CIMB Bank Berhad's "Western Union Dream Remittance Promotion" - Terms & Conditions:

1. Western Union Dream Remittance Promotion ("the Promotion") will be held from 1 July 2010 to 30 September 2010, both dates inclusive ("the Promotion Period"). CIMB Bank Berhad ("the Bank") reserves the right to without notice change the duration and/or the commencement and/or expiry dates of the Promotion Period.

2. The Promotion is open to all individuals aged 18 years and above; excluding employees of the Bank or CIMB Islamic Bank (including its subsidiaries and/or related companies) and/or their immediately family members (i.e. spouses, children, parents, brothers and sisters).

3. Only Eligible Participant(s) (described hereafter) shall be entitled to be picked from the below mentioned draws where the Eligible Participant(s) picked and who are able to successfully answer two (2) questions selected by the Bank shall be declared as winners to receive the Monthly Prize and Grand Prize (described hereafter) upon the terms and conditions herein. An Eligible Participant is a customer who sends or receives any money through the Western Union® Money Transfer^{SM} service ("Western Union") within the Promotion Period from a CIMB – ICE Bureau de change location (''Money Transfer Transactions''). Each Money Transfer Transaction performed within the Promotion Period will be considered as one qualifying entry and will be automatically captured in the Bank's record as effected under the Promotion.

4. An Eligible Participant(s) will be afforded the opportunity to be picked from the below mentioned draws to receive the prizes (described hereafter) in relation to Money Transfer Transactions effected within the Promotion Period as follows:

4.1 Monthly Prize: Five (5) mobile phone valued at RM500.00 each will be given away monthly.

Grand Prizes
a. 1st Prize – Yamaha motorcycle valued at RM7, 000
b. 2nd Prize – 32" LCD TV valued at RM2, 000
c. 3rd Prize – Mini Compo valued at RM1, 000

Group	Campaign period	Prize
Monthly draw	1-31 July 2010	Five (5) mobile phone valued at RM500 each.
	1-31 August 2010	Five (5) mobile phone valued at RM500 each.
	1-30 September 2010	Five (5) mobile phone valued at RM500 each.
Grand Prize draw	1 July – 30 September 2010	1st Grand Prize: Yamaha motorcycle valued at RM7, 000. 2nd Prize: 32" LCD TV valued at RM2, 000. 3rd Prize: Mini compo valued at RM1, 000.

4.2 The procedure for the selection of winners is as follows:-.

4.2.1 <u>Monthly Prize Draws</u>

(i) A draw shall be held every month (''1 month Period'') during the Promotion Period where 50 Eligible Participants picked randomly by the Bank and who are able to answer

successfully 2 questions (more particularly described hereafter) shall be awarded a Monthly Prize of a mobile phone valued at RM 500.00. (''Monthly Draw'').

(ii) Eligible Participants for each Monthly Draw shall comprise of Eligible Participant(s) who have affected Money Transfer Transactions within the relevant 1 month Period i.e. 1 July 2010 to 31 July 2010, 1 August 2010 to 31 August 2010 or 1 September 2010 to 30 September 2010.

(iii) Eligible Participant(s) picked randomly in each Monthly Draw will be contacted by phone to answer two (2) questions selected by the Bank. Eligible Participant(s) who are able to answer the 2 questions correctly will be awarded a Monthly Prize each. This process shall be repeated until fifteen (50) Eligible Participant(s) have been awarded one Monthly Prize each.

(iv) All question and answer sessions conducted by the Bank with the Eligible Participant(s) will be judged and decided by a panel of judges selected by the Bank and the decision of the panel of judges shall be final and no inquiries and correspondence will be entertained.

(v) The Bank has the sole discretion to fix the appointed date and time to make the telephone calls to the Eligible Participant(s) picked for each Monthly Draw.

(vi) The Bank shall be not held responsible for telephone calls made to Eligible Participant (s) which are (i) not completed or disconnected due to any reasons whatsoever; or (ii) not answered or proceeded with due to the unavailability of the Eligible Participant(s) at the appointed date and time and or due to any other whatsoever reasons.

