

National Auto Carnival 2010 - Terms & Conditions

1. Eligibility

The National Auto Carnival 2010 is opened to all individual Malaysian residents aged 21 years and above and non-individual who take up an auto loan/financing with CIMB Bank Berhad or CIMB Islamic Bank Berhad (hereinafter referred to as CIMB). In relation to an auto loan/financing application with a guarantor, only the hirer (primary holder) shall be eligible to participate in the carnival.

2. Carnival Period

The carnival will commence from 1 April 2010 and end on 31 December 2010. CIMB reserves the rights without notice to change the duration, commencement and/or expiry dates of the carnival period

3. Qualifying Criteria

To qualify for the lucky draw, customers are required:-

- (a) to submit the auto loan/financing application to CIMB;
- (b) to ensure that the auto loan/financing application must be applied, approved and disbursed during the carnival period from 1 April 2010 to 31 December 2010; and
- (c) to apply a minimum loan/financing amount of RM50,000 and above.

4. Carnival Prizes

a) The prizes to be given away are as follows:

- (i) Monthly Prizes
Offset car loan/financing of RM500.00 each for twenty four (24) winners per month
- (ii) Monthly Grand Prizes
Offset car loan/financing of RM5,000.00 each for one (1) winner per month
- (iii) Grand Prizes
1st Prize: One (1) winner will win one (1) Proton Exora 1.6AT
2nd Prize: One (1) winner will win one (1) Perodua Alza 1.5 EZI
3rd Prize: One (1) winner will win one (1) Perodua Myvi 1.3 EZI

Notes:-

- The above vehicles shall be registered in Kuala Lumpur only.
- All costs, charges and/or levies incurred in relation to the delivery or collection of the prizes shall be borne by the winners

5. Eligibility for Prizes

For each application, a customer will stand one (1) chance to win one (1) monthly prize or one (1) monthly grand prize or one (1) grand prize.

6. Winners Selection

- (a) There will be six (6) monthly draws and one (1) grand draw during the carnival period.
- (b) The customers who fulfil the criteria stated in the above Clause 1 and 3 will be selected as short-listed winners on a random basis by an automated selection system solely determined by the Bank. The winners short-listed through this selection is final and no enquiries or correspondences will be entertained.

(c) Monthly Prizes

The first short-listed twenty five (25) potential winners will be notified by phone and they are required to answer correctly two (2) questions during the phone notification before they can be announced as the **monthly prize winners**. The next short-listed winner will be called until the first twenty four (24) monthly prizes are won.

Thereafter, the next short-listed winner who is able to answer correctly the two (2) questions will be announced as the monthly **grand prize winner**. If the short-listed grand prize winner fails to answer the questions correctly, the same aforesaid manner and process of selection of winner is repeated until the monthly grand prize is won.

Notes:-

- For non-individual application, the guarantor shall undertake to answer the two (2) questions by phone.
- Any short-listed winners who fail to answer the two (2) questions correctly will not receive any prizes.

(d) Grand Prizes

Three (3) short-listed winner will be selected. The first short-listed winner will be contacted by phone and is required to answer correctly two (2) questions during the phone call before declaring this person the 3rd Prize winner, thereafter the next short-listed winner who answers the questions correctly will win the 2nd Prize and the next following winner who answers the questions correctly will win the 1st Prize. The procedures for the selection of grand prize winners provided for monthly prizes shall apply in the same manner for the grand prizes.

- (e) All questions and answers sessions with short-listed winners will be witnessed by a panel of judges selected by CIMB. The decision of the judges and the composition of the judges shall be final and no inquiries and correspondence will be entertained. CIMB has the sole discretion to fix the appointed date and time to make the telephone calls to the short-listed winners for each monthly prizes.

CIMB shall not be held responsible for telephone calls made to the short-listed winners which are (i) not completed or disconnected due to any reasons whatsoever (ii) not answered or proceeded with due to the unavailability of short-listed potential winners at the appointed date and time and/or due to any other reasons whatsoever. The telephone calls made to the short-listed winners will be based on the telephone numbers supplied by them and maintained in CIMB. It is the sole responsibility of the short-listed winners to ensure that their phone numbers provided to CIMB are current. CIMB reserves the rights to record the telephone conversations for evidential and record purposes.

- (f) Short-listed winners who have already won one (1) prize in the earlier draw will not be eligible for other prizes

7. Prizes are Non-Transferable and Non-Exchangeable

The prizes are non-transferable or non-exchangeable. Prize winners shall gain ownership of the prizes upon collection of the prizes. Any risks associated with the prizes shall be passed on to the prize winners upon announcement of the winners.

8. Prize Substitution

CIMB reserves the rights to substitute the prize with similar value without prior notice and/or consent of the winners.

9. Rights

CIMB reserves the rights to vary whether by additions, deletions, modifications, amendments or changes, reschedule or discontinue the contest and/or to vary, substitute, discontinue any or all the prizes at any time without notice nor assigning any cause thereof.

10. Loan/Financing Processing Procedures

The loan/financing processing procedures are subject to CIMB's processing procedures on the merit of each case and it is at all times subject to the terms and conditions of CIMB

11. Terms and Conditions

By participating in this lucky draw, contestants are bound by the Terms and Conditions of this lucky draw. All decisions by the judges are final and no correspondence, appeal, enquiries and objections will be entertained.

CIMB reserves the sole rights to reject any prize winner who is unable to meet the Terms and Conditions of the lucky draw

12. Other Cost and Charges Incurred

The winners of the draw (the winners) shall pay for any applicable taxes, incidental cost and/or other charges, if any, relating to any of the prizes incurred or imposed (the costs and levies). CIMB shall not be held liable for any of the costs and levies incurred.

13. Customised Auto Repayment/Payment Schedule

The auto loan/financing applications applied under customised auto repayment/payment schedule arrangement shall not be eligible to participate in this lucky draw.

14. CIMB Group Staff Loan

CIMB Group Staff who apply for the auto loan under CIMB Group Human Resource Staff loan shall not be eligible to participate in this lucky draw

15. General

The winners of the monthly prizes or grand prizes will be required to attend and participate in a prize-giving ceremony and/or other related events organized by CIMB at the sole and absolute discretion of CIMB (if any).

- (a) If the winners are unable to attend such ceremony and/or events for whatever circumstances, a letter of authorisation is permitted for an individual to appear on behalf of the winners.
- (b) CIMB reserves the rights to publish or display the name, picture, identification numbers and city of residence, photographs or other information of all the winners of the monthly prizes and grand prizes for advertising and publicity.
- (c) If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English versions of these Terms & Conditions, the English version shall prevail.
- (d) The Terms and Conditions of this lucky draw shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.