, negligence or wilful default.

29. 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.
30. 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.
31. 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.
32. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over, and do 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.

33. 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, fax 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](mailto: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 reasonable means of notification which CIMB may select.

34. a) The Eligible Participants warrant and undertake that they shall not engage in any form of corruption, bribery or the giving or receiving of any benefit, gratification, gift, commission, financial advantage or advantage/consideration of any kind as an inducement or reward for doing or forbearance from doing any act howsoever related or intending to improperly influence decision making in relation to the Campaign.  
b) If the Eligible Participants are or become aware of any offer or giving of benefit, gratification, gift, commission or consideration by CIMB's personnel, officer(s) or director(s), the Eligible Participants/Customers may report it in accordance with CIMB's Whistle Blowing Policy as set out in <https://www.cimb.com/en/who-we-are/overview/corporate-governance/code-of-conduct/whistle-blowing.html>.  
c) A breach of this clause may be considered by CIMB to be a material breach and CIMB may, at its reasonable discretion, disqualify the Eligible Participants from participating in the Campaign and/or forfeit the Cashback.
35. CIMB CASA/-i is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to Ringgit Malaysia Two Hundred and Fifty Thousand (RM250,000) only for each depositor.