

**TERMS AND CONDITIONS****CIMB eFixed Deposit-i (eFD-i) July 2025 Campaign****Campaign Period**

1. The CIMB eFixed Deposit-i (eFD-i) July 2025 Campaign ("**Campaign**") is organised by CIMB Islamic Bank Berhad (200401032872) ("**CIMB Islamic Bank**") shall commence from 11 July 2025 to 14 Ogos 2025, both dates inclusive ("**Campaign Period**").

**Eligibility**

2. Subject to the provisions of Clause 3 below, this Campaign is open to all new and existing:
  - a) individual customers; and
  - b) staff of CIMB Group (including contract and probationary staff); and
  - c) sole-proprietorship customers.who are at least eighteen (18) years old, with an active CIMB Clicks account and an active Current Account/-i or Savings Account/-i or Investment Account-i ("**CASA/-i**") maintained with CIMB Bank Berhad (197201001799) ("**CIMB Bank Berhad**") and/or CIMB Islamic Bank Berhad (collectively referred to as "**CIMB**") during the Campaign Period (collectively referred to as "**Eligible Customer(s)**").
3. The following individuals/entities shall be excluded and shall **NOT** be eligible to participate in this Campaign:
  - a) Small medium enterprise/enterprise banking/commercial and corporate customers as determined by CIMB which may include but not limited to, partnerships, public listed companies, private limited companies, charitable/non-profit organization, societies and professional partnerships; and/or
  - b) Individuals below the age of eighteen (18) years old.By participating in this Campaign, the Eligible Customer represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

**Campaign Mechanics**

4. To participate in this Campaign, the Eligible Customer(s) must open a CIMB eFixed Deposit-i ("**eFD-i**") via:
  - a) CIMB Clicks website by clicking on the direct link available at:
    - i. CIMB Clicks website promotion page or at the CIMB website promotion page; or
    - ii. electronic Direct Mailer ("**eDM**") sent by CIMB. This option is only applicable for Eligible Customer(s) who receive the eDM from CIMB; or
  - b) CIMB OCTO App by clicking on "Apply" and select "Fixed Deposit-i - Maturity Returns" from the selection given;AND make a single deposit placement for a minimum amount of **Ringgit Malaysia One Thousand (RM1,000.00)** for the tenure of four (4) months or seven (7) months through fund transfer from CIMB CASA/-i and/or other banks via Financial Process Exchanges ("**FPX**") during the Campaign Period. FPX is a secured online payment method that facilitates interbank transfer of funds and it is facilitated by Payments Network Malaysia Sdn Bhd ("**PayNet**"). For further details, Eligible Customer(s) may view it on PayNet's website.

**Campaign Rate**

5. Subject to the terms and conditions herein, the Eligible Customer(s) who fulfill the criteria in Clause 4 above shall be entitled to the following rates in relation to this Campaign ("**Campaign Rate**") specified in the table below:

Tenure	Campaign Rates	Minimum Single Deposit Placement Amount
Four (4) Months	3.40% p.a.	RM1,000
Seven (7) Months	3.45% p.a.	

