

Terms and Conditions CIMB Digital Earmark Campaign

1. The “**CIMB Digital Earmark Campaign**” (“**Campaign**”) is jointly organized by CIMB Bank Berhad [Registration No.: 197201001799] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No.: 200401032872] (“**CIMB Islamic**”). CIMB Bank and CIMB Islamic shall hereinafter collectively be referred to as “**CIMB**”.

Campaign Period

2. The Campaign shall run from 07:00 (GMT+8) on **20 September 2025**, and end at 23:30 (GMT+8) on **28 February 2026**, both dates inclusive (“**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 seven (7) calendar days’ prior notice.

Eligibility

4. Subject to the Terms and Conditions herein, this Campaign is open to:
 - a. Individuals aged eighteen (18) years old and above; and
 - b. Individuals who are Malaysian nationality; and
 - c. Individuals who do not have any CIMB Current Account/-i and/or Savings Account/-i (“**CASA/-i**”) or CIMB Daily Unrestricted Investment Account-i (“**DURIAN-i**”) in his/her sole name prior to the Campaign Period (“**New-to-Product**”); and
 - d. Individuals who are able to successfully open a new CIMB Participating Account through the e-KYC online account opening platform via the CIMB Website (“**Fully Online Account Opening Platform**”).(collectively referred to as “**Eligible Participant(s)**”).
5. The following categories of persons/entities shall **NOT** be eligible to participate in this Campaign and/or be deemed as Eligible Participant(s):-
 - a. 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; and/or
 - b. Individuals below the age of eighteen (18) years old at the time of application; and/or
 - c. Individuals who are not of Malaysian nationality; and/or
 - d. Individuals who have a CIMB CASA/-i and/or CIMB DURIAN-i in his/her sole name prior to Campaign Period (“**Existing-to-Product**”); and/or
 - e. Employees of CIMB Group* (including its subsidiaries and related companies); and/or
 - f. Customers who have been declared as a bankrupt or have been wound up or otherwise have bankruptcy or winding-up proceedings of any nature instituted against them; and/or

- g. Any individual who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by CIMB.

*“CIMB Group” refers to the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB Bank Berhad has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

- 6. The Eligible Participant(s) must also comply with the prevailing terms and conditions governing the following products/services while participating in this Campaign (whichever is applicable):
 - a. CIMB Fully Online Account Opening;
 - b. CIMB Clicks;
 - c. CIMB OCTO App;
 - d. CIMB CASA/-i;
 - e. CIMB DURIAN-i;
 - f. CIMB Debit Mastercard;
 - g. CIMB Debit Visa Card.

(collectively referred to as the **“Prevailing Terms and Conditions”**).

- 7. By participating in this Campaign, the Eligible Participant(s) represents and confirms that he/she does not fall under the aforesaid categories of persons/entities listed in Clause 6 hereof.
- 8. If the Eligible Participant(s) is concurrently a participant in any other ongoing CASA/-i campaigns or promotional schemes organized by CIMB, the Eligible Participant(s) shall only be eligible to be declared as winner or recipient of rewards and/or prizes under one of any such campaigns or promotional schemes. CIMB reserves the sole right and discretion to decide which campaigns or promotional schemes are applicable to the relevant Eligible Participant(s) without notice.

Campaign Mechanics

- 9. For the purposes of this Campaign, the list of CIMB Participating Account (**“Participating Account”**) comprise the following:
 - a. AirAsia Savers Account;
 - b. Basic Savings Account with Fee;
 - c. Basic Savings Account without Fee;
 - d. Basic Savings Account-i with Fee;
 - e. Basic Savings Account-i without Fee;
 - f. EcoSave Savings Account-i;
 - g. Regular Savings Account;
 - h. Daily Unrestricted Investment Account-i (DURIAN-i).
- 10. In order to be qualified to earn the Cash Reward defined in Clause 14 hereof, the Eligible Participant(s) must fulfil the following qualifying criteria (**“Qualifying Criteria”**) during the Campaign Period:

- a. Eligible Participant(s) must successfully open a new Participating Account in his/her sole name as primary account holder through the e-KYC online account opening platform via the CIMB Website ("**Fully Online Account Opening Platform**") **AND**
- b. Eligible Participant(s) is required to concurrently complete the initial deposit funding and place the earmark amount ("**Earmark Amount**") via Financial Process Exchange ("**FPX**") for three (3) consecutive months ("**Earmark Period**") for the Participating Account with the Bank:

Tier	Earmark Amount (RM)	Earmark Period
Tier 1	3,000	3 months
Tier 2	5,000	3 months
Tier 3	10,000	3 months

11. The Earmark Period of three (3) consecutive months commences from the completion date of initial deposit funding and earmark placement via FPX ("**Commencement Date**").
12. For the avoidance of doubt, the Participating Account must be in sole/single account holder name only and joint account will not be eligible for this Campaign.
13. The deposits made under this Campaign is not allowed to be earmarked or utilized for any other campaign running concurrently during the Campaign Period.

