TERMS AND CONDITIONS
CIMB Apple Pay Activation Campaign

1. The CIMB Apple Pay Activation Campaign ("**the Campaign**") is jointly organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] ("**CIMB Bank**") and CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] ("**CIMB Islamic Bank**"). CIMB Bank and/or CIMB Islamic Bank shall herein collectively be referred to as "**CIMB**".

The Campaign Period

2. The Campaign shall run from 21 July 2026 to 31 March 2027, both dates inclusive ("**the Campaign Period**").

3. CIMB reserves the right upon giving notice of not less than seven (7) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Duration and/or Campaign Period.

Eligibility

4. This Campaign is open to selected CIMB principal credit cardholders who:
    (i) Holds a CIMB Credit Card/-i issued by CIMB in Malaysia
    (ii) Receive a Short Message Service ("SMS") about this Campaign at the cardholder's mobile number maintained in CIMB's record as an invitation to participate in this Campaign ("**Eligible Participants**"). The CIMB Credit Card/-i of the Eligible Participants are hereinafter referred to as the "**Eligible Credit Card**".

5. It shall be the Eligible Participants' responsibility to ensure their mobile numbers ("**Contact Details**") provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by them. CIMB reserves the right to forfeit the **"Cashback"** in the event the Eligible Participants' Contact Details maintained in CIMB's record is invalid and/or not updated. CIMB shall not be responsible to the Eligible Participants for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Details maintained in CIMB's record are not current or correct.

Campaign Mechanics and Conditions

6. The Eligible Participants shall be entitled to participate in this Campaign by successfully completing the provisioning of the Eligible Credit Card to Apple Pay and perform "Eligible Retail Transaction(s)" using the Eligible Credit Card via Apple Pay, in the manner explained below, to be entitled for the Cashback.

Spending Condition(s)	Cashback	Total Cashback Cap per Eligible Participant throughout the Campaign Period
Perform **two (2)** Eligible Retail Transactions with minimum spend of **Ringgit Malaysia Fifty (RM50) each** using the **Eligible Credit Card** via **Apple Pay**, within **Thirty (30) calendar days** from the date the Eligible Credit Card is successfully provisioned to Apple Pay. For avoidance of doubt, Eligible Participants who successfully provision their Eligible Credit Card to Apple Pay on 31 March 2027 may complete the required Eligible Retail Transactions up to and including 30 April 2027.	RM30	RM30

"**Eligible Retail Transaction(s)**" – refer to Clause 8.

7. Subject to Clause 10 of these terms and conditions, in order to be entitled to the Cashback specified, the Eligible Participants must meet the requirement by making "Eligible Retail Transaction(s)" using their Eligible Credit Cards via Apple Pay. Eligible Participant with multiple Eligible Credit Card(s) that have successfully provisioned to Apple Wallet on one or more devices, the total Cashback for each Eligible Participant is entitled to receive a maximum of Ringgit Malaysia Thirty (RM30) Cashback throughout the Campaign Period.

8. "**Eligible Retail Transaction(s)**" means purchase transactions for goods and services that includes local, overseas and online transactions using Apple Wallet approved by CIMB and charged to the Eligible Credit Card during the Campaign Period. For avoidance of doubt, all overseas transactions will be converted to Ringgit Malaysia (MYR) for tracking to obtain the Cashback, based on CIMB's prevailing exchange rate.

9. The Scenario Table below illustrates how Eligible Participants may earn Cashback during the Campaign Period, based on different Eligible Retail Transaction scenarios.

Scenario Table

Eligible Participant(s)	Apple Pay Provisionin g Date	Transaction Date	Transaction Amount (RM) Via Apple Pay	Two (2) Transactions Within 30 Days from successful provision date?	Minimum RM50 per transaction?	Eligible for Cashback	Cashback Amount[1] (RM)
A	21 Jul 2026	22 Jul 2026	75	Yes	Yes	Yes	30
		10 Aug 2026	80				

B	31 Jul 2026	15 Aug 2026	50	Yes	No	No	-
		28 Aug 2026	20				
C	15 Aug 2026	15 Sep 2026	10	No	No	No	-
		-	-				
D	1 Sep 2026	10 Sep 2026	50	No	Yes	No	-
		15 Oct 2026	50				
E	31 Mar 2026	2 Apr 2026	62	Yes	Yes	Yes	30
		17 Apr 2026	55				

[1.] Subject to the Total Cashback Cap per Eligible Participant throughout Campaign as stated in Clause 6.

10. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Retail Transaction(s):
    (i) Quasi Cash transactions – (example: betting and/or gaming transactions);
    (ii) Monthly instalments under any instalment payment facility provided by CIMB or any other financial institutions or funds transfer from other Financial Institutions;
    (iii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fees, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
    (iv) Eligible Retail Transaction(s) which is subsequently cancelled or refunded, or any other disputed, unauthorized or fraudulent transactions.
    (v) Any transaction made in the country which is a member of the European Economic Community (EEC) or European Union (EU).

    Any determination by CIMB as to what constitutes Eligible Retail Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

11. All Eligible Retail Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Cashback. The tracking of the Eligible Retail Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.

12. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Retail Transaction(s) to the Eligible Participants' Eligible Credit Card and/or error or omission in the posting of the same due to any reasons arising including but not limited to the delay on the part of the merchant unless the same is due to the negligence and/or default of CIMB. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Retail Transaction(s) and/or posting of the Eligible Retail Transaction(s) to the Eligible Participants' Eligible Credit Card by Visa / Mastercard, merchant establishments or any other party unless the same is due to the negligence or default of CIMB.

Cashback and Fulfillment Criteria Process

13. Cashback shall be awarded to Eligible Participant(s) who fulfil the Campaign requirements as set out from Clause 6 to Clause 12.

14. CIMB will make the final determination on the computation and amount of the Cashback which will be considered correct unless there is a clear error. The Eligible Participants may contact CIMB if they believe such an error has occurred. The Cashback cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.

15. Subject to Clause 12 of these terms and conditions, the total Cashback obtained by each Eligible Participant shall be credited into the Eligible Participant's Eligible Credit Card's principal account within sixteen (16) weeks from the end of the Campaign Period (**"Fulfilment Period"**). The Eligible Participants should notify CIMB within eight (8) weeks from the Fulfillment Period (**"Specified Period"**) if the Cashback was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Cashback will be considered as successfully credited.

16. At the time of receipt of the Cashback by the Eligible Participant, the Eligible Credit Card account(s) of the Eligible Participant MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition. Further, the Eligible Credit Card that has been provisioned into Apple Wallet MUST remain active in the Apple Wallet and MUST NOT be removed at any time until the end of Fulfilment Period. Failure to comply with any of the foregoing conditions shall result in the Eligible Participant being disqualified from participating in the Campaign and/or from receiving the Cashback.

17. The Eligible Participants who are entitled to receive the Cashback shall receive a notification via SMS from CIMB that they are entitled to the Cashback. The Cashback amount will be reflected in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cashback if they are entitled to receive the Cashback.

18. The notification by CIMB will be based on the Eligible Participants' mobile number in Malaysia maintained with CIMB.

19. CIMB will not entertain any complaint(s) whatsoever in connection with the 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 CIMB Credit Card unless the same is due to the negligence or wilful default of CIMB.

20. CIMB accepts no responsibility for any tax implications that may arise from the Cashback or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cashback remains the responsibility of the Eligible Participants. It is the responsibility of each Eligible Participant to seek independent advice on the possible implications this may have on his/her own financial situation.

General Terms and Conditions

21. The Eligible Participants 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 Participants 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 Participants 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.

22. The Eligible Participants 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 Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Cards;

b) The Eligible Credit Cards 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 Cards is delinquent, invalid or cancelled by the Eligible Participants or CIMB.

23. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:

a) tampering with the entry; and/or

b) acting in breach of these Terms and Conditions.

24. a) 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 Participants via:

(i) announcement at CIMB’s website; and/or

(ii) notice at CIMB’s branches; and/or

(iv) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Participants for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

25. CIMB shall not be liable to any Eligible Participants 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 Participants participation or non-participation in the Campaign; and/or
b) Any non-receipt or delayed receipt by the Eligible Participants of the SMS and/or eDM.

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

26. 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 Participants 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 Participants from the date as specified by CIMB in the notification.
c) If the changes 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 Participants about these changes as soon as possible.
d) Eligible Participants 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.

27. CIMB will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

28. Eligible Participants 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 the Eligible Participants:
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.

29. 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 including CIMB Third Party Digital Wallet Agreement which shall apply in addition to these Terms and Conditions.

30. 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.

31. 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.

32. Eligible Participants 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 (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: 603 6204 7788
Email: contactus@cimb.com

CIMB may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB’s website or by any other means of notification which CIMB may select.