(vii) The telephone call(s) made to the Eligible Participant(s) will be based on the telephone number(s) supplied by the Eligible Participant(s) and maintained in the Bank's records. It shall be the Eligible Participant(s)' responsibility to ensure that their phone numbers provided are current and updated with the Bank in the event of any changes being made to the same by the Eligible Participant(s).

(viii) The Bank reserves the right to record these telephone conversations and use them for internal as well as any promotional activities of the Bank without any prior notice and payment to the Eligible Participant(s).

4.2.2 <u>Grand Prize Draw</u>

(i) A final draw shall be held within one (1) month after the end of the Promotion Period where three (3) Grand Prize winners will be picked randomly by the Bank from the list of Eligible Participants. The first shortlisted candidate who is able to answer successfully 2 questions will win the 1st Prize, the second shortlisted candidate who is able to answer successfully 2 questions will win the 2nd Prize followed by the third shortlisted candidate who is able to answer successfully 2 questions will win the 3rd Prize (as described above) ("Grand Prize Draw ").

(ii) Save and except for specific provisions applicable to the Grand Prize Draw as stated above, the procedure and terms for selection of winners provided for the Monthly Draw shall apply in the same manner for the Grand Prize Draw.

Other Conditions

5. The winner(s) of the Monthly Prize and Grand Prize are solely responsible for collecting their prize within 6 months from the end of the Contest Period.

6. In no event shall the Bank be held liable for any loss or damage (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 Promotion, the Monthly Prize and/or Grand Prizes, even if the Bank has been advised of the possibility of such damage in advance, and all such damage are hereby expressly excluded.

7. The decision of the Bank's panel of judges for selection of the Eligible Participant(s) winners for award of the Monthly Prize(s) and Grand Prize (s) (the "Judges' Decision") shall be final, conclusive and binding on the Eligible Participant(s). No correspondence, queries, appeals or protests in relation to the Judges' Decision will be entertained by the Bank and or the Bank's panel of judges.

8. The Bank reserves the right to cancel, terminate or suspend the Promotion without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Promotion shall not entitle any Eligible Participant(s) to any claim for compensation against the Bank for any losses or damage suffered or incurred by the Eligible Participant(s) as a direct or indirect result of the act of cancellation, termination or suspension by the Bank.

9. The Bank reserves the right at its absolute discretion to amend, add or delete any of the terms and conditions herein at any time. Any variation, additions, deletions or amendments to the terms and conditions herein shall be binding on the Eligible Participants and be deemed to be brought to the attention of the Eligible Participants by its display at the Bank or by notice being sent by the Bank or advertised or by any other mode which the Bank deems fit.

10. The terms and conditions herein which may be amended from time to time by the Bank pursuant to Clause 8 above, shall prevail over any conflicting provisions or representations contained in any other promotional materials or advertisements made or published by the Bank relating to the Promotion.

11. The Bank reserves the right without prior notice to substitute the Monthly Prize(s) and Grand Prize(s) with other item(s) of similar value. The Prizes are not exchangeable for cash or credit of any kind. The Prizes under the Promotion do not include any accessories or items shown in any advertisements and/or promotional materials which are for photography purposes only.

12. To the fullest extent permitted by law, the 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 Prizes.

13. Winners of the Monthly Prize(s) and Grand Prize(s) will be notified by telephone and/or mail. Names of the Winners will also be posted on the Bank's and/or CIMB Islamic Bank's website via www.cimbbank.com.my and www.cimbislamic.com.

14. Winners of the Monthly Prize(s) and/or Grand Prize(s) will at the sole and absolute discretion of the Bank be required to attend and participate in a prize-giving ceremony and/or other related events organized by the Bank (if any) and if the Winners fail to attend such ceremonies and/or events, the Bank reserves the right to forfeit the Prizes and select another Winner.

15. The 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.

16. By participating in the Promotion, each Eligible Participant(s) is deemed to have read and agreed to be bound by the terms and conditions herein.

17. The Bank's decision on all matters relating to the Promotion including but not limited to any dispute raised by the Eligible Participant(s) ("the Bank's Decision") shall be regarded as final and binding on the Eligible Participant(s) and no correspondence, queries and appeals will be entertained by the Bank in relation to the Bank's Decision.

18. In the event of any inconsistency, conflict, ambiguity or discrepancy between the English version of these terms and conditions and the translation in any other languages, the English version shall prevail.