CIMB Debit Mastercard Save & Spend Campaign
Terms and Conditions

1. The "CIMB Debit Mastercard Save & Spend 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 December 2025 at 12.00am to 31 March 2026 at 11.59pm, both dates inclusive **("Campaign Period").** The Campaign's enhanced mechanics referred to in Clause 23 and 34 shall run from 1 April 2026 at 12.00am to 31 May 2026 at 11.59, both dates inclusive **("Enhanced 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 for CIMB Debit Mastercard during the Campaign Period ("**New Eligible Cardholders**"), or
    ii. Existing CIMB Debit Mastercard cardholder refers to customers who hold an existing CIMB Debit Mastercard during the Campaign Period ("**Existing Eligible Cardholders**")
    iii. CIMB Preferred and CIMB Prime Banking Customers are excluded from this Campaign

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

5. For the purpose of Bonus Interest / Profit computation:-
    i. Existing-To-Product refers to Eligible Customers whose CIMB Current Account/-i and/or Savings Account/-i account and/or Daily Unrestricted Investment Account-i ("DURIAN-i Account"), (linked to the eligible CIMB Debit Mastercard) with an account opening date before the Campaign Period.
    ii. New-To-Product means Eligible Customers whose CIMB Current Account/-i and/or Savings Account-/-i account and/or DURIAN-i Account (linked to the eligible CIMB Debit Mastercard) with an account opening date during the Campaign Period.

6. This Campaign is also open to all new and existing staff of CIMB (including contract and probationary staff). "CIMB" for the purpose of this clause 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.

    To be eligible for the Spend Reward and Save Reward for this Campaign, Eligible Customers must register their participation by completing any one of the following steps:-

i) Enrolling online via the Bank's web promotional page at https://www.cimb.com.my/en/personal/forms-enq/campaigns/cimb-debit-mastercard-save-n-spend-campaign-enrolment.html; or
ii) Sending a short message service (**"SMS"**) with short code MCBIG4 to 62886. The Eligible Customer is deemed to have successfully registered his / her participation upon receiving an SMS confirmation. The Eligible Customer agrees to bear the 2-Way SMS cost of RM0.15 per SMS sent; or
iii) Enrolling via the CIMB's OCTO Application by clicking the "Register" button .

Campaign Mechanics

7. The Campaign consists of 4 rewards namely:
   i. Sign Up Reward
   ii. Spend Reward
   iii. Save Reward
   iv. Registration Reward

8. The Eligible Customers must meet the conditions stipulated in the Spend Reward and the Save Reward during the Campaign Month, allocated on a first-come-first-served basis, to be eligible for both Rewards. Customers who meet the Save Reward without meeting the Spend Reward conditions and vice versa are not entitled to both Rewards.

Sign Up Reward

9. This section is open to all individuals who do not have a Current Account/-i and/or Savings Account/-i ("CASA/-i") and/or Daily Unrestricted Investment Account-i ("DURIAN-i Account"), with CIMB prior to the Campaign Period.

10. Employees of CIMB Group (including its subsidiaries and related companies), are NOT eligible to participate in this section of the Campaign. "CIMB Group" refers to the group of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

11. Customers who apply for Current Account/-i and/or Savings Account/-i ("CASA/-i") and/or Daily Unrestricted Investment Account-i ("DURIAN-i Account"), via QR code scanning at the branch shall NOT be eligible to participate in this Campaign.

12. Eligible Customer(s) must successfully open an account online and complete the initial deposit funding for either one of the following accounts ("**Participating Accounts")** through the online application form on CIMB's website during the Campaign Period:
   i. AirAsia Savers Account
   ii. Basic Savings Account with Fee
   iii. Basic Savings Account without Fee
   iv. Basic Savings Account-i with Fee
   v. Basic Savings Account-i without Fee
   vi. Daily Unrestricted Investment Account-i (DURIAN-i)
   vii. EcoSave Savings Account-i
   viii. Regular Savings Account
   ix. Basic Current Account
   x. Basic Current Account-i

xi. Current Account-i
xii. Prime Account
xiii. Regular Current Account

13. Eligible Customer(s) must successfully register for CIMB Clicks ID and download CIMB OCTO Application.

14. Upon fulfilling the Qualifying Criteria stated in Clause 9 until Clause 11, the Eligible Customer(s) will be entitled to ONE (1) RM25 Touch 'n Go eWallet Credit capped at the first 600 Eligible Customer(s) per month during the Campaign Period, on a first-come-first-serve basis ("**Applicable Prizes").**

15. The Eligible Participant(s) must also comply with the prevailing terms and conditions governing the following products while participating in this Campaign *(whichever is applicable)*:-
    a. CIMB Clicks;
    b. CIMB OCTO App;
    c. CIMB CASA/-i;
    d. CIMB DURIAN-i Account;
    e. CIMB Debit Mastercard;
    f. CIMB Online Fully Account Opening

    (collectively referred to as the "**Prevailing Terms and Conditions**").

