

TERMS AND CONDITIONS

“CIMB Get More with Your Dream Home Campaign”

1. The “**CIMB Get More with Your Dream Home Campaign**” (“**Campaign**”) is organized by CIMB Bank Berhad [Registration No. 197201001799]/CIMB Islamic Bank Berhad [Registration No. 200401032872] (“**CIMB**”).

Campaign Period

2. The Campaign shall run from **1 July 2024 to 31 October 2024**, both dates inclusive (“**Campaign Period**”).

Eligibility

3. The Campaign is open to new and existing CIMB customers who meet all the following eligibility criteria (“**Eligible Customer(s)**”):
 - a. Malaysian or foreign individuals with a Malaysia permanent resident status aged 18 years and above; and
 - b. Individuals who apply for a Home Loan/Home Financing Facility (“**Home Loan/Home Financing Facility**”) together with Mortgage Reducing Term Assurance/Mortgage Reducing Term Takaful/Mortgage Level Term Assurance (“**Participating Banca Product(s)**”) within the Campaign Period to finance the purchase of under-construction or completed residential property(ies) in Malaysia.
4. The following persons are **NOT** eligible to participate in this Campaign:
 - a. Individuals below the age of eighteen (18) years old; and/or
 - b. permanent, contract and/or temporary staff or employees of CIMB Group of Companies and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - c. representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB (including CIMB’s subsidiaries and related companies) and their permanent, temporary and/or contract staff or employees and the immediate family members (i.e. spouses, children, parents, brothers and sisters) of such representative, agents, staff and/or employees; and/or
 - d. 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;
5. By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall under the aforesaid categories of persons/entities.

6. For the purposes of this Campaign, “CIMB Group of Companies” means the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

Campaign Mechanics

7. In order to stand a chance to win prizes as set out in Clause 11 below, the Eligible Customer(s) shall earn Qualifying Entry(ies) by taking up a Home loan/Home Financing Facility with Participating Banca Product(s) during the Campaign Period.
8. The Home Loan/Home Financing Facility application must be submitted, captured, and approved in CIMB’s system within the Campaign Period. The dates below must be met in order to be entitled for Qualifying Entry(ies):
- Home Loan/Home Financing Facility Submission period: 1 July 2024 – 31 October 2024
 - Home Loan/Home Financing Facility Acceptance period (Facility Agreement Signed): by 31 January 2025
9. Subject to Clause 8 above, the number of Qualifying Entry(ies) that Eligible Customers shall be entitled to is based on the minimum First Year Annualized Premium (“FYAP”)/First Year Annualized Contribution (“FYAC”) of the applicable Participating Banca Product(s) as specified in the table below:

Tiers	Minimum FYAP/FYAC	Number of Entry
Tier 1	RM10,000	1
Tier 2	RM15,000	3
Tier 3	RM30,000	10
Tier 4	RM60,000	30

Notes

- Customer is entitled to 1 entry for Participating Banca Product(s) premium/contribution worth RM10,000.00-RM14,999.99
 - Customer is entitled to 3 entries for Participating Banca Product(s) premium/ contribution RM15,000.00-RM29,999.99
 - Customer is entitled to 10 entries for Participating Banca Product(s) premium / contribution worth of RM30,000.00-RM59,999.99
 - Customer is entitled to 30 entries for Participating Banca Product(s) premium / contribution worth RM60,000.00 and above
10. Details of Participating Banca Products:
- a. Participating Banca Products are single premium/contribution products recognized based on basic FYAP/FYAC.
 - b. The Eligible Customer(s) must be the policy owner/contract holder/certificate owner of the Participating Banca Products. FYAP/FYAC accumulation is NOT applicable for the Campaign.

