

**Terms and Conditions**  
**The “CIMB Credit Card Pledge FD/-i Cashback 2025” Campaign**

1. The “**CIMB Credit Card Pledge FD/-i Cashback 2025**” (the “**Campaign**”) is organized by CIMB Bank Berhad 197201001799 (13491-P) (“**CIMB Bank**”) and CIMB Islamic Bank Berhad 200401032872 (671380-H) (“**CIMB Islamic**”). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as (“**CIMB**”).

**Campaign Period**

2. The Campaign shall run from 1 May 2025 until 31 October 2025 (both dates inclusive) (“**the Campaign Period**”).
3. CIMB reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period by giving twenty-one (21) calendar days’ prior notice.

**Eligibility**

4. The Campaign is open to all New to Credit Card Applicants (customers who do not own a credit card issued by CIMB) whom applies for new CIMB principal credit card(s) issued by CIMB (“**Eligible Credit Card**”) during the campaign period (“**Applicant(s)**”);

The following categories of persons/entities shall NOT be eligible to participate in this Campaign:-

- i) Permanent and/or temporary staffs or employees of CIMB Bank (including its subsidiaries and related companies); and/or
  - ii) An existing CIMB principal credit cardholders; and/or
  - iii) A customer who had cancelled his/her CIMB principal credit card within the last six (6) months before the date of approval of his/her newly applied CIMB principal credit card during the Campaign Period;
  - iv) Individuals below the age of 21 years at the time of application.
5. CIMB reserves the right to approve or reject any credit card applicants and/or to request for any further supporting documents as it deems fit. For the avoidance of doubt, CIMB has sole and absolute discretion to determine if the supporting documents are sufficient for the purpose of processing the credit card application submitted to CIMB.

**Campaign Mechanics and Conditions**

6. The Applicant(s) shall be entitled to a Fixed Deposit/-i Pledge Cashback (“**FD/-i Pledge Cashback**”) if Applicant(s) satisfy the below Criteria (i) to (iv).
  - (i) The Applicant(s) submit an application for any Eligible Credit Card with Fixed Deposit/-i pledged to CIMB as collateral; AND
  - (ii) Fixed Deposit/-i pledged to CIMB must be minimum Ringgit Malaysia Ten Thousand (RM10,000) and above; AND
  - (iii) The Eligible Credit Card application must be approved by 7<sup>th</sup> November 2025; AND

- (iv) Applicant(s) must subsequently activate Eligible Credit Card and spend minimum RM500 within 60 days from Card Approval Date.

For avoidance of doubt, the “**Card Approval Date**” shall mean the date as stated in the card carrier that is sent together with the Eligible Credit Card to the Applicant(s).

Hereinafter collectively referred to as the “**Eligible Criteria**”.

#### **Campaign FD/-i Pledge Cashback and Fulfilment Criteria Process**

7. Applicant(s) shall earn FD/-i Pledge Cashback at a rate of 0.5% on amount of Fixed Deposit/-i pledged, capped at a maximum of Ringgit Malaysia One Hundred (RM100) throughout the campaign period, first-come, first-served basis.

Example:

<b>Customer</b>	<b>Customer A</b>	<b>Customer B</b>	<b>Customer C</b>
Actual amount FD/-i Pledged for Eligible Card	RM10,000	RM20,000	RM30,000
Memorandum of Charge (0.5% on amount FD/-i Pledged)	RM50	RM100	RM150
FD/-i Pledge Cashback Received	RM50	RM100	RM100

8. Total of RM50,000 FD/-i Pledge Cashback is allocated throughout the Campaign Period.
9. For avoidance of doubt, each customer is only entitled to one (1) unit of FD/-i Pledge Cashback only throughout the Campaign Period.
10. Subject to Clause 6 of these terms and conditions, the FD/-i Pledge Cashback shall be credited into the Applicant’s Eligible Card’s principal account within sixteen (16) weeks from the end of Campaign Period (“**Fulfilment Period**”).
11. At the time of the receipt of the FD/-i Pledge Cashback by the Applicant(s), the Eligible Card’s account(s) of the Applicant(s) MUST NOT be delinquent, and/or be invalid or cancelled within CIMB’s definition, otherwise the Applicant(s) will be disqualified from participating or from receiving the FD/-i Pledge Cashback.
12. The Applicant(s) who are entitled to receive the FD/-i Pledge Cashback shall be able to view the FD/-i Pledge Cashback amount in the Applicant(s)’s subsequent credit card monthly statement after the crediting of the FD/-i Pledge Cashback has been performed by CIMB.
13. The Applicant(s) shall be responsible to ensure that their telephone numbers and/or email address and/or mailing address provided are current and updated with CIMB. The notification by CIMB will be based on the Applicant(s)’ telephone number and/or email address and/or mailing address in Malaysia maintained with CIMB.
14. CIMB will not entertain any complaint(s) whatsoever in connection with the FD/-i Pledge 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 Eligible Card unless the same is due to the gross negligence or wilful default of CIMB.

15. CIMB accepts no responsibility for any tax implications that may arise from the FD/-i Pledge Cashback or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the FD/-i Pledge Cashback remains the sole responsibility of the Applicant(s). It is the responsibility of each Applicant(s) to seek independent advice on the possible implications this may have on his/her own financial situation.

#### **General Terms and Conditions**

16. The Applicant(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 Applicant(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 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 Applicant(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.
17. The Applicant(s) will be disqualified from participating in the Campaign and/or the Cashback will be forfeited if, during the Campaign Period and/or before the crediting of the Cashback:
- a) The Applicant(s) are in breach of the terms and conditions governing the Eligible Credit Card;
  - b) The Eligible Credit Card 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 Card is delinquent, invalid or cancelled by the Applicant(s) or CIMB.
18. CIMB shall have the right to disqualify any Applicant(s) that it determines to be:

- a) tampering with the participation; and/or
- b) acting in breach of these Terms and Conditions.

19. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Eligible Credit Card or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's gross negligence or willful default.

20. 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 Applicant(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 Applicant(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Applicant(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

21. CIMB shall not be liable to any Applicant(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 Applicant(s)' participation or non-participation in the Campaign; and/or
- b) Any non-receipt or delayed receipt by the Applicant(s) of the Short Message Service ("SMS") or Electronic Direct Mail ("eDM").

unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful 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 the Applicant(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 Applicant(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 Applicant(s) about these changes as soon as possible.

d) Applicant(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.

23. CIMB will not be liable to the Applicant(s) for any losses, costs or damages suffered or incurred by the Applicant(s) as a direct or an indirect result of the Amendment.
24. The Applicant(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Applicant(s):
- a) participation in the Campaign; and/or
  - b) receipt, redemption or use of the Cashback; and/or
  - c) breach or failure to comply with these Terms and Conditions
25. 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.
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) Applicant(s) 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, P.O.Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan  
Telephone No: +603-6204 7788  
Email: [contactus@cimb.com](mailto:contactus@cimb.com)
- b) Applicant(s) may contact CIMB's Contact Centre for any queries in relation to this Campaign and its Terms and Conditions at Telephone No: +603 6204 7788 or email to [contactus@cimb.com](mailto:contactus@cimb.com)
- c) CIMB may change the above contact details by notifying the Applicant(s)/ Customers by way of announcement at CIMB's website or by any other means of notification which CIMB may select.