CIMB Debit Mastercard Spend & Win Galore Campaign
Terms and Conditions

1. The "CIMB Debit Mastercard Spend & Win Galore Campaign" **("Campaign")** is jointly organized by CIMB Bank Berhad [Registration No: 197201001799] and CIMB Islamic Bank Berhad [Registration No: 200401032872] (collectively referred to as "CIMB").

The Campaign Period

2. The Campaign shall run from 1 August 2025 at 12.00am to 30 November 2025 at 11.59pm, 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. This Campaign is open to all new and existing CIMB Debit Mastercard cardholders issued by CIMB in Malaysia.

    I. New CIMB Debit Mastercard cardholder refers to cardholders who DO NOT own a CIMB Debit Mastercard issued by CIMB and apply CIMB Debit Mastercard during the Campaign Period ("New Eligible Cardholders"), or
    II. Existing CIMB Debit Mastercard cardholder refers to customers who hold CIMB Debit Mastercard that he or she has renewed or replaced during the Campaign Period ("Existing Eligible Cardholders").

    Existing Eligible Cardholder(s) and New Eligible Cardholder(s) shall be referred to as **'Eligible Cardholder(s)'**.

5. This Campaign is also open to all new and existing staff of CIMB (including contract and probationary staff). "CIMB" means the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB Bank has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

6. No registration is required to participate in this Campaign.

Campaign Mechanics

7. This Campaign comprises of two (2) offers:-
    i) Activation Offer
    ii) Spend Offer

    <u>Activation Offer</u>

8. Eligible Cardholders who meet the following conditions will be entitled to receive one (1) RM5 Touch N Go e-voucher ("Activation Offer Reward"):-
    a) Must enable card-not-present (CNP) transactions or overseas transactions during the Campaign Period AND spend a minimum of RM10 in a single transaction online or overseas
    b) The online or overseas transaction must be posted within the Campaign Period

c) Must NOT have enabled the CNP or overseas transaction capability one month prior to the Campaign (in July 2025).
d) Reward is limited to 5,000 Eligible Cardholders per month, on a first-come-first-served basis based on the date and time the Eligible Cardholder performs the Eligible Transaction as defined in Clause 8.
e) Each Eligible Cardholder can only win one (1) RM5 Touch N Go e-voucher throughout the Campaign Period
f) Transactions described in Clause 8a – 8e are collectively referred to as "Eligible Transaction for Activation Offer".

<u>Spend Offer</u>

9. Eligible Cardholders who meet the following conditions will earn entries and stand a chance to win the RM50 Shopee e-voucher ("Spend Offer Reward") and/or Campaign Prizes:-
   a) Spend a minimum of RM200 cumulatively in a month during the Campaign Period in any combination of the following categories to earn entries:-
      - Online purchases
      - Recurring payments
      - Overseas spend (online or in-store)
      - The above transactions must be routed through and processed by the Mastercard payment network

10. Eligible Transactions for the Spend Offer must be posted within the Campaign Month as defined as Table A below.

<u>Table A: Campaign Month Definition</u>

Campaign Month	Definition
August 2025	Eligible Transaction(s) posted between 1 August – 31 August 2025
September 2025	Eligible Transaction(s) posted between 1 September – 30 September 2025
October 2025	Eligible Transactions(s) posted between 1 October – 31 October 2025
November 2025	Eligible Transaction(s) posted between 1 November – 30 November 2025

11. Eligible overseas transactions (online or in-store) performed within the Campaign Period charged in foreign currencies will be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate. This conversion will be applied to calculate the minimum RM200 cumulatively spend in a month (as stated in Clause 9a) throughout the Campaign Period.

12. Clause 9 – 11 are collectively referred to as "Spend Offer Eligible Transaction".

13. The more categories an Eligible Cardholder spends in, the higher the number of entries earned as depicted in Table B below.