- c. In the event the Eligible Customer(s) withdraws or cancels the Participating Banca Product(s) during or after the proposal/application, processing stage or any other stages or should the application of Participating Banca Product(s) be unsuccessful due to underwriting factors, the Eligible Customer(s) shall not be entitled to participate in the Campaign and all Qualifying Entry(ies), if any, shall be disqualified immediately. The Participating Banca Product(s) application must be underwritten and accepted prior to prizes fulfilment.
- d. The Eligible Customer(s) are required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Banca Product(s) proposal/application, which are separate from these Campaign Terms and Conditions.
- e. CIMB is only a distributor of the Participating Banca Product(s) underwritten by Sun Life Malaysia Assurance Berhad [Registration No.: 199001005930 (197499-U)], an insurer regulated by Bank Negara Malaysia and licensed under the Financial Services Act 2013 ("**Insurer**") and/or managed by Sun Life Malaysia Takaful Berhad [Registration No.: 200501012215 (689263-M)], a takaful operator regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013 ("**Takaful Operator**").
- f. The Participating Banca Product(s) are not CIMB's products and therefore: -
 - i. the Participating Bancassurance/Bancatakaful Product(s) are not an obligation of, and not guaranteed by CIMB and/or its subsidiaries and affiliates;
 - ii. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Bancassurance/Bancatakaful Product(s) provided by the Insurer and/or the Takaful Operator; and
 - iii. the Insurer and/or the Takaful Operator being the licensed insurer and underwriter/manager of the Participating Bancassurance/Bancatakaful Product(s) shall fully undertake the insurance/takaful obligations.
- g. The Eligible Customer(s) and/or the policy owner/ contract holder /certificate owner shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Bancassurance/Bancatakaful Product(s) to the Insurer/Takaful Operator for the resolution at:

Sun Life Malaysia Assurance Berhad
[Registration Number: 199001005930 (197499-U)]

Sun Life Malaysia Takaful Berhad
[Registration Number: 200501012215] (689263-M)]
Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur

Alternatively, the Eligible Customer(s) and/or the Policy Owner/Contract holder/Certificate owner may call the

- i. Client Careline at 1300-88-5055,
- ii. lodge an online enquiry via sunlifemalaysia.com,
- iii. email directly at wecare@sunlifemalaysia.com,
- iv. or fax at (603) 2698 7035.

- h. The Insurer/Takaful Operator is a member of PIDM and all insurance/takaful certificate policy/certificate owners are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to honour the insurance/takaful benefits.
- i. The Eligible Customer(s) are subject to suitability assessment, which will be conducted at the point of sale/participation before the Participating Banca Product(s) can be recommended by the authorized representative.
- j. The Insurer/Takaful Operator as the underwriter/manager of the Participating Banca Product(s) shall attend to any matter relating to the Participating Banca Product(s).

Prizes

- 11. The prizes for the winning Eligible Customer(s) ("**Winner(s)**") under this campaign as follows:
 - a. **1 x Grand Prize:** The Winner to receive One (1) unit of Tesla Model 3; or
 - b. **1 x Second Prize:** The Winner to receive One (1) unit of Proton X50; or
 - c. **3 x Third Prize:** The Winners to receive Harvey Norman vouchers worth RM25,000 each;
 - d. **10 x Fourth Prize:** The Winners to receive Harvey Norman vouchers worth RM5,000 each; and
 - e. **60 x Consolation Prize:** The Winners to receive RM1,500 worth of Touch n Go Reload Pins each.
- 12. Each Eligible Customer may win only one (1) prize throughout the Campaign Period.
- 13. The Eligible Customer(s) who are selected as Winner(s) shall be responsible for paying any tax, incidental costs and/or any other charges relating to the prizes unless stated otherwise. CIMB shall not be held liable for any tax, incidental costs, and/or charges relating to the prizes.
- 14. The prizes mentioned in the Clause 11 above cannot be transferred to any other person and Winners cannot be requested to be exchanged with cash or credit of any kind.

Selection of Winners

- 15. The Winners' selection process will be based on the Eligible Customer(s) number of Qualifying Entry(ies) from eligible Home Loan/Home Financing Facility Accounts stipulated under Clause 8.
- 16. A random drawing from all valid Qualifying Entry(ies) will be conducted to determine the winners of the prizes specified in Clause 11, at the end of the Campaign Period. The random drawing shall be made through CIMB's automated selection system. A higher number of Qualifying Entry(ies) will increase the chances of the Eligible Customer of being selected by the system as the ("**Potential Prize Winner**") under this Campaign.
- 17. **Grand Prize**
 - a. Ten (10) Potential Grand Prize Winners will be shortlisted at the end of the Campaign Period ("**Potential Grand Prize Winner**") based on the order of the shortlist.