Cash Reward

14. The table below shows the Cash Reward made available to the Eligible Participant(s) who fulfil the Qualifying Criteria under this Campaign:

Tier	Earmark Amount (RM)	Earmark Period	Cash Reward (RM)	Number of Winners Per Campaign Month	Total Number of Winners for Entire Campaign
Tier 1	3,000	3 months	50	70	350
Tier 2	5,000	3 months	90	40	200
Tier 3	10,000	3 months	200	20	100

15. The Campaign Month period is defined as below:

Campaign Month	Corresponding Dates
Month 1	20 September 2025 – 31 October 2025
Month 2	1 November 2025 – 30 November 2025
Month 3	1 December 2025 – 31 December 2025
Month 4	1 January 2026 – 31 January 2026
Month 5	1 February 2026 – 28 February 2026

16. The following examples illustrate the classification of Campaign Month based on the Commencement Date:

Commencement Date	Campaign Month	Corresponding Dates
30 September 2025	Month 1	20 September 2025 – 31 October 2025
14 November 2025	Month 2	1 November 2025 – 30 November 2025
12 January 2026	Month 4	1 January 2026 – 31 January 2026

17. The Cash Reward is capped at one hundred thirty (130) Cash Reward Winners (“**Winner(s)**”) per Campaign Month which will be awarded on a first-come, first-served basis based on Commencement Date.
18. The total Cash Reward offered under this Campaign is capped at Ringgit Malaysia Fifty-Five Thousand Five Hundred (RM55,500) throughout the Campaign Period.
19. Each Winner shall only be entitled to receive a maximum of one (1) Cash Reward only throughout the Campaign Period irrespective of the total number of Participating Account opened throughout the Campaign Period.
20. CIMB reserves the right to change the duration of the Campaign Period in accordance with Clause 3 above depending on whether the Cash Reward has been fully utilized.
21. CIMB CASA/-i is protected by PIDM up to RM250,000 for each depositor.
22. CIMB DURIAN-i Account is not protected by PIDM.

Fulfillment of Cash Reward and Cash Reward Terms and Conditions

23. In the event the Earmark Amount is withdrawn, in part or in full, during the Earmark Period for any reason whatsoever, the Eligible Participant(s) will not be entitled to the Cash Reward.
24. The Eligible Participant(s) shall give the Bank not less than seven (7) working days’ notice in advance on any intention to withdraw the earmarked Earmark Amount.
25. The Cash Reward will be credited to the newly opened Participating Account of Eligible Participant(s) as follows:

Campaign Month	Corresponding Dates	Fulfilment Period
1	20 September 2025 – 31 October 2025	Within 90 working days from 31 January 2026
2	1 November 2025 – 30 November 2025	Within 90 working days from 28 February 2026
3	1 December 2025 – 31 December 2025	Within 90 working days from 31 March 2026
4	1 January 2026 – 31 January 2026	Within 90 working days from 30 April 2026
5	1 February 2026 – 28 February 2026	Within 90 working days from 31 May 2026

26. The Winner(s) will be notified by CIMB via Short Message Service (SMS) or by any other means of notification which CIMB may select at its absolute discretion after the Cash Reward has been credited.
27. At the time of the receipt of the Cash Reward, the Eligible Participant(s)' Participating Account **MUST** be in good standing and **MUST NOT** be dormant, terminated, closed, delinquent, be invalid or cancelled within CIMB's definition and/or be in breach of any the terms and conditions of CIMB CASA/-i and/or CIMB DURIAN-i, otherwise the Eligible Participant(s) shall no longer be entitled to such Cash Reward.
28. CIMB's determination as to whether an Eligible Participant is entitled to the Cash Reward shall be final, binding and conclusive and such determination shall not be challenged by any party in any manner whatsoever.
29. Any request from the Eligible Participant(s) who is entitled to the Cash Reward to credit the Cash Reward into his/her other CIMB accounts or any other accounts maintained with other financial institutions or any third party's accounts, exchange the Cash Reward for physical cash or a different prize or reward of similar value or any other alternatives whatsoever is not allowed.
30. CIMB may however vary the date of the crediting of Cash Reward at their discretion without giving prior notice to the Eligible Participant(s).
31. CIMB reserves the right without having to assign any reason to the Eligible Participant(s) to suspend indefinitely, cancel and/or terminate the Campaign upon giving at least seven (7) calendar days' prior notice. For the avoidance of doubt, the suspension, cancellation and/or termination of the Campaign shall not entitle the Eligible Participant(s) or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred as a direct or indirect result of the said act of suspension, cancellation or termination.
32. The following terms and conditions shall apply for the Cash Reward:
 - a. The Eligible Participant(s) shall be solely responsible for the following as a result of receipt of the Cash Reward:
 - (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.
 - b. The Eligible Participant(s) shall ensure that his/her telephone number and/or email address and/or mailing address ("**Contact Details**") provided to CIMB is/are current and updated.
 - c. CIMB shall have the right to forfeit the Cash Reward if the Eligible Participant(s)' Contact Details maintained in CIMB's record are invalid and/or not updated.
 - d. CIMB shall not be responsible to the Eligible Participant(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the

delivery of the Cash Reward in the event the Eligible Participant(s)' telephone number and/or mailing address in CIMB's record is not current or correct.

