

## TERMS AND CONDITIONS

### CIMB Beyond Borders, Beyond Points Campaign

1. The CIMB Beyond Borders, Beyond Points Campaign (“**the Campaign**”) is organised by CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] (“**CIMB Islamic Bank**”). CIMB Islamic Bank shall herein be referred to as “**CIMB Islamic**”.

#### The Campaign Period

2. The Campaign shall run from 26 May 2025 to 25 June 2025, both dates inclusive (“**the Campaign Period**”).
3. CIMB Islamic 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 staff who meet the following requirements:
  - i) Principal credit cardholder of **CIMB Platinum-i Mastercard Credit Card** issued by CIMB Islamic. Spending by any supplementary cardholders under the same account will be aggregated at the principal cardholder’s account level and considered towards meeting the campaign’s spend requirement if eligible.

Staff who are not principal cardholders of CIMB Platinum-i Mastercard Credit Card are not eligible for the Campaign Bonus Points, even if they hold a supplementary CIMB Platinum-i Mastercard Credit Card.

- ii) Receives a Short Message Service (“**SMS**”) at the cardholder’s mobile number and/or an electronic direct mailer (“**EDM**”) at the cardholder’s email address maintained in CIMB Islamic and/or CIMB Bank Berhad’s record from CIMB Islamic about this Campaign as an invitation to participate in this Campaign (“**Eligible Participants**”). Campaign registration is not required. The CIMB Platinum-i Mastercard credit card of the Eligible Participants are hereinafter referred to as the “**Eligible Credit Card-i**”.

It shall be the Eligible Participants’ sole responsibility to ensure their mobile numbers and/or email address (“**Contact Details**”) provided to CIMB Islamic and/or CIMB Bank Berhad are current and updated with CIMB Islamic and/or CIMB Bank Berhad in the event if any changes being made to the same by them. CIMB Islamic reserves the right to forfeit the “**Bonus Points**” in the event the Eligible Participants’ Contact Details maintained in CIMB Islamic’s and/or CIMB Bank Berhad’s record is invalid and/or not updated. CIMB Islamic 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 Islamic and/or CIMB Bank Berhad’s record are not current or correct.

## Campaign Mechanics and Conditions

5. In the communications received from CIMB Islamic, the Eligible Participants will be informed of the requirements to participate in the Campaign, as follows:
- The **minimum spend amount of Ringgit Malaysia Two Hundred (RM200)** for each **Eligible Spend Transaction(s)** ("**Spend Target**") (as defined under Clause 7 herein) that Eligible Participants must spend using their Eligible Credit Card-i;
  - The **One Thousand (1,000) Bonus Points** that Eligible Participants will receive for **each Spend Target transaction** that was met;
  - The **Ten Thousand (10,000) Bonus Points capping** per Eligible Participant for the entire Campaign Period;

Illustration of campaign mechanics:

<b>Spend Target</b> Minimum spend amount for each Eligible Spend Transaction	RM200
<b>Bonus Points received</b> for each Eligible Spend Transaction	1,000 Bonus Points
<b>Bonus Points Capping</b> per Eligible Participant throughout the entire campaign	10,000 Bonus Points

6. "**Bonus Points**" refers to points awarded to the Eligible Participant for Eligible Spend Transaction(s) charged to the Eligible Credit Card-i.
7. "**Eligible Spend Transaction(s)**" means purchase transactions that includes grocery and travel related spends billed under Merchant Category Codes (MCC) listed in the table below and foreign currency (both online and offline) transactions approved by CIMB Islamic and charged to the Eligible Credit Card-i during the Campaign Period as stated below:

Transaction Category	Descriptions	Merchant Category Codes (MCCs)	Sample Eligible Spend Transactions by merchants
Grocery	Grocery related transactions billed under the listed Merchant Category Codes (MCC).	[MCCs: 5411, 5422, 5451]	Village Grocer, Jaya Grocer, Lotus's, Aeon, NSK, etc.
Travel	Travel related transactions billed under the listed Merchant Category Codes (MCC).	<b>Airlines</b> [MCCs: 3000-3299, 3300, 3301, 3302, 3303, 3308, 4511]	Malaysia Airlines, Singapore Airlines, Air Asia, British Airways, Emirates Airlines, etc.
		<b>Hotels and Accommodations</b> [MCCs: 3501-3546, 3548-3599, 3600-3601, 3603, 3612,	Hilton, Holiday Inn, InterContinental, Pullman International

