CIMB Bank AirAsia Savers Account Benefits & Privileges Quarterly Contest Terms & Conditions

CIMB Bank AirAsia Savers Account Benefits & Privileges Program ("the Program") is organized by CIMB Bank Berhad ("CIMB Bank").

1. Eligibility

1.1. The Program is open to all CIMB Bank AirAsia Savers Account holders ("Account holder(s)").

1.2. In relation to joint accounts, only the first named joint account holder i.e. the primary account holder shall be eligible to participate in the Program.

1.3. The following individuals/ entities shall not be eligible to participate in the Program:
   a. Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; 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); and/or
   c. Representatives and/or agents (including advertising & promotion agents and 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.

2. Qualifying Entries

2.1. Account holders may participate in the Quarterly Contest ("Contest") which will commence from April 2011 and the first (1st) draw to be held in July 2011, based on the qualifying criteria set out below. CIMB Bank reserves the right to with reasonable notice change the duration and or the commencement and or expiry dates of the Contest Period.

2.2. To qualify, Account holder(s) must maintain valid telephone numbers (at least 1 mobile phone number) and email address(es) in CIMB Bank's records.

2.3. The number of qualifying entries an Account holder is entitled to shall be based on the Account holder's average quarterly balance for the periods as set out in the table below:

   a. **Every RM3,000 average quarterly* balance** in the CIMB Bank AirAsia Savers Account ("Account") entitles the Account holder to one automatic (1) entry.

** quarterly refers to the period set out in the table below:*

Quarter	Period	Contest Prize Draw
1	January to March	2nd Friday of April
2	April to June	2nd Friday of July
3	July to September	2nd Friday of October
4	October to December	2nd Friday of January

2.4. Only Account holders with valid Accounts and who meet the Program criteria as set out in Clause 1 will be eligible to participate in the Contest and therein be bound by these Terms & Conditions.

3. The Contest Prizes

3.1. The Prizes ("Prizes") given away under the Contest may vary every quarterly. Account holders are to refer to CIMB Bank's website via www.cimbbank.com.my and/or CIMB Clicks and/or CIMB's quarterly e-newsletter or any other media as determined by CIMB Bank for information on Prizes offered under this Contest. The information as published is true and correct as of the time of print. The Bank shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Prizes offered and published in these said media.

3.2. The maximum number of prizes that an Eligible Account holder stands to win under the Contest is limited one (1) prize every quarter.

3.3. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to any of the prizes unless stated otherwise. 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. The use/utilisation of the prizes is subject to the terms and conditions of the respective suppliers.

4. Winners Selection

4.1. There will be one (1) draw every quarter as set out in the table under Clause 2 above.

4.2. Eligible Account holders who fulfill the criteria stated in Clauses 1 and 2 above will be shortlisted during each quarterly Prize Draw by an automated selection system from the list of qualifying entries. Shortlisted Eligible Account holders will be contacted by phone and will be required to answer one (1) question selected by CIMB Bank, wherein the first Eligible Account holder who answers the question correctly will win the designated 1st Prize of the relevant quarter. After the 1st Prize has been awarded to the Eligible Account holder, the next Eligible Account holder(s) who are able to answer the questions successfully will each be awarded the 2nd, 3rd and subsequent Prizes respectively.

4.3. The winners will receive the confirmation letters and Prizes within eight (8) weeks of the relevant draw. The Bank reserves the right to forfeit the Prizes in the event that the Account holder closes his/ her/ their CIMB AirAsia Savers Account before the Prize is sent to the Account holder or in the event that the Account holder cannot be contacted due to invalid or incorrect mailing address and/or e-mail address provided to CIMB Bank.

4.4. Any short-listed candidate who fails to answer the question correctly will not receive the Prize and the next short-listed candidate will be called. All question and answer sessions will be judged and decided by a panel of judges selected by CIMB Bank. The decision of the panel of judges selected by CIMB Bank shall be final and no inquiries and correspondence will be entertained.

4.5. CIMB Bank has the sole discretion to fix the appointed date and time to make the telephone calls to the Eligible Account holder(s) short listed for each Quarterly Prize Draw. CIMB Bank shall not be held responsible for calls made to Eligible Account holder(s) 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 Eligible Accountholder at the appointed date and time and /or due to any other whatsoever reasons.

