

**CIMB BANK BERHAD's "Go For Gold" Campaign -
Terms & Conditions**

Campaign Period

1. The CIMB Go for Gold campaign (the Campaign) is organized by CIMB Bank Berhad (CIMB Bank) and will be held from **1 February 2010 to 31st May 2010**, both dates inclusive (Campaign Period). CIMB Bank reserves the right to without notice change the duration and or the commencement and or expiry dates of the Campaign Period.

Eligibility

2. The Campaign is open to customers of CIMB Bank and CIMB Islamic Bank Berhad (CIMB Islamic) who make new deposit placements of fresh funds with CIMB Bank or CIMB Islamic (Eligible Customer). This includes deposits made in new or existing Current Account (CA) / Current Account-i (CA-i), Savings Account (SA) /Savings Account-i (SA-i), Fixed Deposit (FD)/ General Investment Account-I (GIA-i) / Fixed Return Investment Account-i (FRIA-i), Foreign Currency Account (FCA), and/or Foreign Currency Fixed Deposit Account (FCFD) but shall not include accounts opened for Overdraft/Cash Line Facility-i and/or nominee accounts (deposit account+).
3. The following individuals/ entities shall not be eligible to participate in the Campaign:
 - a. Sole proprietorships, partnerships, charitable/non-profit organizations, societies, companies and customers utilizing their accounts for any business or commercial activities; and/or
 - b. Permanent and/or contract employees of CIMB Bank or CIMB Islamic (including its subsidiaries and/or related companies) and/or their immediate family members (i.e. spouses, children, parents, brothers and sisters) (Staff+); and/or
 - c. Representatives and/or agents (including but not limited to advertising, promotion agents and computer/ systems/ technology vendors) of CIMB Bank or CIMB Islamic and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - d. Individuals below the age of 18 years.

Notwithstanding anything to the contrary, Staff are eligible to the Monthly Gifts for placement of new fixed deposit in accordance with the provisions of Clause 8(a) and to the Welcome Gift in respect of investment in accordance with the provisions of Clause 8(b) in respect of product bundle 3 (EasyLife (Single Premium) + Fixed Deposit); product bundle 4 (EasyLife (Regular Premium) + Fixed Deposit); product bundle 6 (Max Invest Save + FRIA-I Monthly Returns); product bundle 7 (EasyLife Takaful SC + FRIA-I Maturity Returns) and product bundle 8 (EasyLife Takaful RC + FRIA-I Maturity Returns).

4. In relation to joint accounts, only the first named joint account holder shall be eligible to participate in the Campaign.
5. Any deposit placement or investment made for the purposes of this Campaign shall comprise of fresh funds deposited with CIMB Bank or CIMB Islamic. The term fresh funds referred to herein shall be defined to mean monies or funds howsoever transferred, credited or paid into the account(s) of the customers from other bank(s) and/or financial institution(s) through whatever means including but not limited to Inter Bank Giro transfers and collection and payment of cheques drawn on such other bank(s) and where such monies or funds paid or credited into the account(s) of the customers are utilised by the

customers to make new deposit placements or investments pursuant to the terms and conditions herein within 7 calendar days after such monies or funds have been paid or credited into the account(s) of the customers.

6. Subject to clause 5 above deposit placements made by way of cheques are subject to their clearance and will only be considered as deposit placements by the Eligible Customer after the cheques are paid or cleared.

Qualifying Entries For The Campaign Prizes

7. The qualifying entries for each of the categories of accounts as set out in Clause 2 above will be determined as follows:
 - a. An Eligible Customer will be entitled to receive one(1) qualifying entry based on every increment of RM1,000.00 in the fixed deposit account(s) and/or increment of RM1,000 daily average balance in the deposit account(s) against the closing account balances in all the deposit account(s) of the Eligible Customer as of 31 January 2010 for every monthly cycle as set out under Clause 13 (a)(i) during the Campaign Period. For example, an increase of RM10,000.00 in the Eligible Customer's average deposit balance during the month will entitle the Eligible Customer to 10 qualifying entries.
 - b. Average balance is to be calculated based on the Eligible Customer's account aggregate balance throughout the entire month divided by aggregate number of days in the relevant month. Examples below.