- b. One (1) Potential Grand Prize Winner from the shortlisted group will be contacted by CIMB via call at his/her mobile number maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and will be required to answer a question. There will be two (2) further call attempts by CIMB if Potential Grand Prize Winner does not answer the call the first time. In the event that the Potential Grand Prize Winner fails to answer all of the three (3) call attempts, then he/she will automatically be disqualified as a Potential Grand Prize Winner and the prize will go to the next eligible Potential Grand Prize Winner on the order of the shortlist.
- c. The Potential Grand Prize Winner who responds to the call with the correct answer will be declared as a **"Grand Prize Winner"**. The Grand Prize Winner will receive an SMS from CIMB to confirm their selection as the Grand Prize Winner.
- d. In the event that there is no Grand Prize Winners for any reason whatsoever, CIMB will perform the processes in Clause 17 for the final time. If there is still no Grand Prize Winner after performing the processes for the final time, CIMB shall be entitled to forfeit the prize for which the Grand Prize Winner was not identified.

18. **Second Prize**

- a. Ten (10) Potential Second Prize Winners will be shortlisted at the end of the Campaign Period (**"Potential Second Prize Winner"**) based on the order of the shortlist.
- b. One (1) Potential Second Prize Winner from the shortlisted group will be contacted by CIMB via call at his/her mobile number maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and will be required to answer a question. There will be two (2) further call attempts by CIMB if Potential Second Prize Winner does not answer the call the first time. In the event that the Potential Second Prize Winner fails to answer all of the three (3) call attempts, then he/she will automatically be disqualified as a Potential Second Prize Winner and the prize will go to the next eligible Potential Second Prize Winner on the order of the shortlist.
- c. The Potential Second Prize Winner who responds to the call with the correct answer will be declared as a **"Second Prize Winner"**. The Second Prize Winner will receive an SMS from CIMB to confirm their selection as the Second Prize Winner.
- d. In the event that there is no Second Prize Winner for any reason whatsoever, CIMB will perform the processes in Clause 18 for the final time. If there is still no Second Prize Winner after performing the processes for the final time, CIMB shall be entitled to forfeit the prize for which the Second Prize Winner was not identified.

19. **Third Prize**

- a. Thirty (30) Potential Third Prize Winners will be shortlisted at the end of the Campaign Period (**"Potential Third Prize Winner"**) based on the order of the shortlist.
- b. Three (3) Potential Third Prize Winners from the shortlisted group will be contacted by CIMB

via call at his/her mobile number maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and will be required to answer a question. There will be two (2) further call attempts by CIMB if any of the Potential Third Prize Winner does not answer the call the first time. In the event that any of the Potential Third Prize Winner fails to answer all of the three (3) call attempts, then he/she will automatically be disqualified as a Potential Third Prize Winner and the prize will go to the next eligible Potential Third Prize Winner on the order of the shortlist.

- c. The Potential Third Prize Winners who respond to the call with the correct answer will be declared as a **"Third Prize Winner"**. The Third Prize Winner will receive an SMS from CIMB to confirm their selection as the Third Prize Winner.
- d. In the event that there are insufficient Third Prize Winners for any reason whatsoever, CIMB will perform the processes in Clause 19 for the final time. If there are still insufficient Third Prize Winners after performing the processes for the final time, CIMB shall be entitled to forfeit the prize for which the Third Prize Winners were not identified.

20. **Fourth Prize**

- a. One hundred (100) Potential Fourth Prize Winners will be shortlisted at the end of the Campaign Period (**"Potential Fourth Prize Winner"**) based on the order of the shortlist.
- b. Ten (10) Potential Fourth Prize Winners from the shortlisted group will be contacted by CIMB via call at his/her mobile number maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and will be required to answer a question. There will be two (2) further call attempts by CIMB if any of the Potential Fourth Prize Winner does not answer the call the first time. In the event that any of the Potential Fourth Prize Winner fails to answer all of the three (3) call attempts, then he/she will automatically be disqualified as a Potential Fourth Prize Winner and the prize will go to the next eligible Potential Fourth Prize Winner on the order of the shortlist.
- c. The Potential Fourth Prize Winners who respond to the call with the correct answer will be declared as a **"Fourth Prize Winner"**. The Fourth Prize Winners will receive an SMS from CIMB to confirm their selection as the Fourth Prize Winners.
- d. In the event that there are insufficient Fourth Prize Winners for any reason whatsoever, CIMB will perform the processes in Clause 20 for the final time. If there are still insufficient Fourth Prize Winners after performing the processes for the final time, CIMB shall be entitled to forfeit the prize for which the Fourth Prize Winners were not identified.

21. **Consolation Prize**

- a. Six hundred (600) Potential Prize Winners will be shortlisted at the end of the Campaign Period (**"Potential Consolation Prize Winner"**) and will be separated into six (6) different groups (**"Shortlisted Group"**) with one hundred (100) Potential Consolation Prize Winners in each group based on the order of the shortlist.

