

## TERMS AND CONDITIONS

### Mortgage Top Up Campaign 2026

1. The **“Mortgage Top Up Campaign”** (**“Campaign”**) is jointly organised by CIMB Bank Berhad [Registration No. 197201001799 (13491-P)] and CIMB Islamic Bank Berhad [Registration No. 200401032872 (671380-H)] (collectively referred to as **“Bank”** or **“CIMB”**).

#### Campaign Period

2. The Campaign will run from **15 April 2026 to 31 December 2026**, both dates inclusive (**“Campaign Period”**):  
Loan / Financing Submission: Loan / Financing submission latest by 30<sup>th</sup> November 2026  
Loan / Financing Acceptance: Loan / Financing must be accepted (LO signed) latest by 31<sup>st</sup> December 2026
3. CIMB reserves the right to change the Campaign Period, including the start date and/or end date, by giving at least fourteen (14) calendar days’ prior notice.

#### Campaign Offer

4. Under this Campaign, the Bank shall absorb the valuation fee for eligible customers, subject to the terms and conditions contained in this document.
5. The Campaign is capped at a maximum of 200 accepted cases throughout the Campaign Period. Upon reaching this threshold, the Campaign will be automatically terminated.
6. In the event that the eligible customer cancels the loan/financing, the valuation fee shall be borne by the customer.

#### Eligibility

7. This Campaign is open to all existing CIMB customers who fulfil the following conditions (hereinafter referred to as **“Eligible Customer(s)”**): -
  - a. individuals aged eighteen (18) years and above; and
  - b. individuals who are eligible to top up their existing home loan / financing (except Islamic Full Flexi) with CIMB; or
  - c. individuals who have received a Short Message Service (SMS) from CIMB on their eligibility to top up their home loan / financing with CIMB
8. Eligible customers may participate in this campaign through either of the following:
  - a. Open Participation
  - b. By Invitation (selected customers)

9. **“Open Eligible Customers”** means customers who meet the eligibility criteria and participate in the Campaign through public channels e.g. CIMB website and contact centre. Application will have to be submitted through our CIMB Mortgage Sales representative.
10. **“Selected Customers”** means customers who are specially identified and contacted by the Bank to participate in the Campaign.

#### **Campaign Mechanics (for Selected Customers)**

11. Selected customers will receive an SMS from CIMB’s registered phone number to top up their existing home loan / financing with CIMB.
12. Interested customers will be contacted by CIMB via phone call at their mobile phone number as maintained in CIMB’s record 14 calendar days from the date of SMS reply.
13. CIMB’s determination as to whether a customer qualifies for this Campaign shall be final, binding and conclusive and shall not be challenged in any manner whatsoever.
14. It shall be the Eligible Customer(s)’s responsibility to ensure that their home address, mobile numbers and email address provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Customer(s). CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event that the Eligible Customer(s)’s home address, mobile number and email address in CIMB’s record is not current, updated or any other issues arising from the Eligible Customer(s) failure to receive the communications from CIMB.

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

15. 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 Participant(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 Bank 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 Participants/Customers 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 Bank 's control; or
    - v. any factor which is beyond CIMB Bank’s reasonable control.

16. The Eligible Customer(s) will be disqualified from participating in the Campaign during the Campaign Period if:
- a. The Eligible Customer(s) are in breach of the terms and conditions governing their existing home loan / financing; or
  - b. The Eligible Customer(s)' existing home loan / financing account is terminated, closed, delinquent, or subject to any attachment, or adverse orders made by the Court or any authorities; or
  - c. The Eligible Customer(s) becomes subject to any sanctions, regulations, embargoes or restrictive measures administered, enacted or enforced by any authority.
17. 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.
18. 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(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 Participants/Customers as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.
19. 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:
- 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 SMS or eDM,
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful default.
20. 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. 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 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.
21. 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.
22. 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.
23. 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 Participating Account which shall apply in addition to these Terms and Conditions.
24. 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.
25. 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.
26. a) The 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:** +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.

-End-