Average Balance shall mean:-

New Accounts (opened from 1 February 2010):-

[Account aggregate balance from the opening date until month-end of the relevant month/
aggregate number of days from the account opening date until month-end of the relevant month]

Existing Accounts (opened before 1 February 2010):

[Account aggregate balance from campaign start date (1 February 2010) to month-end of the relevant month / aggregate number of days from 1 February 2010 to month end of the relevant month]

The Gifts

8. The Gifts to be given away on a while stock lasts basis under the Campaign during the Campaign Period are as follows:
 - a. Monthly Gifts For Placement of new Fixed Deposit
 - i. Eligible Customers who make Fixed Deposit placement(s) aggregating between RM30,000 to RM149,999 with a minimum tenure of three (3) months in any of the monthly cycles of the Campaign as set out in Clause 13(a)(i), shall be entitled to receive one (1) complimentary umbrella provided the Eligible Customer's total incremental cumulative deposit balances in all deposit account(s) at relevant month-end against the total cumulative deposit balances in all deposit account(s) from the previous month-end during the Campaign Period is at least RM30,000.
 - ii. Eligible Customers who make Fixed Deposit placement(s) aggregating RM150,000 or above with a minimum tenure of three (3) months in any of the monthly cycles of the Campaign as set out in Clause 13(a)(i), shall be entitled to receive one (1) complimentary

umbrella and one (1) petrol voucher worth RM150.00 provided the Eligible Customer's total incremental cumulative deposit balances in all deposit account(s) at relevant month-end against their total cumulative deposit balances in all deposit account(s) from the previous month-end during the Campaign Period is at least RM150,000.

The term "cumulative deposit balances" means the fixed deposit month end balance plus the current and saving account(s) daily average balance in the relevant month.

b. Welcome Gift

- i. Subject to Clause 8(b)(ii) below, Eligible Customers who sign up for any one (1) of the following types of product bundles with the corresponding minimum investment amount as specified in the table below will receive one (1) complimentary Royal Selangor Goldfish Plaque (Welcome Gift).

Product Bundles	Minimum Amount	Product ratio
Conventional		
1. Credit Line + Fixed Deposit	RM10,000 (CL), RM1,000 (FD)	Not applicable
2. Unit Trust + Fixed Deposit	RM25,000.00	60:40
3. EasyLife (Single Premium) + Fixed Deposit	RM25,000.00	60:40
4. EasyLife (Regular Premium) + Fixed Deposit	RM7,000.00	1:2.5
Islamic		
5. Unit Trust + FRIA-I Why Wait	RM25,000.00	60:40
6. Max Invest Save + FRIA-I Monthly Returns	RM25,000.00	60:40
7. EasyLife Takaful SC + FRIA-I Maturity Returns	RM25,000.00	60:40
8. EasyLife Takaful RC + FRIA-I Maturity Returns	RM7,000.00	1:2.5

- ii. Each Eligible Customer is only entitled to a maximum of one (1) Welcome Gift for each type of product bundle signed up. Notwithstanding the aforesaid, each Eligible Customer shall be entitled to more than one (1) Welcome Gift in respect of investment in any of the aforesaid product bundle in the event of joint investment with a third party, whereby such investment will be treated as a new account. However In relation to joint purchase of any of the aforesaid product bundles, only the first named investor and/or primary account holder will be eligible to the Welcome Gift.
- iii. The Welcome Gift for signing up for product bundle 1 (Credit Line + Fixed Deposit) will only be given upon the utilization of the credit line.
- iv. The product bundles specified in the table above are subject to other terms and conditions of the respective products which are separate from these terms and conditions.

c. Octo Mobile Phone Holder Gift

During the Campaign Period, the first 1,000 individuals who register for CIMB Clicks each month will receive one (1) complimentary Octo Mobile Phone Holder.