		3615, 3620, 3622-3625, 3628-3649, 3650-3719, 3720-3799, 3826, 3828, 3829, 3830, 3831, 3832, 3834, 3835, 3837, 3838, 3839, 7011]	Hotels, Shangri-La International, Wyndham, etc.
		<b>Travel Agencies</b> [MCCs: 4722]	Agoda, Booking.com, Expedia, Hotels.com, Klook, Trip.com etc.
		<b>Other Travel related</b> [MCCs: 3351-3362, 3364, 3366, 3368, 3370, 3374, 3376, 3380-3391, 3393-3396, 3398, 3400, 3405, 3409, 3412, 3420-3421, 3423, 3425, 3427-3436, 3438-3441, 4011, 4111, 4112, 4121, 4131, 4411, 4457, 4511, 4582, 4789, 4814, 4816, 7512]	KLIA Express, KTMB Go Ticketing, Europe Car, Bus Lines, Cruise Lines etc.
Foreign Currency Transaction	The currency code in which the transaction was performed in is in any foreign currency (excluding Ringgit Malaysia (RM)) including both online or over-the-counter/offline transactions.	NA	NA

For avoidance of doubt, the Eligible Foreign Currency Spend Transaction(s) will be converted to Ringgit Malaysia (RM) for consideration towards meeting the Spend Target, based on CIMB's prevailing exchange rate. If the purchase amount of a Foreign Currency Transaction is converted to Ringgit Malaysia at the point of sale via Dynamic Currency Conversion (DCC), it will be categorized as a Local Transaction or Other Category Transaction and do not qualify as Eligible Foreign Currency Spend Transaction(s).

8. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Spend Transaction(s):
- i) Quasi Cash transactions (example: betting and/or gaming transactions);
  - ii) Monthly instalments under any instalment payment facility provided by CIMB Islamic and/or CIMB Bank Berhad;
  - iii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB Islamic and/or CIMB Bank Berhad or otherwise;
  - iv) Cash advance/withdrawal/deposit transactions;
  - v) JomPAY transactions; and
  - vi) Spend Transaction(s) which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.

If Bonus Points are inadvertently awarded for the transactions stated above, CIMB Islamic reserves the right to reclaim the Bonus Points awarded for the campaign.

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

9. All Eligible Spend Transaction(s) will be automatically tracked by CIMB Islamic for the purpose of meeting the Spend Target of the Eligible Participants as set out in the SMS and/or EDM. The tracking of the Eligible Spend Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB Islamic transaction records during the Campaign Period.

#### **Bonus Points and Fulfillment Criteria Process**

10. The total Bonus Points pool allocated for the Campaign is Five Hundred Thousand (500,000) Bonus Points only. The Bonus Points will be given away on a “first come first served” basis. Once the Bonus Points pool has been fully taken up, Eligible Participant will not be entitled for the Bonus Points despite meeting the Spend Target.
11. Subject to the terms and conditions herein, for each Eligible Spend Transaction that successfully meets the Spend Target, the Eligible Participants shall be rewarded with Bonus Points as stated in the SMS and/or EDM sent to the Eligible Participants.
12. Any determination by CIMB Islamic on the computation and the amount of Bonus Points shall be conclusive and shall not be challenged by the Eligible Participants in any manner whatsoever, save for obvious error. The Bonus Points cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
13. Subject to Clause 11 of these terms and conditions, the Bonus Points obtained shall be credited into the Eligible Participant’s Eligible Credit Card-i’s principal account within seven (7) days of the eligible authorised transaction date (“**Fulfillment Period**”). The Eligible Participants should notify CIMB Islamic within eight (8) weeks from the Fulfillment Period (“**Specified Period**”) if the Bonus Points was not credited. If the Eligible Participants do not notify CIMB Islamic within the Specified Period, the Bonus Points will be considered as successfully credited.
14. Only the Eligible Participant who is a principal cardholder of the Eligible Credit Card-i shall be eligible to the Bonus Points rewarded under this Campaign.
15. At the time of the receipt of the Bonus Points by the Eligible Participants, the Eligible Credit Card-i account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB Islamic’s definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Bonus Points.
16. The Eligible Participants who are entitled to receive the Bonus Points shall receive a notification via SMS and/or EDM from CIMB Islamic. The Bonus Points amount will be reflected in the Eligible