<u>Table B: Number of Entries Earned Based on Number of Spent Categories</u>

No of Categories	No of Entries Earned	Qualifying Criteria
1 category	3 entries	Spend in only one category such as online purchase, recurring payments or overseas spend
2 categories	6 entries	Spend in two categories such as online purchase + recurring payment OR online purchase + overseas spend OR recurring payments + overseas spend

3 categories	9 entries	Spend in all three categories namely online purchases, recurring payments AND overseas spend

*Subject to meeting a minimum cumulative spend of RM200 in a month during the Campaign Period

14. Eligible Cardholders who performed the Spend Offer Eligible Transactions will be assigned entries as per Table B . Each month during the Campaign Period, 1,500 Eligible Cardholders who perform the Spend Offer Eligible Transactions will be selected by CIMB's automated selection system ("Potential Spend Offer Winners").

15. Potential Spend Offer Winners are required to answer one (1) question correctly sent via SMS to his/her mobile number maintained in CIMB's records within the given time frame stated in the SMS.

    a) The first 1,500 Potential Spend Offer Winners who responded within the given time frame with the correct answer will be declared as winners of the Spend Offer Reward. In the event of a tie, the Potential Spend Offer with the highest spend amount in the participating spend categories detailed in Clause 9a will be selected as the Spend Offer Winner.

    b) Entries of Potential Spend Offer Winners who do not respond to the SMS within the given time frame, or do not answer correctly will be disqualified and will not be entitled to win the Spend Offer Reward. The Bank is entitled to select the next qualified Potential Spend Offer Winner as a substitute.

16. Each customer who is shortlisted as an Eligible Cardholder is entitled to win one (1) Spend Reward Offer per month during the Campaign Period. Winners of the Activation Offer Reward and Spend Offer Reward will be notified within twelve (12) weeks after the Campaign Period.

Campaign Prizes

17. Details of campaign prizes **("Prizes")** are defined in Table C herein.

Table C: Campaign Prizes

No of Prizes	Prizes	Number of Winners
Grand Prize	MacBook Air 15" 256GB worth RM5,499 each	5 winners
1st Prize	Trip.com e-voucher worth RM3,000 each	10 winners
2nd Prize	Nintendo Switch 2 Console worth RM2,500 each	10 winners

18. Prize winners will be selected by CIMB's automated selection system based on the sum of entries earned by the Eligible Cardholders during the Campaign Period ("Potential Prize Winners").

19. The Potential Prize Winners are required to answer one (1) question correctly via SMS at his/her mobile number maintained in CIMB's records within the given time frame stated in the SMS. The SMS will be sent within twelve (12) weeks from the end of the Campaign Period.

20. The first five (5) Potential Prize Winners who respond with the correct answer in the fastest time will be declared as the "Grand Prize Winner". The subsequent ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time will receive the 1st Prize, and the next ten (10) Potential Prize Winners who respond with the correct answer ranked based on fastest time

will receive the 2nd Prize. In the event of a tie, the Potential Prize Winners with the highest spend amount in the participating spend categories detailed in Clause 9a will be selected as the Prize Winner.

21. Entries of Potential Prize Winners who do not respond to the SMS within the given time frame, or do not answer correctly will be disqualified and will not be entitled to win the Prize. The Bank is entitled to select the next qualified Potential Prize Winner as a substitute.

22. Eligible Cardholders and Prize Winners who win the Activation Offer Reward, Spend Offer Reward or Trip.com e-voucher are required to redeem the e-vouchers within the indicated validity period. Any request to extend or change the validity period once it has been issued to the Eligible Cardholder is not allowed.

23. The Bank shall not be liable for any transportation costs in connection with the redemption and/or delivery of the Prize. Any additional costs, duties, taxes and/or incidental expenses, fees or charges imposed in respect of the prize collection and/or on usage of the prize are solely borne by the Prize Winner.

24. All decisions made by the Bank in connection with the Campaign including but not limited to the selection of the Activation Offer recipients and Prize Winners are final, conclusive and binding. Any correspondence, inquiries, appeal or objection from the Eligible Cardholders or Prize Winner(s) shall not be entertained.

25. The following transactions are NOT deemed as Eligible Transactions under the Campaign:-
    i) Cash withdrawal by any method (e.g. Automated Teller Machine, over-the-counter, quasi cash, cash advance, etc.);
    ii) Refunded, disputed, unsuccessful, reversed, unauthorised, fraudulent or unlawful transactions; and
    iii) Any form of fees, costs and charges for services and miscellaneous fees, costs and charges imposed by or incurred by CIMB in respect of the eligible cards including, without limitation, annual fee, issuance fee, replacement card fee and other banking related charges.