4.6. The telephone call(s) made to the short listed Eligible Account holder(s) will be based on the telephone number(s) supplied by the Eligible Accountholder(s) and maintained in

CIMB Bank's records. It shall be the Eligible Account holder(s)' responsibility to ensure that their phone numbers provided are current and updated with CIMB Bank in the event of any changes being made to the same by the Eligible Account holder(s).

4.7. 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 Account holder(s).

4.8. The Winners shall be responsible to make the necessary arrangements with CIMB Bank and/or its distributor/agent for the delivery and/or collection of prizes.

5. General

5.1. By participating in this Contest, all Eligible Account holders are deemed to have agreed to be bound by these Terms & Conditions and any decisions of CIMB Bank and the judges.

5.2. CIMB Bank's decision on all matters relating to this Contest, including the Prizes to be given away and the determination of the winners, is final, binding and conclusive.

5.3. CIMB Bank reserves the right at its sole discretion to disqualify any individual that it determines to be tampering with the entry process, or to be acting in breach or potential breach of these Terms and Conditions. No further correspondence shall be entertained

5.4. CIMB Bank may at its sole and absolute discretion disqualify/reject any Eligible Participants who do not comply with the Terms and Conditions of the Contest.

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

5.6. To the fullest extent permitted by law, CIMB Bank expressly excludes and disclaims 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.

5.7. 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 this Contest, even if CIMB Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

5.8. CIMB Bank does not warrant that the Program shall be uninterruptible and/or error free. By participating in this Program, the Account holder hereby acknowledges and irrevocably agrees that CIMB Bank shall not in any manner whatsoever be liable for any interruption and/or any error arising from the Program.

5.9. By participating in this Program, the Account holder hereby agrees and irrevocably and unconditionally undertakes to fully absolve CIMB Bank of all liabilities and agree to indemnify CIMB Bank (on full indemnity basis) and hold CIMB Bank harmless against any claim by any third party and against any loss, damage, cost or expense (including solicitors' fees and cost) that CIMB Bank may suffer or incur as a result of or in connection with this Contest.

5.10. Any inquiries and complaints directly and solely in relation to the Prizes are to be referred to the respective suppliers' customer service centres. The Account holder acknowledges that CIMB Bank will not deal with any inquiries and complaints in respect of the Prizes and the Bank shall bear no responsibility for resolving such disputes or for the dispute itself.

5.11. The successful Winners shall assume all liability for any misconduct, damage, claim or expense arising from participating in this Contest or use of the Prizes won via this Contest (this includes legal costs on a solicitor client basis). CIMB Bank expressly disclaims liability from any loss, injury or damage suffered by any Account holder or successful Winner howsoever arising from this Contest.

5.12. All Winners will be notified by telephone and/or mail. Names of the Winners will also be posted on CIMB Bank's via www.cimbbank.com.my and/or CIMB Click.

5.13. CIMB Bank reserves the right to extend, modify, suspend, shorten, discontinue, cancel or terminate this Contest/Program with or without any prior notice. For the avoidance of doubt, any extension, modification, discontinuation, cancellation, termination or suspension by CIMB Bank of this Contest shall not entitle any of the Eligible Account holders to any claim or compensation against CIMB Bank for any losses or damages suffered or incurred by the Eligible Account holders as a direct or indirect result of the act of extension, modification, discontinuation, cancellation, termination or suspension.

5.14. 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 & Conditions herein shall be binding on the Eligible Account holders and be deemed to be brought to the attention of the Eligible Account holders through any notice (i) displayed at CIMB Bank's branches or premises, or (ii) displayed at the CIMB Bank's website, Micro-site or CIMB Clicks, or (iii) sent by CIMB Bank to the Eligible Account holders by post or any other means, or (iv) advertised by CIMB Bank through any medium of advertisement or communication which CIMB Bank deems fit.

5.15. These Terms and Conditions, shall prevail over any provisions or representations contained in any other promotional materials advertising this Contest.

5.16. The Winners of this Contest may 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.

5.17. CIMB Bank reserves the right to publish or display the name, picture, identification numbers and city of residence, photographs or other information of the Winners of the Contest.

5.18. If there is any inconsistency(ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of these Terms and Conditions herein, the English version of these Terms and Conditions shall prevail. Notwithstanding the aforementioned where request is made by the Account holders for the Bahasa Malaysia version of the terms and conditions herein the Bank shall provide the same and allow the Account holders to complete the relevant forms and sign the agreement relating to the Quarterly Contest herein in Bahasa Malaysia and such form and agreement in Bahasa Malaysia completed and signed shall form the basis of the contract between the Bank and the Account holders relating to Quarterly Contest.