The Monthly Gift, Welcome Gift and Octo Mobile Phone Holder Gift will be delivered to the Eligible Customer and/or CIMB Clicks user's address in CIMB Bank's or CIMB Islamic's records within six (6) to eight (8) weeks after the end of each monthly cycle during the Campaign Period. Please contact CIMB Bank Call Centre at Tel No: 1300 880 900 for any enquiry regarding the Campaign and/or the said Gifts.

The Campaign Prizes

9. Campaign Prizes are:

- i. Monthly Prizes
Fifty (50) monthly winners will each win gold vouchers worth RM1,000.00
- ii. Grand Prizes
 - a. 1st Prize
One (1) winner will win one (1) kilogram of 999.99 gold.
 - b. 2nd Prize
Ten (10) winners will each win one (1) tour package for two (2) to Gold Coast Australia worth RM10,000.00 plus RM5,000 spending money.
 - c. 3rd Prize
Ten (10) winners will each win gold vouchers worth RM5,000.00

10. The maximum number of prizes that an Eligible Participant stands to win under the Campaign is one (1) Monthly Prize and one (1) Grand Prize.

11. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to any of the Prizes. CIMB Bank shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Prizes and/or non-fulfillment by any of its agents/distributors.

12. The Prizes are not exchangeable for cash, credit or kind, in part or in full.

Winners Selection

13. The procedures for selection of the winners:

- a. Monthly Prize Draw
 - i. There will be four (4) monthly draws during the Campaign Period as set out in the table below.

Month 1	1 February to 28 February 2010
Month 2	1 March to 31 March 2010
Month 3	1 April to 30 April 2010
Month 4	1 May to 31 May 2010

Eligible Customers who fulfill the criteria stated in Clause 7 above will be short-listed on random by an automated selection system from a monthly qualifying list of entries.

- ii. The first shortlisted Eligible Customer will be contacted by phone and will be required to answer 2 simple questions wherein the first fifty (50) Eligible Customers who are able to answer the questions correctly will each win one (1) gold voucher worth RM1,000.00 (1 Monthly Prize). Any short-listed candidates who fail to answer the 2 questions correctly will not receive the Monthly Prize and the next shortlisted candidate will be called. All question and answer

sessions with the Eligible Customer will be witnessed by a panel of judges selected by CIMB Bank. The decision of the judges shall be final and no inquiries and correspondence will be entertained. CIMB Bank has the sole discretion to fix the appointed date and time to make the telephone calls to the Eligible Customers short-listed for each monthly draw. CIMB Bank shall not be held responsible for telephone calls made to Eligible Customer(s) which are (i) not completed or disconnected due to any reasons whatsoever (ii) not answered or proceeded with due to the unavailability of shortlisted Eligible Customer(s) at the appointed date and time and/or due to any other reasons whatsoever. The telephone call(s) made to the short-listed Eligible Customer(s) will be based on the telephone number(s) supplied by the Eligible Customer(s) and maintained in CIMB Bank or CIMB Islamic records. It shall be the Eligible Customer(s) responsibility to ensure that their contact and phone numbers provided are current and updated with CIMB Bank or CIMB Islamic, as the case may be, in the event of any changes being made to the same by the Eligible Customer(s). CIMB Bank reserves the right to record these telephone conversations and use them for any promotional activities of CIMB Bank without any prior notice and payment to the Eligible Customer(s).

- iii. Short-listed Eligible Customer(s) who have already won one (1) Monthly Prize in an earlier draw will not be eligible to participate for other draws to be selected as one of the monthly prize winner in the subsequent monthly draw period(s).
- iv. To be entitled to the Monthly Prize, the short-listed Eligible Customer must have maintained a minimum incremental daily average deposit balance of RM1,000.00 or incremental fixed deposit of RM1,000 at the end of the particular month of the draw.
- v. CIMB Bank will issue a confirmation letter to the Winners within six (6) to eight (8) weeks of the relevant monthly draw. The Winners shall be responsible to make the necessary arrangements with CIMB Bank and/or its distributor for the delivery and/or collection of the Prize.

