

TERMS AND CONDITIONS

CIMB Visa Up to 50% Cash Back on Flight Tickets Campaign

1. The CIMB Visa Up to 50% Cash Back on Flight Tickets 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 1 July 2025 to 31 March 2026, both dates inclusive (“**the Campaign Period**”) based on three (3) campaign quarter cycles.

Campaign Quarter	Spend Period
1	1 July 2025 to 30 September 2025
2	1 October 2025 to 31 December 2025
3	1 January 2026 – 31 March 2026

3. CIMB reserves the right upon giving notice of not less than fourteen (14) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Period.

Eligibility

4. This Campaign is open to all CIMB Preferred Visa Infinite/-i principal credit cardholders (“**Eligible Participants**”). The CIMB Preferred Visa Infinite/-i credit card of the Eligible Participants are hereinafter referred to as the “**Eligible Credit Card**”.
5. It shall be the Eligible Participants’ sole 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 “Cash Back” 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. Eligible Participants must meet “**Campaign Conditions**” illustrated in Table 1.0 below with their Eligible Credit Card to get Cash Back:

Tier	Qualifying Criteria 1 (Eligible Flight Transaction)	Qualifying Criteria 2 (CASA Balance / Foreign Spend)	Cash Back (Fulfilled Criteria 1 & 2)
1	Any transaction made on 'Eligible Airlines' with minimum RM1,500 per transaction	<p>Maintain a minimum Quarterly Average Balance¹ of RM100,000 in CIMB's Current Account/- i and/or Savings Account/-i ("CASA/-i") for each Campaign Quarter.</p> <p>OR</p> <p>Minimum cumulative spend of RM20,000 on 'Eligible Foreign Spend Transaction' throughout the entire Campaign Period (9 Months)</p>	30% Cash Back on highest 'Eligible Flight Transaction' performed in each Campaign Quarter, capped at a maximum of RM500 per Campaign Quarter and RM1,500 throughout the entire Campaign Period.
2	Any transaction on 'Eligible Airlines' with minimum RM1,500 per transaction	<p>Maintain a minimum Quarterly Average Balance¹ of RM150,000 in CIMB's Current Account/- i and/or Savings Account/-i ("CASA/-i") for each Campaign Quarter.</p> <p>OR</p> <p>Minimum cumulative spend of RM40,000 on 'Eligible Foreign Spend Transaction' throughout the entire Campaign Period (9 Months)</p>	40% Cash Back on highest 'Eligible Flight Transaction' performed in each Campaign Quarter, capped at a maximum of RM1,000 per Campaign Quarter and RM3,000 throughout the entire Campaign Period.
3	Any transactions on 'Eligible Airlines' with minimum RM1,500 per transaction	<p>Maintain a minimum Quarterly Average Balance¹ of RM250,000 in CIMB's Current Account/- i and/or Savings Account/-i ("CASA/-i") for each Campaign Quarter.</p> <p>OR</p> <p>Minimum cumulative spend of RM60,000 on 'Eligible Foreign Spend Transaction' throughout the entire Campaign Period (9 Months)</p>	50% Cash Back on the 2 highest 'Eligible Flight Transactions' performed in each Campaign Quarter, capped at a maximum of RM2,000 per Campaign Quarter and RM6,000 throughout the entire Campaign Period.

Table 1.0: Campaign Conditions

¹Quarterly Average Balance is defined in Clause 6 (ii) below

- i) **Eligible Flight Transactions** refers to transactions made directly on the following **Eligible Airlines** billed under the particular Merchant Description and Merchant Category Code approved by CIMB and charged to the Eligible Credit Cards during the Campaign Period and respective Campaign Quarter.

Eligible Airlines Billed under particular Merchant Description	Merchant Category Code
Cathay Pacific	3099, 4511
Malaysia Airlines	3100, 4511
Qatar Airways	3136, 4511
Singapore Airlines	3075, 4511

For the avoidance of doubt, any flight transactions made via Travel Agencies and/or Online Travel Agencies and/or any aggregators/booking platforms that are not made directly via the listed Eligible Airlines will not be considered as Eligible Flight Transactions and are not entitled for the Cash Back.

- ii) **Quarterly Average Balance** (“QAB”) refers to sum of daily end-day balances of Eligible CASA/-i during the Campaign Quarter(s) divided by number of days during the respective Campaign Quarter.
- iii) **Eligible Foreign Spend Transactions** refers to **cross border/overseas transactions (in-store/online/recurring)** where the currency code in which the transaction was performed in is any other currency excluding Ringgit Malaysia (RM). Eligible Foreign Spend Transactions will be converted to Ringgit Malaysia (RM) for tracking to obtain the Monthly Cash Back, 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. For clarity, a transaction will be considered as a Foreign Currency Transaction only if the currency code of the transaction is in any foreign currency excluding Ringgit Malaysia (RM);
7. Subject to Clause 13 of these terms and conditions, in order to be entitled to the Cash Back, the Eligible Participants must make **“Eligible Flight Transactions”** using their Eligible Credit Card on **Eligible Airlines** and meet the **Qualifying Criteria 1 and 2** as elaborated in Clause 6 above.
8. Illustration of scenarios on Eligible Participant(s) making Eligible Flight Transaction(s), meeting qualifying criteria and obtaining Cash Back per below.