- e. By participating in the Campaign, the Eligible Participant(s) authorises 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 Eligible Participant(s) without compensation in the announcement of the Eligible Participant(s) of this Campaign or for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").
 - f. If the Winner(s) objects to CIMB's Publication Rights after participating in the Campaign, CIMB shall have the right to forfeit the Cash Reward and select another Winner.
 - g. CIMB shall have the right to forfeit the Cash Reward and/or select another Winner if the Winner(s) fails to attend the reward-giving ceremony and/or participate other related events required by CIMB.
33. By accepting and receiving the Cash Reward, the Eligible Participant(s) agrees to hold harmless CIMB and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgement, damage, loss, expense or liability in connection with such Eligible Participant(s):-
- a. participation in the Campaign; or
 - b. receipt, redemption or use of the Cash Reward.
34. CIMB reserves the right to disqualify the Eligible Participant(s) who have failed to fulfil the CIMB's Prevailing Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice.
35. Any Eligible Participant(s) who has been found performing certain action on their account that are of high risk and not in line with CIMB's Users Terms and Conditions or terminates their account during the Campaign Period shall be automatically disqualified from this Campaign and shall not be entitled to the Cash Reward.
36. The Eligible Participant(s) whose Participating Account is suspended, closed, cancelled or terminated for any reason during the Campaign Period or prior to receiving the Cash Reward will not be entitled to any Cash Reward under this Campaign.
37. CIMB shall be entitled to withhold any benefit under the services rendered, with prior notice to the Eligible Participant(s) if the Eligible Participant(s) are found to have been in breach of any of CIMB's Users Terms and Conditions.

General Terms & Conditions

38. The Eligible Participant(s) agree that by participating in the Campaign, he/she:
- a. is required to read and understand these Terms and Conditions;

- b. has accessed, read and confirm his/her agreement to these Terms and Conditions;
 - c. confirm that the key contract terms affecting his/her obligations have been adequately explained to him/her;
 - d. consents to CIMB processing and disclosing his/her personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - e. agrees that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, shall be final, binding and conclusive; and
 - f. agrees that CIMB shall not be liable or held responsible to the Eligible Participant(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.
39. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or the Cash Reward will be forfeited if during the Campaign Period and/or before the crediting/delivery of the Cash Reward:
- a. the Eligible Participant(s)' Participating Account is closed or turns dormant during the Campaign Period and/or before the crediting/delivery of the Cash Reward;
 - b. the Eligible Participant(s) is in breach of the Terms and Conditions governing the signed up Participating Product;
 - c. the Eligible Participating(s)' Participating Account is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - d. the Eligible Participant(s)' Participating Account is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.
40. CIMB shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a. tampering with the application process; and/or
 - b. acting in breach of these Terms and Conditions.
41. 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 Participant(s) 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 Participant(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participant(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

42. CIMB shall not be liable to any Eligible Participant(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 Participant(s)' participation or non-participation in the Campaign; and/or
 - any non-receipt or delayed receipt by the Eligible Participant(s) of the Short Message Service ("**SMS**")

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

43. 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 Participant(s) via:
- announcement at CIMB website; and/or
 - notice at CIMB branches; and/or
 - advertisement in one newspaper of CIMB choice; and/or
 - by any other means of notification which CIMB may select.
- b. The Amendment shall be considered as binding on the Eligible Participant(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 Participant(s) about these changes as soon as possible.
- d. Eligible Participant(s) agree to access CIMB website at regular intervals to view the terms and conditions of the Campaign and to ensure that he/she is kept up-to date with any variation to these Terms and Conditions.
44. CIMB will not be liable to the Eligible Participant(s) for any losses, costs or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.
45. The Eligible Participant(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 Eligible Participant(s):
- participation in the Campaign; and/or
 - receipt, redemption or use of the Cash Reward; and/or
 - breach or failure to comply with these Terms and Conditions.

46. 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 product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
47. 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.
48. 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.
49. Eligible Participant(s) shall direct any query, feedback, concern, issue or complaint pertaining to the CASA to CIMB and CASA-i and DURIAN-i Account to CIMB Islamic.
50. CIMB Islamic is the provider of all the CASA-i and DURIAN-i Account stated in Clause 9.
51. 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 Participant(s) does click on the Third Party Links, the Eligible Participant(s) understands that he/she is accessing the Third Party Links at his/her own risk and CIMB is not responsible for any losses the Eligible Participant(s) may incur.
52. Eligible Participant(s) may contact CIMB's Customer Resolution Unit (CRU) for any feedback and/or complaint in relation to this Campaign via letter, phone call or 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
53. CIMB may change the above contact details by notifying the Eligible Participant(s) by way of announcement at CIMB's website at **www.cimb.com.my** or by any other means of notification which CIMB may select.