16. Campaign Month is defined as below:
    i. Campaign Month 1: 1 December 2025 – 31 December 2025
    ii. Campaign Month 2: 1 January 2026 – 31 January 2026
    iii. Campaign Month 3: 1 February 2026 – 28 February 2026
    iv. Campaign Month 4: 1 March 2026 – 31 March 2026
    v. Campaign Month 5: 1 April 2026 – 30 April 2026
    vi. Campaign Month 6: 1 May 2026 – 31 May 2026

17. In the event where the new CASA/-i or DURIAN-i Account is opened as a joint account, the principal account holder will be recognized as the Eligible Customer. Only the principal account holder will be eligible to stand a chance to win any of the Applicable Prizes as per **Clause 14**.

18. Each customer is entitled to one (1) Applicable Prize only throughout the Campaign Period.

19. The Applicable Prize(s) will be fulfilled within 90 working days after 31 May 2026 and winners will be notified via email or SMS.

20. It shall be the Eligible Customer(s)' responsibility to ensure their mobile numbers provided ("**Contact Particulars**") to CIMB are current and updated. In the event there is a change to the Contact Particulars, it shall be the responsibility of the Eligible Customer(s) to update CIMB of the same. CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the Contact Particulars maintained in CIMB's record is not current or correct.

21. CIMB Current/Savings Account/-i is protected by PIDM up to RM250,000 for each depositor. DURIAN-i is not protected by PIDM.

<u>Spend Reward</u>

22. Eligible Customers who meet the following conditions during the Campaign Period will be entitled to receive cashback of RM10, RM20 or RM30 subject to meeting the Monthly Average Balance criteria stated in Clause 33 ("Save Reward"):-

a) Must opt-in to Card-Not-Present and/or Overseas Transactions during the Campaign Period
b) Spend a minimum of RM300 cumulatively across any of the 3 categories listed in Table A below in a month during the Campaign Period

Table A: Participating Spend Categories and Merchants

Categories	Overseas	Lifestyle	Gaming
Merchants	Card Present & Card Not Present overseas spend transacted in foreign currency	1) Shopee 2) Tik Tok Shop 3) Trip.com 4) Agoda 5) Lazada	1) Google Play 2) STEAM 3) ROBLOX 4) CODASHOP 5) PlayStation 6) PUBG

c) Transactions must be posted to the CIMB Current Account/-I or Savings Account/-I or DURIAN Account-i linked to the CIMB Debit Mastercard within the Campaign Period
d) Only Overseas Card Present and Card-Not-Present spend transacted in foreign currency will be eligible for the Spend Reward
e) Transactions described in Clause 22a – 22d are collectively referred to as "Eligible Spend Transactions".

23. Eligible Customers who meet the following conditions of the Enhanced Mechanics ("Enhanced Mechanics") during the Enhanced Campaign Period will be entitled to receive cashback of RM30, RM60 or RM120 subject to meeting the Monthly Average Balance criteria stated in Clause 34 ("Save Reward"):-
a) Must opt-in to Card-Not-Present and/or Overseas Transactions during the Campaign Period
b) Perform a minimum spend of RM300 cumulatively on online shopping, overseas spend and/or recurring transactions
c) Eligible transactions must be posted to the CIMB Current Account/-i or Savings Account/-i or DURIAN Account-i linked to the CIMB Debit Mastercard within the Campaign Period
d) Overseas Spend eligible for the Spend Reward includes Overseas Card Present and Overseas Card-Not-Present spend transacted in foreign currency
e) Transactions described in Clause 23a – 23d are collectively referred to as "Eligible Spend Transactions".

24. 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 RM300 cumulatively spend in a month (as stated in Clause 22 & 23) throughout the Campaign Period.

25. Each Eligible Customer is entitled to only one (1) cashback payout per customer per month on a first-come-first-served basis. In the event the Eligible Customer has multiple eligible CIMB Debit Mastercard, the CIMB Debit Mastercard with the highest Eligible Spend Transactions that meet the Campaign criteria will be considered for this Campaign.