Eligible Participant A – Customer meeting Quarterly Average Balance condition

Campaign Quarter	Eligible Flight Transaction	Quarterly Average Balance in CIMB CASA/-i	Cumulative Eligible Foreign Spend Transaction	Cash Back	Fulfilment Month	Remarks
1 (Jul 2025 – Sept 2025)	RM1,500 (Cathay Pacific)	RM100,000	RM1,000	30% on Cathay Pacific	Oct 2025	30% Cash Back for Campaign Quarter 1 due to customer

		(Met Qualifying Criteria Tier 1)		Transaction @ RM450		meeting Tier 1 Qualifying Criteria
2 (Oct 2025 – Dec 2025)		RM150,000 (Met Qualifying Criteria Tier 2)	RM1,000	10% on Cathay Pacific Transaction @ RM150	Jan 2026	Additional 10% Cash Back for Campaign Quarter 1 due to customer meeting Tier 2 Qualifying Criteria
3 (Jan 2026 – Mar 2026)		RM150,000 (Met Qualifying Criteria Tier 2)	RM1,000	Not Applicable	Not Applicable	No Cash Back as Eligible Participant A did not make new Eligible Flight Transaction

Total Cash Back for entire Campaign Period: RM600

Eligible Participant B - Customer meeting Quarterly Average Balance condition Campaign Quarter	Eligible Flight Transaction	Quarterly Average Balance in CIMB CASA/-i	Cumulative Eligible Foreign Spend Transaction	Cash Back	Fulfilment Month	Remarks
1 (Jul 2025 – Sept 2025)	RM1,500 (Singapore Airlines)	RM100,000 (Met Qualifying Criteria Tier 1)	RM1,000	30% on Singapore Airlines Transaction @ RM450	Oct 2025	30% Cash Back for Campaign Quarter 1 due to customer meeting Tier 1 Qualifying Criteria
2 (Oct 2025 – Dec 2025)	RM1,500 (Qatar Airways)	RM150,000 (Met Qualifying Criteria Tier 2)	RM1,000	10% on Singapore Airlines Transaction @ RM150 + 40% on Qatar Airways Transaction @ RM600	Jan 2026	Additional 10% Cash Back for Campaign Quarter 1 due to customer meeting Tier 2 Qualifying Criteria 40% Cash Back for Campaign Quarter 2 due to

						customer meeting Tier 2 Qualifying Criteria
3 (Jan 2026 – Mar 2026)		RM150,000 (Met Qualifying Criteria Tier 2)	RM1,000	Not Applicable	Not Applicable	No Cash Back as Eligible Participant B did not make new Eligible Flight Transaction

Total Cash Back for entire Campaign Period: RM1,200

Eligible Participant C - Customer meeting Foreign Spend condition

Campaign Quarter	Eligible Flight Transaction	Quarterly Average Balance in CIMB CASA/-i	Cumulative Eligible Foreign Spend Transaction	Cash Back	Fulfilment Month	Remarks
1 (Jul 2025 – Sept 2025)	RM1,500 (Cathay Pacific)	RM10,000	RM25,000 (Met Qualifying Criteria Tier 1)	30% on Cathay Pacific Transaction @ RM450	Oct 2025	30% Cash Back for Campaign Quarter 1 due to customer meeting Tier 1 Qualifying Criteria
2 (Oct 2025 – Dec 2025)		RM10,000	RM43,000 (Met Qualifying Criteria Tier 2)	10% on Cathay Pacific Transaction @ RM150	Jan 2026	Additional 10% Cash Back for Campaign Quarter 1 due to customer meeting Tier 2 Qualifying Criteria
3 (Jan 2026 – Mar 2026)		RM10,000	RM45,000 (Met Qualifying Criteria Tier 2)	Not Applicable	Not Applicable	No Cash Back as Eligible Participant C did not make new Eligible Flight Transaction

Total Cash Back for entire Campaign Period: RM600

Eligible Participant D - Customer meeting Foreign Spend condition

Campaign Quarter	Eligible Flight Transaction	Quarterly Average Balance in CIMB CASA/-i	Cumulative Eligible Foreign Spend Transaction	Cash Back	Fulfilment Month	Remarks
1 (Jul 2025 – Sept 2025)	RM1,500 (Singapore Airlines)	RM10,000	RM25,000	30% on Singapore Airlines	Oct 2025	30% Cash Back for Campaign Quarter 1 due to