26. The announcement of the Prize Winners (with the name and last 4-digit of their ID/passport number) shall also be made on CIMB's website within sixteen (16) weeks from the end of the Campaign Period.

27. Notwithstanding the above, the Bank is entitled at their discretion, to end the selection process stated herein even if there is insufficient number of winners after the selection process.

28. It shall be the Eligible Cardholder's responsibility to ensure that their mobile numbers provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Cardholder.

29. The Bank shall not be responsible to the Eligible Cardholder for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event that the Eligible Cardholder's mobile numbers in CIMB's record is not current or correct.

30. All Eligible Transactions will be automatically tracked by CIMB for the purpose of tabulating based on the transaction dates and/or time (Malaysian Time) as captured by CIMB's transaction records during the Campaign Period. CIMB's determination as to what constitutes Eligible Transactions shall be conclusive unless the same appears as grossly unfair or unjust.

31. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Transaction(s) and/or posting of the Eligible Transaction(s) to the Eligible Cardholder's Accounts by Mastercard, merchant establishments and/or any other party.

32. The Reward and Prizes is 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 Prize.

33. All risks, loss or damage associated with the redemption or use of the Reward or Prizes shall be assumed by the Eligible Cardholder(s).

34. The use and access of the Reward and Prizes are subject to the terms and conditions of the vendor, manufacturer or supplier. The Eligible Cardholder(s) shall refer to the vendor, manufacturer or supplier of the Prize for any complaint relating to the Prize.

35. The Eligible Cardholder(s) acknowledge and accept that the Reward and Prizes have not been certified by CIMB and therefore the inclusion of the Prize shall not be construed as an endorsement or recommendation of the same by CIMB.

36. CIMB's liability with regards to the Reward and Prizes is only to pay for the price of the same to the vendor/provider.

General Terms and Conditions

37. The Eligible Cardholder(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 Cardholder(s) may share with CIMB in accordance with CIMB's 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 Cardholder(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 reasonable control.

38. The Eligible Cardholder(s) will be disqualified from participating in the Campaign and/or the Campaign Prize will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Prize:

a. The Eligible Cardholder(s) are in breach of the terms and conditions governing the CIMB Current/Savings Account/-i and CIMB Debit Mastercard and eligible CIMB Debit Mastercard;
b. The CIMB Current/Savings Account/-i and/ or CIMB Debit Mastercard 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 CIMB Current/Savings Account/-i and/ or CIMB Debit Mastercard is delinquent, invalid or cancelled by the Eligible Cardholder(s) or CIMB.

39. CIMB shall have the right to disqualify any Eligible Cardholder(s) that it determines to be acting in breach of these Terms and Conditions.

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

41. CIMB shall not be liable to any Eligible Cardholder(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 Cardholder(s) participation or non-participation in the Campaign; and/or
b. Any non-receipt or delayed receipt by the Eligible Cardholder(s) of the Short Message Service ("SMS") or electronic Direct Mailer ("eDM")

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

42. 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 Cardholder(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 Cardholder(s) from the date as specified by CIMB's 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 Cardholder(s) about these changes as soon as possible.

d) Eligible Cardholder(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.

43. CIMB will not be liable to the Eligible Cardholder(s) for any losses, costs or damages suffered or incurred by the Eligible Cardholder(s) as a direct or an indirect result of the Amendment.

44. The Eligible Cardholder(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 Cardholder(s):
    a. participation in the Campaign; and/or
    b. receipt, redemption or use of the Campaign Prize; and/or
    c. breach or failure to comply with these Terms and Conditions.

45. 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 Current/Savings Account/-i and the terms and conditions of the eligible CIMB Debit Mastercard which shall apply in addition to these Terms and Conditions.

46. 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 the CIMB is subject.

47. 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.

48. a) Eligible Cardholder(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 Customer Resolution Unit (CRU) P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan
Telephone No:	603 6204 7788
Email:	contactus@cimb.com

b) CIMB may change the above contact details by notifying the Eligible Cardholder(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.