26. Eligible Spend Transactions must be posted within the Campaign Month as defined in Clause 16.

27. The following transactions are NOT deemed as Eligible Spend 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.

iv) All e-Wallet top-up transactions, regardless of provider or platform, including but not limited to ShopeePay, GrabPay, Touch ‘n Go, AliPay, Boost, and BigPay, Wise, Paypal, Google Wallet

28. The cashback will be credited into the Eligible Customer(s) CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard within eight (8) weeks after each of the Campaign Month stated in Clause 16. The Eligible Customer(s) should notify CIMB within twelve (12) weeks after the Campaign Period (“Specified Period”) if the cashback was not credited. If the Eligible Customer(s) do not notify CIMB within the Specified Period, the cashback will be considered as successfully credited.

29. Any request to credit the cashback to other accounts maintained with CIMB or any other financial institution or any third party accounts is not allowed

30. Any determination by CIMB on the computation and/or amount and/or fulfilment of the cashback shall be conclusive and shall not be challenged in any manner whatsoever, save for obvious error. The cashback cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.

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 Customer’s Accounts by Mastercard, merchant establishments and/or any other party, unless the same is due to CIMB’s willful default or gross neglect.

32. The Eligible Customer of CIMB Islamic Bank Berhad shall be fully responsible for the usage of the card for Eligible Spend Transactions and must ensure that such usage complies with Shariah principles.

<u>Save Reward</u>

33. Eligible Customers who meet the following Save Reward conditions AND the conditions set forth under the Spend Reward will receive the Bonus Interest / Profit as stipulated in Table Bi below during the Campaign Period:-
    a) Eligible Customers with a Monthly Average Balance (“MAB”) of RM2K - <RM5K (“Tier 1”) will receive a Bonus Interest / Profit of 2% p.a. during the Campaign Month
    b) Eligible Customers with a MAB of RM5K - <RM10K (“Tier 2”) will receive a Bonus Interest / Profit of 3% p.a. during the Campaign Month
    c) Eligible Customers with a MAB of RM10K and above (“Tier 3”) will receive a Bonus Interest / Profit of 4% p.a. during the Campaign Month
    d) Eligible Customers must meet the Spend Conditions set forth in Clause 22 to be eligible for the Save Reward
    e) The Save Reward will be computed based on the Eligible Customer(s)’s CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard, as set forth in Clause 25
    f) Clause 33a – 33e are collectively referred to as “Save Reward Eligible Transaction”.

Table Bi: Overall Conditions for Spend Reward & Save Reward During the Campaign Period

Description	Tier 1	Tier 2	Tier 3
	RM2k - <RM5K	RM5K - <RM10K	RM10K & above
Cashback On Spend (RM) Per Month	RM10	RM20	RM30
Bonus Interest / Profit (% p.a.)	2.00%	3.00%	4.00%
Bonus Interest / Profit Capping Per Customer Per Month	-	-	RM100
Minimum monthly spend requirement in Target Categories	RM300	RM300	RM300
Customer Capping Per Tier For Spend & Save Reward	5,000	5,000	5,000

34. Eligible Customers who meet the following Save Reward conditions AND who also fulfil all conditions under the Spend Reward will receive the Bonus Interest / Profit as stipulated in Table Bii below during the Enhanced Campaign Period:-
    a) Eligible Customers with a Monthly Average Balance (“MAB”) of RM2K - <RM5K (“Tier 1”) will receive a Bonus Interest / Profit of 2% p.a. during the Campaign Month
    b) Eligible Customers with a MAB of RM5K - <RM10K (“Tier 2”) will receive a Bonus Interest / Profit of 3% p.a. during the Campaign Month
    c) Eligible Customers with a MAB of RM10K and above (“Tier 3”) will receive a Bonus Interest / Profit of 4% p.a. during the Campaign Month
    d) Eligible Customers must meet the Spend Conditions set forth in Clause 23 to be eligible for the Save Reward
    e) The Save Reward will be computed based on the Eligible Customer(s)’s CIMB Current/Savings Account/-i/DURIAN-i Account linked to the eligible CIMB Debit Mastercard, as set forth in Clause 25
    f) Clause 34a – 34e are collectively referred to as “Enhanced Campaign Period Save Reward Eligible Transaction”.