6. This Campaign is only applicable to **eFD-i (Maturity Returns)**. eFD-i (Monthly Returns) and eFD-i (Why Wait) are not included in this Campaign.
7. The Campaign is not applicable for placements made via CIMB Clicks app.
8. The Eligible Customer's eFD-i must be linked to the Eligible Customer's personal CIMB CASA/-i for the purpose of facilitating the placement of the eFD-i, profit payment and withdrawal of the eFD-i ("**Designated CASA/-i**"). For the avoidance of doubt, only selected CASA/-i as determined by CIMB from time to time can be selected as Designated CASA/-i.
9. For placement through FPX fund transfer:
  - a) the maximum deposit amount per transaction is based on the limit permitted by CIMB or the limit permitted by and set with the relevant banks in relation to such transfer, whichever is lower.
  - b) if the placement of the eFD-i is unsuccessful, the deducted amount will be refunded into Eligible Customer's respective bank account within seven (7) business days from the date of transaction. Eligible Customer's will need to refer with the respective bank if the refund not receive by that time.
  - c) Any profit payment or withdrawal of the eFD-i will be credited to the Designated CASA/-i.
10. Profit earned based on the Campaign Rates will be paid out to the Eligible Customer(s) upon maturity of the applicable eFD-i tenure.
11. Profit earned based on the Campaign Rates will be automatically credited into the Eligible Customer(s)' Designated CASA/-i maintained with CIMB or added on to the principal eFD-i, in accordance with the Eligible Customer(s)' selection at the time of the eFD-i placement.
12. In the event the Eligible Customer(s) would like to withdraw the eFD-i before maturity of the eFD-i tenure, a complete upliftment/withdrawal of the balance in the eFD-i account must be performed. Eligible Customer(s) shall not be entitled to earn any profit (i.e. profit based on the Campaign Rate or CIMB's board rate or staff rate, as may be applicable) in the event of upliftment/withdrawal of the eFD-i prior to the maturity date of the eFD-i.
13. **Renewal:** The Campaign Rates are applicable for eFD-i placement of one (1) cycle only. Upon maturity of the eFD-i under this Campaign, the Campaign Rates will cease to apply and the Eligible Customer(s) hereby agrees and authorises CIMB to automatically renew or roll over the principal eFD-i amount and the profit earned for the same tenure as the placement under the Campaign at the prevailing board rate or staff rate applicable to eFD-i at the time of renewal.
14. eFD-i is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
15. a) Notwithstanding Clause 22(a) below, CIMB reserves the right, from time to time, to vary the Campaign Period, Rates and/or its criteria/requirement(s) for the Campaign ("**Variation of Period, Rates or Criteria**"), upon giving the Eligible Customers prior notice via:
  - (i) announcement at CIMB website; and/or
  - (ii) notice at CIMB branches; and/or
  - (iii) by any other means of notification which CIMB may select.
- b) The Variation of Period, Rates or Criteria shall be considered as binding on the Eligible Customer(s) from the date as specified by CIMB in the notification.

- c) Eligible Customer(s) agree to access CIMB 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 of Rates or Criteria. Any Variation of Rates in accordance with clause 15(a) above is not applicable to placements of eFD-i made prior to the effective date of such Variation of Rates.

16. In the event of an Overnight Policy Rate (OPR) change, CIMB reserves the right to:

- a) Extend, shorten or discontinue this Campaign with immediate effect upon notice; or
- b) Revise the Campaign Rates with immediate effect upon notice.

Such notice shall be given in accordance with clause 15(a).

17. These Campaign Rates cannot be used in conjunction with other offers, promotions and/or privileges (eg. staff rate) unless otherwise stated.

### General Terms and Condition

18. 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](http://www.cimb.com.my);
- e) agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Campaign Rates and determination of the Eligible Customer(s), 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 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 which is beyond CIMB's reasonable control.

19. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Campaign Rate and/or profit based on the Campaign Rate will be forfeited if, during the Campaign Period and/or before the crediting of the profit earned based on the Campaign Rates:

- a) The Eligible Customer(s) are in breach of the terms and conditions governing the eFD-i and/or CASA/-i;
- b) The CASA/-i and/or eFD-i is terminated or closed or made subject to any attachment, adverse orders made by the Court or any authorities or sanctioned by laws; or
- c) The eFD-i and/or CASA/-i is/are delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

20. 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.

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 Campaign Rates and/or any cancellation, suspension, shortening or extension of the Campaign.

21. 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 eDM,
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.
22. 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 Eligible Customer(s) via the modes of notification set out in Clause 15(a).
- b) The Amendment shall be considered 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 Amendment to these Terms and Conditions.
23. CIMB will not be liable to the Eligible Customer(s) for any loss or damage suffered or incurred by Eligible Customer(s) as a direct or an indirect result of the Amendment.
24. 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):
- participation in the Campaign;
  - entitlement, receipt, redemption or use of the Campaign Rates and/or profit based on the Campaign Rates; and/ or
  - breach or failure to comply with these Terms and Conditions.
25. These Terms and Conditions:
- shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
  - are to be read together with the prevailing terms and conditions of the eFD-i account and/or CASA/-i which shall apply in addition to these Terms and Conditions.
26. 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.
27. 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.
28. a) Eligible Customer(s) may contact CIMB's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, phone call or email:
- Address: CIMB Customer Resolution Unit  
P.O. Box 10338, GPO Kuala Lumpur  
50710 Wilayah Persekutuan  
Telephone No: 603 6204 7788  
Email: [contactus@cimb.com](mailto: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.