

TERMS AND CONDITIONS

"CIMB Preferred AUM Top Up Campaign"

1. The "CIMB Preferred AUM Top Up Campaign" ("Campaign") is jointly organised by CIMB Bank Berhad [Registration No: 197201001799] ("CIMB Bank") and CIMB Islamic Bank Berhad [Registration No: 200401032872] ("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 October 2025 to 31 October 2025, both dates inclusive ("Campaign Period").

Eligibility

3. The Campaign is open to targeted existing CIMB Preferred customers 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. Notwithstanding Clause 3, 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

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 accountholder i.e. the primary accountholder ("Primary Accountholder") shall be eligible to participate in the Campaign. For the purposes of this Campaign, joint accountholder(s) other than the Primary Accountholder will not be eligible to participate in this Campaign.

Campaign Mechanics

6. Subject to Clauses 7, 8 and 9 below, Eligible Customer(s) stand to be rewarded with the following gift ("Gift") by:
- Achieving a **minimum Incremental Asset Under Management ("AUM") balance** (as defined in Clause 7) of **RM100,000** within the Campaign Period and **maintain the said incremental balance for 3 months until 31 December 2025**; AND
 - Achieving a **minimum total AUM balance of RM250,000** by 31 October 2025 and maintaining until **31 December 2025**.

Gift	Quantity	Item Description
DeLonghi Stilosa Manual Pump Coffee Machine EC230.BK	1	15 bar, Stainless steel Boiler, Patented Crema Device, Removable 1L Tank, "ESE" Compatible, Manual Frother - Product Dimension (CM): 21 x 29 x 34 - Colour: Black - Warranty: 1 year

7. **AUM** shall mean total amount:-
- deposited by the Eligible Customer(s) in selected deposit account(s) with the Bank and/or CIMB Islamic ("**Deposits**") under the Client's sole or joint account (for joint account, the Client must be the primary account holder); and/or
 - invested in any selected investment product(s) of CIMB ("**Investment**") under the Eligible Customer's sole or joint account (for joint account, the Eligible Customer(s) must be the Primary Accountholder); and/or
 - purchased/participated in the selected Life Insurance and/or Family Takaful product(s) ("**Bancassurance/Bancatakaful**") based on the cumulative First Year Annualised Premium ("**FYAP**")/First Year Annualised Contribution ("**FYAC**") where the Eligible Customer(s) is the policy owner/contract holder/certificate owner.

For the avoidance of doubt, if the Eligible Customer(s)' Bancassurance/Bancatakaful ceases to be in force, all previous cumulative FYAP/FYAC will be excluded for the purpose of the AUM. The selected Investment and Bancassurance/Bancatakaful and their eligibility criteria can be viewed at CIMB's website at www.cimbpreferred.com.my.

8. "**Incremental AUM Balance**" shall mean the total AUM balance as of 31 October 2025 minus the Baseline Balance as defined in clause 9.
9. "**Baseline Balance**" shall mean the total AUM balance as of 31 August 2025.
10. For avoidance of doubt, please refer to the Gift entitlement scenarios outlined in Example 1 table below:

Example 1:

Customer	Total AUM @ 31 August 2025	Minimum Total AUM maintained until 31 December 2025	Incremental AUM Balance @ 31 October 2025	Incremental AUM Balance maintained until 31 December 2025	Eligible Customer(s)' Entitlement to Gift
A	RM200,000	RM260,000	RM60,000	RM60,000	No
B	RM150,000	RM350,000	RM400,000	RM200,000	Yes
C	RM150,000	RM200,000	RM100,000	RM50,000	No
D	RM200,000	RM900,000	RM800,000	RM700,000	Yes

11. Each Eligible Customer is only entitled to one (1) Gift under this Campaign.
12. The total Gift made available under this Campaign is **capped at 250 units** and shall be awarded to the Eligible Customer(s) who meet the requirements stated in Clause 6 above. If the total Gifts are inadequate to fulfill the total Eligible Customer(s) who meet the requirements, the Gift shall be awarded based on the following order of priority:-
- The Eligible Customer(s) who meet the requirements stated in Clause 6 with the highest Incremental AUM Balance maintained from 31 October 2025 until 31 December 2025; and

- b. If there are multiple Eligible Customer(s) with the same Incremental AUM Balance, the Gift shall be awarded to the Eligible Customer(s) with the highest total AUM as of 31 December 2025; and
 - c. If there are multiple Eligible Customer(s) with the same Incremental AUM Balance and same total AUM as of 31 December 2025, the Gift shall be awarded to the Eligible Customer(s) with the highest total AUM as of 31 October 2025.
13. CIMB's determination as to whether an Eligible Customer(s) is entitled to the Gift shall be final, binding and conclusive and such determination shall not be challenged by any party in any manner whatsoever.

