

CIMB BANK ATM CARD

No bank pays
you to use
your ATM card,
except us.

Pay with your CIMB Bank ATM card
and get cash rebates.

Use your CIMB Bank ATM card for purchases of RM100 and above, in a single receipt, at any MEPS merchant outlets today and we will reward you with RM1 cash rebate (up to RM5 a month). And there's more!

Carrefour  **Promotion***

Pay with your CIMB Bank ATM card for purchases of RM100 and above and receive:

- ▶ FREE Carrefour voucher worth RM10 (for the first 1,000 Carrefour customers per month)
- ▶ FREE CIMB Bank shopping bag (for the first 100 Carrefour customers per week)

*Valid from 7 September - 31 October 2009.

And there's even more!

A fun and easy-to-enter contest to win great prizes.

**The more you pay with your
CIMB Bank ATM card, the higher
your chances of winning.**

Highest Weekly Total : RM300 x 5

Highest Monthly Total : RM5,000 x 1

Highest Total : Perodua VIVA ELITE x 1

Start paying with your CIMB Bank ATM card and enjoy the rewards.

Your CIMB Bank ATM card is more than just an easy access to banking, it's also a debit card you can use at all MEPS merchant outlets such as petrol stations, retail and dining outlets, utility companies, supermarkets, departmental and convenience stores.

3 simple steps for e-Debit payments

Step 1 : Allow the cashier to insert your CIMB Bank ATM card into the terminal.

Step 2 : Select the account from which you want to pay. Key in your PIN and press 'ENTER'.

Step 3 : Collect your CIMB Bank ATM card and your receipt.

Secure and convenient

- ▶ Your transactions are PIN-based, secure and immediate.
- ▶ All transaction amounts are automatically deducted directly from your bank account, just like ATM withdrawals. You can check your transactions via your account statements (if applicable) or via your online statements at www.cimbclicks.com.my
- ▶ No interest charges or late payment fees.
- ▶ Your CIMB Bank ATM card is as good as cash and just as convenient.
- ▶ Your CIMB Bank ATM card can be used wherever you see the MEPS logo.

For more information, log on to www.cimbbank.com.my, call **1 300 880 900** or visit any of our CIMB Bank branches nationwide.

Terms and conditions apply.

**USE
&
WIN!**

7 SEPT - 31 DEC 2009



Terms and Conditions of CIMB Bank Berhad ('CIMB Bank') governing the operation of the following Contest/Campaign.

E-DEBIT – USE AND WIN (“The Contest”)

1. This Contest commences on 7 September 2009 and ends on 31 December 2009, both dates inclusive (“the Contest period”), unless notified otherwise. CIMB Bank reserves the right at its absolute discretion to change the duration of the Contest period.
2. This Contest is only open to all eligible CIMB Bank ATM Cardholders in Malaysia. Employees of CIMB Group, its related companies, subsidiaries and/or agents (including advertising and promotion agents), and their immediate family members are NOT eligible to participate in the Contest.
3. Total e-Debit transaction amounts will be tracked automatically by CIMB Bank subject to the e-Debit customers meeting the requirements herein. No pre-registration, Short Message Service (SMS) or Contest entry forms are required.
4. Selection of winners will be based on the highest accumulated e-Debit transaction amounts spent during the Contest period.
5. The shortlisted candidates will be required to answer one question over the telephone correctly before being declared as the winner.
6. The prizes for the contest are as follows:
 - Grand Prize : Viva Elite x 1 winner (the customer with the highest e-Debit transaction amount throughout the contest period)
 - Monthly Prize : RM5,000 x 1 winner per month (the customer with the highest e-Debit transaction amount of the month)
 - Weekly Prize : RM300 x 5 winners per week x 18 weeks (the top 5 customers with the highest e-Debit transaction amounts of the week)

The monthly and weekly prize winners will be announced in the following month. The Grand Prize winner will be announced one month after the Contest ends.

7. In the event that the number of shortlisted candidates is more than the number of prizes for each category, the shortlisted candidates with the earlier recorded e-Debit transaction date will be declared as the winner.
8. One winner is entitled to win one prize in the same category throughout the Contest period. For example, the weekly prize winner can win only one weekly prize but the same weekly winner can stand a chance to win the monthly and/or the Grand Prize.
9. All weekly and monthly prizes shall be credited into the customer's CIMB Savings / Current account within four (4) weeks from the end of the Contest period.

E-DEBIT – CASH REBATES (“The Campaign”)

1. This Campaign commences on 7 September 2009 and ends on 31 December 2009, both dates inclusive (“the Campaign period”), unless notified otherwise. CIMB Bank reserves the right at its absolute discretion to change the duration of the Contest period.
2. This Campaign is open to all eligible CIMB Bank ATM Cardholders in Malaysia.
3. For every purchase of RM100 and above in a single receipt or transaction by way of e-Debit with the CIMB Bank ATM Card, a cash rebate of RM1 will be credited into the customer's CIMB Savings/Current account, subject to a maximum cash rebate of RM5 per customer per month.
4. All the e-Debit transactions will be tracked automatically by CIMB Bank, subject to the customer meeting the requirements herein. No pre-registration, Short Message Service (SMS) or Contest entry forms are required.
5. The cash rebate will only be credited into the customer's CIMB Savings/Current account in the following months.
6. Cash withdrawals with the CIMB Bank ATM Card is not considered as a e-Debit transaction.