b. Grand Prize Draw

- i. All Eligible Customers, including the Monthly Prize winners, will qualify for the Grand Prize draw. Shortlisted Eligible Customers will be short-listed at random by an automated selection system at the end of the Campaign Period.
- ii. The Eligible Customers who fulfill the criteria stated in Clause 7 above will be shortlisted by applying a random number to the qualifying list of entries. The first shortlisted candidate will be contacted by phone and will be required to answer 2 simple questions wherein the first shortlisted candidate who answers the questions correctly will win the 1st Prize; the following ten (10) candidates who answer the questions correctly will win the 2nd Prizes; and the following ten (10) candidates who answer the questions correctly will win the 3rd Prizes. CIMB Bank will issue a confirmation letter to the Winners of the Grand Prize Draw within six (6) to eight (8) weeks after the end of the Campaign Period. Save and except for specific provisions applicable for the Grand Prize Draw as stated above, the procedure and terms for selection of winners and the mode of contacting the winners for the delivery or collection of the Prize provided for the Monthly Draw shall apply in the same manner for the Grand Prize Draw..
- iii. To be entitled to the Grand Prize, short-listed Eligible Customers must have maintained a minimum incremental daily average deposit balance increase of RM1,000 at the end of the

Campaign Period.

- iv. The shortlisted Eligible Customer who has already won any one (1) of the Grand Prizes will not be eligible for any other Grand Prize(s).

General

14. Eligible Customers and individuals who are entitled to the Gifts and/or Prizes under the Campaign agree to be bound by the terms and conditions herein and all decisions made by CIMB Bank and the judges.
15. CIMB Bank's decision on all matters relating to this Campaign, including the Gifts and Prizes to be given away and the determination of the winners, is final, binding and conclusive. No correspondence, queries, appeals or protests will be entertained.
16. CIMB Bank reserves the right without prior notice to substitute any of the Gifts or Prizes with other item(s) of similar value. The Gifts and/or Prizes are not exchangeable for cash or credit of any kind. The Gifts and Prizes under the Campaign do not include any accessories or items shown in any advertisements and/or promotional materials which are for photography purposes only.
17. To the fullest extent permitted by law, CIMB Bank expressly exclude and disclaim any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Gifts and Prizes.
18. In no event will CIMB Bank be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Campaign and or the Gifts and Prizes, even if CIMB Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
19. All Winners of the Monthly Prize and Grand Prize will be notified by telephone and/or mail. Names of the Winners will also be posted on CIMB Bank's or CIMB Islamic's website via www.cimbbank.com.my and www.cimbislamic.com.
20. CIMB Bank reserves the right to cancel, terminate or suspend the Campaign without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by CIMB Bank of this Campaign shall not entitle any of the Eligible Participants to any claim or compensation against CIMB Bank for any losses or damages suffered or incurred by the Eligible Customers as a direct or indirect result of the act of cancellation, termination or suspension.
21. CIMB Bank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions at any time. Any variation, additions, deletions or amendments to the terms and conditions herein shall be binding on the Eligible Customers and be deemed to be brought to the Eligible Customers by its display at CIMB Bank or by notice being sent by CIMB Bank or advertised or by any other mode which CIMB Bank deems fit.
22. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 21 above, shall prevail over any provisions or representations contained in any other promotional materials advertising the Campaign.
23. The Winners of the Monthly Prize and/or Grand Prize will at the sole and absolute discretion of CIMB Bank be required to attend and participate in a prize-giving ceremony and/or other related events organized by CIMB Bank (if any) and if the Winners fail to attend such ceremonies and/or events, CIMB

Bank reserves the right to forfeit the Prizes and select another Winner.

24. CIMB Bank reserves the right to publish or display the name, picture, identification numbers and city of residence, photographs or other information of all the Winners of the Monthly Prize and Grand Prize for advertising and publicity.
25. If there is any inconsistency (ies), conflict(s), ambiguity (ies) or discrepancy (ies) between the Bahasa Malaysia version and the English version of these Terms & Conditions, the English version of these Terms and Conditions shall prevail.