Table Bii: Overall Conditions for Spend Reward & Save Reward During the Enhanced Campaign Period

Description	Tier 1	Tier 2	Tier 3
	RM2k - <RM5K	RM5K - <RM10K	RM10K & above
Cashback On Spend (RM) Per Month	RM30	RM60	RM120
Bonus Interest / Profit (% p.a.)	2.00%	3.00%	4.00%
Bonus Interest / Profit Capping Per Customer Per Month	-	-	RM100
Minimum monthly spend requirement in Target Categories	RM300	RM300	RM300
Customer Capping Per Tier For Spend & Save Reward	2,000	2,000	2,000

35. The Monthly Average Balance is the sum of total daily balances for the month, divided by the number of days in the month.

Monthly Average Balance	Sum of daily end balances for the month in CIMB Current/Savings / DURIAN Account-i Number of days in the month Example: for the month of December 2025, the MAB shall be calculated as follows: - Sum of total daily balances for the month of December 31 days

36. The Bonus Interest / Profit for Existing-To-Product Customers is computed based on the Bonus Interest/Profit in accordance with Clause 33/34 X MAB X Number of Days In The Campaign Month, divided by 365 days, as indicated in Illustration 1 below.

Illustration 1: Existing-To-Product Customer

Date Account Opened	MAB (RM)	Bonus Interest/Profit % p.a.	Bonus Interest/Profit (RM)	No of Days Eligible for Bonus Interest / Profit	Formula
1-Dec-25	5,000	3%	12.74	31	3% X RM5,000 X 31/365

37. The Bonus Interest / Profit for New-To-Product Customers is computed based on the Bonus Interest /Profit in accordance with Clause 33/34 X MAB X number of days eligible for Bonus Interest/Profit. The number of days eligible for Bonus Interest/Profit is computed from the CIMB Current/Savings Account-i opening date until the last day of the Campaign Month. The formula is indicated in Illustration 2 below.

Illustration 2: New-To-Product Customer

Date Account Opened	MAB (RM)	Bonus Interest/Profit % p.a.	Bonus Interest/Profit (RM)	No of Days Eligible for Bonus Interest / Profit	Formula
15-Dec-25	12,000	4%	22.36	17	4% X RM12,000 X 17/365

38. Bonus Interest / Profit for Tier 3 is capped at RM100, while Bonus Interest / Profit for Tier 1 and Tier 2 are subject to the maximum MAB of the respective Tiers. The Bonus Interest / Profit will be rounded to two (2) decimal points and credited to the Eligible Customer(s)' account in the manner stated in Clause 33/34.

39. The Spend Reward and Save Reward is limited to 5,000 Eligible Customers per Tier per month (during the Campaign Period) and 2,000 Eligible Customers per Tier per month (during the Enhanced Campaign Period), on a first-come-first-served-basis based on the date the Eligible Customer performs the Eligible Spend Transaction(s) as defined in Clause 22/23 and 25, and subject to meeting the Save Reward

conditions set out in Clause 33/34. In the event of a tie, the Eligible Customer with the highest Eligible Spend Transactions that meet the Campaign criteria will be selected for this Campaign.

40. The Bonus Interest / Profit will be credited into the Eligible Customer(s) CIMB Current /Savings Account/-i or DURIAN Account-i within eight (8) weeks after each of the Campaign Month stated in Clause 16. The Eligible Customer(s) should notify CIMB within twelve (12) weeks after the Campaign Period ("Specified Period") if the Bonus Interest / Profit was not credited. If the Eligible Customer(s) does not notify CIMB within the Specified Period, the Bonus Interest / Profit will be considered as successfully credited.

41. In the event the Eligible Customers(s) CIMB Current/Savings Account/-i/DURIAN Account-i linked to the eligible CIMB Debit Mastercard has been terminated, suspended, cancelled, closed or dormant, or that the CIMB Debit Mastercard card is closed before the crediting of the cashback, he/she will not be entitled to receive the cashback under this Campaign.

42. All decisions made by the Bank in connection with the Campaign including but not limited to the selection of Eligible Customers for the Spend Reward and Save Reward are final, conclusive and binding. Any correspondence, inquiries, appeal or objection from the Eligible Customers shall not be entertained.

43. CIMB accepts no responsibility for any tax implications that may arise from the cashback or Bonus Interest / Profit or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the cashback or Bonus Interest / Profit remains the sole responsibility of the Eligible Customer(s). It is the responsibility of each Eligible Customer to seek independent advice on the possible implications this may have on his/her own financial situation.