- b. The first Shortlisted Group will be contacted by CIMB via SMS at his/her mobile number as maintained in CIMB's records within twelve (12) weeks after the end of the Campaign Period and will be required to answer one (1) question correctly in the fastest time by replying to the said SMS.
 - c. The first sixty (60) Potential Consolation Prize Winners who respond with the correct answer in the fastest time (within the given time frame stated in the SMS) will be declared as a **"Consolation Prize Winner"**. The Consolation Prize Winners will receive an SMS from CIMB to confirm their selection as the Consolation Prize Winner.
 - d. In the event when there are insufficient Consolation Prize Winners from the first Shortlisted Group within the stipulated time frame stated in the SMS, CIMB will send SMS to the subsequent Shortlisted Groups in their respective orders as selected, until sixty (60) Consolation Prize Winners are identified.
 - e. In the event that there are insufficient Consolation Prize Winners for any reason whatsoever, CIMB will perform the processes in Clause 21 for the final time. If there are still insufficient Consolation Prize Winners after performing the processes for the final time, CIMB shall be entitled to forfeit the prizes for which the Consolation Prize Winners were not identified.
22. CIMB has the sole discretion to perform the processes specified in Clauses 17, 18, 19, 20 and 21 at any time from Monday to Friday, from 9.00 am to 6.00 pm.
 23. Upon final identification of Winners, the Bank will announce and publish Winners' names and the last 4 digits of their Identification Card (IC) numbers on the Campaign's promotional page on www.cimb.com.my and/or may use any other method of communication that the bank may deem appropriate. There will be a prize giving ceremony for the Grand Prize and Second Prize Winners.

Fulfillment of Prizes

24. The fulfillment of the prizes will be made in the manner described below. CIMB will not entertain any requests from the Winners to credit the prizes into any other accounts.

Prize	Terms of Fulfilment and Manner	Fulfilment Date
1 x Grand Prize: Tesla Model 3	<ul style="list-style-type: none"> <u>Applicable to Winners of the Grand, Second, Third and Fourth Prizes:</u> Verification of the identity of the Winners of the Grand, Second, Third and Fourth Prizes will be required before delivery of prizes, which will occur within twelve (12) weeks after the Campaign has ended. <u>Applicable to Winners of the Grand Prize and Second Prize:</u> CIMB has the right to forfeit the prize(s) and/or select another Winner if any of the 	By June 2025
1 x Second Prize: Proton X50		
3 x Third Prize: Harvey Norman vouchers worth Twenty-Five		

Thousand Ringgit (RM25,000)	<p>Winners of the Grand Prize and Second Prize fail to attend the prize giving ceremony and/or participate other events as required by CIMB.</p> <ul style="list-style-type: none"> • <u>Applicable to Winners of the Third Prize and Fourth Prize:</u> In the event the fulfilment cannot be performed because the Winners of the Third and Fourth Prizes cannot be contacted by the bank for verification, CIMB will proceed to make fulfilment using the registered home address with the bank without giving further notice to the winners. 	
10 x Fourth Prize: Harvey Norman vouchers worth Five Ringgit (RM5,000)		
60 x Consolation Prize: Touch 'n Go Reload Pin worth One Thousand Five Hundred Ringgit (RM1,500)	<ul style="list-style-type: none"> • The Touch 'n Go Reload Pin will be emailed to Winners within 6 weeks after the verification SMS is sent. 	By June 2025

25. The following terms and conditions shall apply to the Prizes:

- a) Images of the Prizes shown in any marketing and/or advertisement collateral are for visual or illustration purposes only and the colour/design may vary from the actual Prizes received. CIMB may substitute the Prizes with other item(s) of similar value and when CIMB does so, CIMB will inform the Winners via communication form CIMB deems suitable.
- b) The Winners are not allowed to choose or change the colour or model of the Prizes awarded.
- c) To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Prizes.
- d) The Prizes are provided by the relevant vendor(s) under such terms and conditions as determined by the vendor(s) and therefore CIMB shall not be liable 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 of any party including third party) in connection with the Prizes.
- e) All risks, loss or damage associated with the redemption or use of the Prizes shall be assumed by the Winners.
- f) The use and access of the Prizes are subject to the terms and conditions of the vendor, manufacturer or supplier. The Winners shall refer to the vendor, manufacturer or supplier of the Prizes for any complaint relating to the Prize.
- g) The Winners acknowledge and accept that the Prizes has not been certified by CIMB and therefore the inclusion of the Prizes shall not be construed as an endorsement or recommendation of the same by CIMB.
- h) CIMB's liability with regards to the Prizes is only to pay for the price of the same to the vendor/provider.