			(Met Qualifying Criteria Tier 1)	Transaction @ RM450		customer meeting Tier 1 Qualifying Criteria
2 (Oct 2025 – Dec 2025)	RM1,500 (Qatar Airways)	RM10,000	RM43,000 (Met Qualifying Criteria Tier 2)	10% on Singapore Airlines Transaction @ RM150 + 40% on Qatar Airways Transaction @ RM600	Jan 2026	Additional 10% Cash Back for Campaign Quarter 1 due to customer meeting Tier 2 Qualifying Criteria 40% Cash Back for Campaign Quarter 2 due to customer meeting Tier 2 Qualifying Criteria
3 (Jan 2026 – Mar 2026)		RM10,000	RM45,000 (Met Qualifying Criteria Tier 2)	Not Applicable	Not Applicable	No Cash Back as Eligible Participant C did not make new Eligible Flight Transaction

Total Cash Back for entire Campaign Period: RM1,200

9. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Foreign Spend Transaction(s) towards meeting the Qualifying Criteria:
- Transaction(s) in local currency (RM);
 - 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 or otherwise;
 - Cash advance/withdrawal/deposit transactions; and
 - Transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.

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

10. If the Eligible Participant has multiple Eligible Credit Card, Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) made on all Eligible Credit Card under the same account including supplementary cards will be consolidated and considered towards meeting the Qualifying Criteria and Campaign Conditions.
11. Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Cash Back. The tracking of the Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) are 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 Flight Transaction(s) and Eligible Foreign Spending 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 gross 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 Flight Transaction(s) and Eligible Foreign Spending Transaction(s) and/or posting of the Eligible Flight Transaction(s) and Eligible Foreign Spending Transaction(s) to the Eligible Participants' Eligible Credit Card by Visa, merchant establishments or any other party unless the same is due to the gross negligence or default of CIMB.

Cash Back and Fulfillment Criteria Process

13. The total Cash Back pool allocated for the Campaign is Ringgit Malaysia Three Hundred and Seventy Five Thousand (RM375,000) only. Whereby there will be an allocated Quarterly Cash Back pool of Ringgit Malaysia One Hundred and Twenty Five Thousand (RM125,000) for each of the Campaign Quarter. The Cash Back will be given away to Eligible Participants who met Qualifying Criteria on a "first come first served" basis. Once the Quarterly Cash Back pool has been fully taken up, Eligible Participant will not be entitled to the Cash Back for the respective Campaign Quarter even if the Eligible Participant fulfils the Qualifying Criteria and Campaign Condition.
14. CIMB will make the final determination on the computation and amount of the Cash Back 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 Cash Back cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
15. Subject to Clause 13 of these terms and conditions, the total Quarterly Cash Back ("**Cash Back**") obtained throughout each Campaign Quarter by each Eligible Participant shall be summed and credited into the Eligible Participant's Eligible Credit Card's principal account within One (1) Month from the end of each Campaign Quarter ("**Quarterly Fulfillment Period**"). The Eligible Participants should notify CIMB within eight (8) weeks from each Quarterly Fulfillment Period ("**Specified Period**") if the Cash Back was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Cash Back will be considered as successfully credited.
16. Only the Eligible Participant who is a principal cardholder shall be eligible to the Cash Back rewarded under this Campaign.
17. At the time of the receipt of the Cash Back by the Eligible Participants, the Eligible Credit Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Cash Back.
18. The Eligible Participants who are entitled to receive the Cash Back shall receive a notification via SMS from CIMB that they are entitled to the Cash Back. The Cash Back amount will be reflected in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cash Back if they are entitled to receive the Cash Back.

19. The notification by CIMB will be based on the Eligible Participants' telephone number in Malaysia maintained with CIMB.
20. CIMB will not entertain any complaint(s) whatsoever in connection with the Cash Back 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 gross negligence or wilful default of CIMB.
21. CIMB accepts no responsibility for any tax implications that may arise from the Cash Back or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cash Back remains the sole 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

22. 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 in accordance with the CIMB Group Privacy Notice at www.cimb.com.my/en/personal/privacy-policy.html;
 - e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the Cash Back to be given away and determination of the Eligible Participants, 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 in a nature of unforeseen circumstances which is beyond CIMB's reasonable control.
23. The Eligible Participants will be disqualified from participating in the Campaign and/or the Cash Back will be forfeited if, during the Campaign Period and/or before the crediting of the Cash Back:
 - 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.
24. 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.

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 Participants 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 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 Cash Back and/or any cancellation, suspension, shortening or extension of the Campaign.

25. CIMB 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 Participants of the SMS and/or WhatsApp

unless such loss or damage arises from and is caused directly by CIMB's gross 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 loss or damage 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 Cash Back; 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 the Eligible Credit Cards 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. 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 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 is not responsible for any losses the Eligible Participants may incur.
33. 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.