44. All Eligible Transactions will be automatically tracked by CIMB for the purpose of tabulating based on the transaction dates 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.

45. If the Eligible Customer(s) is concurrently a participant in any other ongoing CASA/-i campaigns or promotional schemes organized by CIMB, the Eligible Customer(s) shall only be eligible to be declared as winner or recipient of rewards and/or prizes under one of any such campaigns or promotional schemes. CIMB reserves the sole right and discretion to decide which campaigns or promotional schemes are applicable to the relevant Eligible Customer(s) without notice.

Registration Reward

46. Eligible Customers who meet the following Registration Reward conditions will be entitled to receive one (1) RM50 Touch N Go eWallet credit ("Registration Reward").
    i. Successfully registered their participation in the Campaign using any one of the methods mentioned in Clause 6i, ii or iii; and
    ii. Must have a valid CIMB Current Account/-i / Savings Account/-i /Daily Unrestricted Investment Account-i ("DURIAN-i Account") and CIMB Debit Mastercard during the Campaign Period

Table C: Registration Reward Campaign Weeks and Number of Winners Per Week

Campaign Week	Registration Date	Number of Winners	Registration Reward
Week 1	1 - 7 December 2025	120	Touch N Go eWallet credit worth RM50
Week 2	8 - 14 December 2025	120	
Week 3	15 - 21 December 2025	120	
Week 4	22 - 28 December 2025	120	
Week 5	29 December 2025 - 4 January 2026	120	
Week 6	5 - 11 January 2026	120	
Week 7	12 - 18 January 2026	120	
Week 8	19 - 25 January 2026	120	
Week 9	26 January - 1 February 2026	120	
Week 10	2 - 8 February 2026	120	
Week 11	9 - 15 February 2026	120	
Week 12	16 - 22 February 2026	120	
Week 13	23 - 28 February 2026	120	
Week 14	1 - 7 March 2026	120	
Week 15	8 - 14 March 2026	120	
Week 16	15 - 21 March 2026	120	
Week 17	22 - 28 March 2026	120	
Week 18	29 March - 4 April 2026	120	
Week 19	5 - 11 April 2026	120	
Week 20	12 - 18 April 2026	120	
Week 21	19 - 25 April 2026	120	
Week 22	26 April - 2 May 2026	120	
Week 23	3 - 9 May 2026	120	
Week 24	10 - 16 May 2026	120	
Week 25	17 - 23 May 2026	120	
Week 26	24 - 31 May 2026	120	

47. Winners of the Registration Reward will be selected using CIMB’s automated selection system (“Potential Registration Reward Winners”).

48. Potential Registration Reward 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.

49. The first 120 weekly Potential Registration Reward Winners who responded within the given time frame with the correct answer will be declared as winners of the Registration Reward. In the event of a tie, the Potential Registration Reward Winner with the highest spend amount in the participating spend categories detailed in Clause 22/23 will be selected as the registration reward winner (“Registration Reward Winner”).

50. Entries of Potential Registration Reward 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 Registration Reward. CIMB is entitled to select the next qualified Potential Registration Reward Winner as a substitute.

51. Each Eligible Customer is entitled to only one (1) Registration Reward per customer throughout the Campaign Period regardless of number of successfully registrations recorded.

52. The Registration Reward will be fulfilled within 90 working days after 31 May 2026 and the Registration Reward Winners will be notified via SMS or email.

General Terms and Conditions

53. 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 Customer(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 Customer(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.

54. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Applicable Prizes / Rewards, Cashback and Bonus Interest/Profit will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Campaign Prize:
    a. The Eligible Customer(s) are in breach of the terms and conditions governing the CIMB Current/Savings Account/-i/DURIAN Account-i and CIMB Debit Mastercard and eligible CIMB Debit Mastercard;
    b. The CIMB Current/Savings Account/-i/DURIAN 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 Customer(s) or CIMB.

55. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:
    (a) tampering with the entry process; and/or
    (b) acting in breach of these Terms and Conditions

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

57. 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 Short Message Service ("SMS") or electronic Direct Mailer ("eDM")

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

58. 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'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 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.

59. 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.

60. The Eligible Customer(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 Customer(s):
    a. participation in the Campaign; and/or
    b. receipt, redemption or use of the Applicable Prizes / Rewards, cashback and Bonus Interest/Profit ; and/or
    c. breach or failure to comply with these Terms and Conditions.

61. 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 products and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.

62. 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.

63. 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.

64. a) Eligible Customers(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 Customer(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.