- i) The Winners shall be solely responsible for the following as a result of receipt of the Prizes:
 - i. any tax filing obligation or any tax payment due to any authority; and
 - ii. to seek independent advice on the possible implications on his/her own financial situation.
- j) Winners shall ensure that their telephone number and/or email address and/or mailing address provided are current and updated with CIMB.
- k) The notification and/or delivery of the Prizes by CIMB/vendor/provider will be based on the Winners' telephone number and mailing address in Malaysia maintained with CIMB.
- l) The delivery of the Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address outside Malaysia and P.O. Box address.
- m) Winners with mailing address outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect the Prizes from a CIMB branch.
- n) Winners who are entitled to the Prizes but do not have a mailing address in Malaysia, must contact CIMB Customer Service officer at telephone number 03-6204 7788 to notify CIMB for any of the following options:
 - i. collection of the Prizes from a CIMB branch; or
 - ii. delivery of the Prizes to a given mailing address in Malaysia; or
 - iii. delivery of the Prizes to a given address office address in Malaysia.
- o) CIMB shall not be responsible to the Winners for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Prizes in the event the Winners' telephone number and/or mailing address in CIMB's record is not current or correct.
- p) To collect the Prizes, CIMB may require the Winners to provide certain documents for verification purpose. If the Winner are sending a representative, the Winner must provide a written authorisation.
- q) By participating in the Campaign, the Winners authorise CIMB to publish and/or display materials and/or information, including but not limited to the name, last four digits of their telephone number, photos and city of residence of the Winners without compensation in the announcement of the Winners of this Campaign or for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").
- r) If the Winners object to CIMB's Publication Rights after participating in the Campaign, CIMB shall have the right to forfeit the Prizes and select another Winner.
- s) CIMB shall have the right to forfeit the Prizes and/or select another Winner if the Winner fails to attend the prize-giving ceremony and/or participate other related events required by CIMB.
- t) The Winner is solely responsible to ensure his/her phone number and/or email address and/or mailing address ("Contact Details") given to CIMB is/are current and updated.

- u) CIMB shall have the right to forfeit the Prizes if the Winners' Contact Details maintained in the CIMB's record are invalid and/or not updated.
- v) Winners of this Campaign hereby agree that CIMB may disclose their Contact Details to the vendor for fulfilment and/or registration of the Prizes.

General Terms and Conditions

26. The Eligible Customer(s) agrees 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.
27. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the campaign prizes will be forfeited if, during the Campaign Period and/or before the delivery of the campaign prizes:
- a) The Eligible Customer(s) is in breach of the terms and conditions governing the Home Loan/Home Financing Facility.
 - b) The Home Loan/Home Financing Facility 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 Home Loan/Home Financing Facility is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
28. 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.
29. 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 Customer via:
- a) announcement at CIMB's website; and/or

- b) notice at CIMB's branches; and/or
- c) by any other means of notification which CIMB may select.

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 cancellation, suspension, shortening or extension of the Campaign.

30. CIMB shall not be liable to any Eligible Customer 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 of the Short Message Service ("SMS") or eDirect Mailer ("eDM"),

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

31. 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 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.
- 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) The 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.
32. CIMB will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer as a direct or an indirect result of the Amendment.
33. 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:
- a) the Eligible Customer(s)' participation in the Campaign;
 - b) the Eligible Customer(s)' receipt, redemption or use of the Prizes; and/or
 - c) breach or failure to comply with these Terms and Conditions.
34. The Eligible Customers agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

35. 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/Customers do click on the Third Party Links, the Eligible Customers understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants/ Customers may incur.
36. 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. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customer(s)' concern will be addressed by CIMB Islamic.
37. 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 Home Loan / Home Financing Facility which shall apply in addition to these Terms and Conditions.
38. 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.
39. If CIMB do 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.
40. a) The Eligible Customer may contact CIMB's Customer Resolution Unit ("**CRU**") for any feedback and/or complaint in relation to this Campaign/Product via letter, phone call and email:
- Address:** P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: +603 6204 7788
Email: cru@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.

-End-