Participant's subsequent credit card monthly statement after the crediting of the Bonus Points if they are entitled.

17. The notification by CIMB Islamic will be based on the Eligible Participants' telephone number and email address in Malaysia maintained with CIMB Islamic and/or CIMB Bank Berhad.
18. CIMB Islamic will not entertain any complaint(s) whatsoever in connection with the Bonus Points 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 the Eligible Credit Card-i unless the same is due to the gross negligence or wilful default of CIMB Islamic.

### **General Terms and Conditions**

19. 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 Islamic processing and disclosing their personal data in accordance with the CIMB Islamic Group Privacy Notice at [www.cimb.com.my/en/personal/privacy-policy.html](http://www.cimb.com.my/en/personal/privacy-policy.html);
  - e) agree that all decisions reasonably made by CIMB Islamic in relation to every aspect of this Campaign, including the Bonus Points to be given away and determination of the Eligible Participants, shall be final, binding and conclusive; and
  - f) agree that CIMB Islamic shall not be liable or held responsible to the Eligible Participants if CIMB Islamic 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 Islamic's control; or
    - (v) any factor in a nature of unforeseen circumstances which is beyond CIMB Islamic's reasonable control.
20. The Eligible Participants will be disqualified from participating in the Campaign and/or the Bonus Points will be forfeited if, during the Campaign Period and/or before the crediting of the Bonus Points:
  - a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Card-i;
  - b) The Eligible Credit Card-i 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 Card-i is delinquent, invalid or cancelled by the Eligible Participants or CIMB Islamic.

21. CIMB Islamic 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.

CIMB Islamic 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 Islamic and/or CIMB Bank Berhad's branches; and/or
- (iii) by any other means of notification which CIMB Islamic may select.

For avoidance of doubt, CIMB Islamic 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 Bonus Points and/or any cancellation, suspension, shortening or extension of the Campaign.

22. CIMB Islamic shall not be liable to any Eligible Participants or any party 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) 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 Participant of the SMS and/or EDM

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

23. a) CIMB Islamic 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 Islamic and/or CIMB Bank Berhad's branches; and/or
  - (iii) advertisement in one newspaper of CIMB Islamic's choice; and/or
  - (iv) by any other means of notification which CIMB Islamic may select.
- b) The Amendment shall be considered as binding on the Eligible Participants from the date as specified by CIMB Islamic 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 Islamic 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.

24. CIMB Islamic will not be liable to the Eligible Participants for any loss or damage suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

25. Eligible Participants shall fully indemnify and keep CIMB Islamic indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Islamic may incur as a result of the Eligible Participants:
- a) participation in the Campaign; and/or

- b) receipt, redemption or use of the Bonus Points; and/or
  - c) breach or failure to comply with these Terms and Conditions.
26. 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 Eligible Credit Card-i which shall apply in addition to these Terms and Conditions.
27. 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 Islamic is subject.
28. If CIMB Islamic does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Islamic from exercising that right or any other rights CIMB Islamic has in the future.
29. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB Islamic has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Participants do click on the Third Party Links, the Eligible Participants understand that they are accessing the Third Party Links at their own risk and CIMB Islamic is not responsible for any losses the Eligible Participants may incur.
30. Eligible Participants may contact CIMB Islamic'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 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](mailto:contactus@cimb.com)

CIMB Islamic 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 Islamic may select.