SPECIAL OFFERS IN CARREFOUR

1. All CIMB Bank ATM customers will be able to redeem a complimentary Carrefour voucher worth RM10 and a shopping bag when they make a purchase of RM100 and above in a single receipt or transaction by way of e-Debit with their CIMB Bank ATM Card at all Carrefour nationwide from 7 September 2009 to 31 October 2009.
2. The Carrefour voucher is applicable for the first 1,000 customers per month and is on a first-come-first-served basis.
3. The shopping bag is applicable for the first 100 customers per week and is on a first-come-first-served basis.
4. To redeem the Carrefour voucher and shopping bag, the customer is required to present the original Carrefour receipt and also the CIMB Bank ATM Card at the designated Carrefour redemption counter.
5. One customer is entitled to only ONE Carrefour voucher and ONE unit of shopping bag on the same day.
6. Only purchases made on the same day at the same store is qualified for the redemption.
7. The Carrefour voucher and shopping bag must be redeemed by the CIMB Bank ATM card holder. No representative is allowed for the purposes of the redemption.
8. Usage of the Carrefour voucher is subject to the terms and conditions stipulated on the voucher.

GENERAL TERMS AND CONDITIONS

1. By participating in this Contest/Campaign, eligible applicants are deemed to have read and agreed to be bound by the terms and conditions herein and decisions of CIMB Bank relating to the Contest/Campaign.
2. The Bank's records of all transactions made by e-Debit customers via the CIMB ATM Card shall be final and conclusive.
3. If at any time during the Contest/Campaign period, any eligible candidate withdraws / closes his/her account with CIMB Bank, for any reason whatsoever, his/her participation in the Contest/Campaign becomes null and void.
4. To be eligible for participation in the Contest/Campaign and/or for winning the prizes / cash rebate, eligible candidates must ensure that his/her account with CIMB Bank must be valid and in good standing as so determined by CIMB Bank at its absolute discretion .
5. CIMB Bank reserves the right to amend, replace, change or vary the advertised prizes with another item of similar or lesser value, at its absolute discretion without prior notice.
6. The cash prizes / cash rebate are not transferable. The Grand Prize is not transferable or exchangeable for cash or credit of any kind. CIMB Bank reserves the right to substitute the prize with other items of similar or lesser value without prior notice.
7. Winners of the prizes under this Contest/Campaign shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Contest/Campaign.
8. The advertised prizes do not include any accessories or items that may be shown for illustrative purposes on any leaflet, poster or other promotional items.
9. Prizes won by joint account holders, if any, will be awarded to the primary account holders.
10. The Grand Prize winner of the Viva Elite shall be responsible for road tax, registration fees, cost in respect of the application for a number plate, insurance as well as any other personal expenses, fees, payment and/or cost incurred in relation to the vehicle.
11. CIMB Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by any third party or for any loss whatsoever of any nature in the course of availing the prizes.
12. CIMB Bank reserves the right at its sole discretion to select the color of the prize where applicable.
13. At the point of prize fulfillment, the customer's Savings/Current account with CIMB Bank must be valid and active.
14. CIMB Bank reserves the right, at its absolute discretion, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the terms and conditions herein.
15. CIMB Bank reserves the right to cancel, terminate or suspend the Contest/Campaign without giving any prior notice. For the avoidance of doubt, cancellation, termination or suspension by CIMB Bank of the Contest/Campaign shall not entitle any eligible applicants to any claim for compensation against CIMB Bank for any losses or damage suffered or incurred by the eligible applicants as a direct or indirect result of the act of cancellation, termination or suspension by CIMB Bank.
16. CIMB Bank reserves the right to disqualify any winner for any reason whatsoever as CIMB Bank may in its absolute discretion deem fit. Based on CIMB Bank's decision to disqualify any winner, no appeal shall be entertained.
17. All decisions relating to the Contest/Campaign as made by CIMB Bank shall be final and conclusive. No subsequent correspondence, queries, appeals and/or protests to dispute such decisions will be entertained.
18. CIMB Bank reserves the right to use the names, any photographs and/or other information of the winners for current and future advertising and promotion purposes. Winners may be requested to attend a prize

presentation ceremony of which date and venue will be notified and the cost incurred for attending the ceremony will be fully borne by the winner. If any winner fails to do so, the Bank reserves the right to forfeit the winner's prize.

- 19.** CIMB Bank shall not be liable for any misrepresentation of facts in respect of the prize(s) as published in any mass media, marketing, advertising or promotional materials.
- 20.** CIMB Bank excludes and disclaims any representatives, warranties or endorsements, express or implied, written or oral, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose in respect of the prizes. CIMB Bank shall not be responsible nor shall it accept any liability with the respect to any death or injury or any consequential loss or damages of whatsoever nature and however caused whether in contract, tort, negligence or otherwise.
- 21.** All e-Debit transactions that have been cancelled or have not been posted to the customer's account for any reason whatsoever will not be taken into consideration for the purposes of the Contest/Campaign.
- 22.** If there is any discrepancy between the English version of these terms and conditions and the translation in any other languages, the English version shall prevail.
- 23.** The terms and conditions herein shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted, promulgated under the Banking and Financial Institutions Act 1989 and/or the Exchange Control Act 1953 or any other written laws or which are issued by Bank Negara Malaysia, the Controller of Foreign Exchange or any other body having supervisory authority over CIMB Bank in relation to or which are applicable to the Contest/Campaign or any matters herein.