Gifts

14. Images of the Gift shown in any marketing and/or advertisement collateral are for visual or illustration purposes only and the colour/design may vary from the actual Gift received. CIMB may substitute the Gifts with other item(s) of similar value and when CIMB does so, CIMB will let the Eligible Customer(s) know.
15. The Eligible Customer(s) are not allowed to choose or change the colour or model given during the collection as mentioned in Clause 20 below.
16. To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Gift.
17. The Gift will be delivered to the Eligible Customer(s)' Relationship Manager's branch where their CIMB Preferred status is maintained within twelve (12) weeks from 31 December 2025. The Eligible Customer(s) will be notified by CIMB in relation to the Gift collection period and the respective branch location via SMS, WA and/or EDM to the Eligible Customer(s)' mobile number and/or email address maintained with CIMB. The Eligible Customer is responsible to collect the Gift at his/her own costs from the Branch Manager/Relationship Manager at the respective branch.
18. To collect the Gift, CIMB may require the Eligible Customer(s) to provide certain documents for verification purpose. If the Eligible Customer(s) are sending a representative to collect the Gift on his/her behalf, the Eligible Customer(s) must provide a written authorisation to such representative for collection.
19. The Gift must be collected by the Eligible Customer(s) or his/her representative during the collection period as specified in CIMB's SMS, WA and/or EDM. CIMB will not extend the collection period for any reason whatsoever. If the Gift is not collected by end of the collection period, such Gift shall be forfeited.
20. The Gifts are strictly non-transferable, non-assignable and non-exchangeable. No payment or compensation whether in cash, credit or other similar kinds shall be made payable by CIMB to the Eligible Customer(s) for any forfeited, uncollected, misplaced, lost, defaced, stolen or damaged Gifts.
21. The Gift is provided by the relevant vendor(s) under such terms and conditions as determined by the merchant(s) and/or supplier(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 the merchant(s) and/or supplier(s)) in connection with the Gift.
22. The Eligible Customer(s) shall be solely responsible for the following as a result of receipt of the Gift:-
- i. Any tax filling obligation or any tax payment due to any authority; and
 - ii. To seek independent advice on the possible implications on his/her own financial situations.
23. Eligible Customer(s) shall ensure that his/her telephone number and/or email address provided are current and updated with CIMB.
24. CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to collect the Gift in the event the Eligible Customer(s)' telephone number in CIMB's record is not current or correct.

25. The Eligible Customer(s) acknowledge and accept that the Gift has not been certified by CIMB and therefore the inclusion of the Gift shall not be construed as an endorsement or recommendation of the same by CIMB.
26. All risks, loss or damage associated with the redemption or use of the Gift shall be assumed by the Eligible Customer(s).
27. The use and access of the Gift are subject to the terms and conditions of the vendor, manufacturer or supplier. The Eligible Customer(s) shall refer to the vendor, manufacturer or supplier of the Gift for any complaint relating to the Gift.
28. CIMB's liability with regards to the Gift is only to pay for the price of the same to the vendor/provider.

General Terms and Conditions

29. 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 confirmed 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 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 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.
 30. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Gift will be forfeited if, during the Campaign Period and/or before the collection of the Gift:-
 - 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.
 31. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:-
 - a. tampering with the application process; and/or
 - b. acting in breach of these Terms and Conditions.
 32. 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.
33. CIMB shall not be liable to any Eligible Customer(s) or any party for any losses, costs 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 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 CIMB's WA, SMS and/or EDM

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

34. 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:-
- announcement at CIMB's website; and/or
 - notice at CIMB's branches; and/or
 - advertisement in one newspaper of CIMB's choice; and/or
 - 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.
35. 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.
36. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the CIMB may incur as a result of the Eligible Customer(s):-
- participation in the Campaign; and/or
 - receipt, redemption or use of the Gift; and/or
 - breach or failure to comply with these Terms and Conditions
37. 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 CIMB product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
38. These Terms and Conditions are subject to and construed in accordance with the prevailing 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 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.
40. 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.: 1300 885 300 (CIMB Preferred Call Centre)
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.
41. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB Bank, any question the Eligible Customer(s) have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customer(s)' concern will be addressed by CIMB Islamic.
42. 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 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.