Wealth Management Solutions Campaign ("the Campaign") for Max InvestSave & Regular Investment Plan

Terms and Conditions

1. The Campaign Period

1.1 The Campaign is organized by CIMB Bank Berhad ("the Bank") and runs from 1 May 2011 to 31 August 2011, both dates inclusive ("Campaign Period"). The Bank reserves the right to change with reasonable notice the duration, commencement and or expiry dates of the Campaign Period.

2. Eligibility

2.1 The Campaign is open to all individuals residing in Malaysia, including Malaysian residents, permanent residents or non Malaysian citizens, of at least 18 years of age who make the relevant investment in accordance with the terms and conditions herein ("Eligible Customer(s)")

3. The Campaign

The campaign consists of 4 promotions:

3.1 Bonus Scheme

3.2 Bundled Product: Max InvestSave + 3-month FRIA-i Maturity Returns

3.3 Regular Investment Plan for Max InvestSave

3.4 Guaranteed Gifts

4. Bonus Scheme

4.1 Eligible customer who open/top under Max InvestSave up with minimum RM5,000 plus Periodic Payment Instruction ("PPI") with RM200 per month during the campaign period will enjoy up to 30% bonus units.

5. Bundled Product: Max InvestSave + 3-month FRIA-i Maturity Returns

5.1 Earn Up to 5% p.a on a 3-month FRIA-i Maturity Returns account when you take up our bundled package with a minimum of RM10,000. The 5% p.a. rate is calculated based on the current 3 months FRIA-i Maturity Returns of 3%p.a + 2%p.a cash payout and is subject to change.

6. Regular Investment Plan for Max InvestSave

6.1 Eligible Customers who sign up for any new investment plan under Max InvestSave with a minimum monthly investment amount of RM200 will be entitled for a gift as set out below:

Regular Investment Plan	**Minimum Monthly Investment Amount**	**Gift**
Max InvestSave	RM200	Passport holder

6.2 The investment amount as set out in the table above under shall be effected by the eligible customer signing up for new Periodical Payment Instruction (PPI) with a minimum investment amount of RM200 per month.

6.3 Each Max InvestSave investor shall be entitled to a maximum of one (1) Gift per account during the promotion period.

6.4 Should the Max InvestSave investor wish to cancel his or her Periodical Payment Instruction (PPI) and resubmit a new Periodical Payment Instruction (PPI) of RM200 and above, the investor shall be entitled for the Gift (i.e. Passport Holder). However, the Max InvestSave investor will need to pay the stamp duty of RM10 for the new PPI sign up.

6.5 The Gift will be delivered to the eligible customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

7. Guaranteed Gifts

7.1 Eligible Customers who invest in the following participating products with the total combined Accumulated Investment Amount ("Accumulated Investment Amount") in the stated in the table below will be entitled to the gift:-

- Selected participating equity unit trust funds
- Max InvestSave
- EasyLife Single Premium Plan
- EasyLife Regular Premium Plan
- Bijak Malaysia
- Ultimate Term Plan
- Mortgage Reducing term assurance (MRTA)

Accumulated Investment Amount	Gift
RM50,000-RM149,999	Travelling Bag worth RM550
RM150,000-RM299,999	Travelling Bag worth RM700
RM300,000 and above	Travelling Bag worth RM1,200

7.2 The Gift will be delivered to the Eligible Customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

7.3 In the event any investment made by a Eligible Customer is to be full or partially paid using withdrawal from the EPF, the EPF portion shall be excluded from the computation of the combined and accumulated investment amount and shall deemed to be a separate transaction.

7.4 Each Eligible Customer shall be entitled to a maximum of one (1) Gift during the campaign. For joint accounts, only the primary account holder shall be entitled to the Gift.

7.5 The Bank disclaims any responsibilities or liability for any damages, loss or injury whatsoever arising out of the Gift.

7.6 Any complaint, compensation or request howsoever resulting or arising from or in connection with the Gift must be filed with the merchant and/or manufacturer.

8. Other Conditions

7.1 By participating in the Campaign, each Eligible Customer is deemed to have read and agreed to be bound by these terms and conditions herein and all decisions made by the Bank.

7.2 Any and all decisions made by the Bank in relation to every aspect of the Campaign, including the Eligible Customer's entitlement entitlement to Gift(s) under the Campaign shall be final and conclusive. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.

7.3 The Gift(s) under the Campaign is not transferable or redeemable or exchanged for cash or credit of any kind.

7.4 The Bank reserves the right to substitute the Gift(s) under the Campaign with another item of similar value, at any time, without assigning any reason whatsoever to the Eligible Customer.

7.5 The Eligible Customer is required to sign all relevant standard documents in respect of his/her investment in the relevant products under the Campaign.

7. 7.8 The Bank reserves the right to cancel, terminate or suspend the Campaign.. For avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

7.9 The 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 at any time upon giving adequate notice. Any such variation of the terms and conditions herein shall be binding on the Eligible Customers and be deemed to be brought to the Eligible Customer's attention through any notice (i) displayed at the Bank's branches or premises; (ii) sent by the Bank to the Eligible Customer by post or any other means; or (iii) advertised by the Bank or (iV) on the Bank's website.

7.10 In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Customer for the Bahasa Malaysia version of the terms and conditions herein, CIMB shall provide the same to the Eligible Customer and if the agreement is entered into on this basis, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.

Kempen Penyelesaian Pengurusan Kekayaan ("Kempen") untuk Tabungan Pelaburan Maksimum (Max InvestSave) & Pelan Pelaburan Biasa

Terma dan Syarat

1. Tempoh Kempen

1.1 Kempen ini dianjurkan oleh CIMB Bank Berhad ("Bank") dan bermula dari 1hb Mei 2011 hingga 31hb Ogos 2011, merangkumi kedua-dua tarikh tersebut ("Kempen Tempoh"). Bank berhak untuk menukar tempoh tersebut dengan memberikan notis yang wajar, berhubung dengan permulaan dan atau tarikh akhir Tempoh Kempen tersebut.

2. Kelayakan

2.1 Kempen ini terbuka kepada semua individu yang menetap di Malaysia, termasuk warganegara Malaysia, penduduk tetap atau bukan warganegara Malaysia, yang berumur sekurang-kurangnya 18 tahun yang membuat pelaburan yang relevan sesuai dengan terma dan syarat di dalam ini ("Pelanggan yang Layak")

3. Kempen

Kempen ini terdiri daripada 4 promosi:

3.1 Skim Bonus

3.2 Produk Tergabung/Terberkas: Tabungan Pelaburan Maksimum (Max InvestSave) + 3 bulan Hasil Matang FRIA-i

3.3 Pelan Pelaburan Biasa untuk Tabungan Pelaburan Maksimum (Max InvestSave)

3.4 Hadiah Terjamin

4. Skim Bonus

4.1 Pelanggan yang Layak yang membuka/membuat tambahan pelaburan di bawah Tabungan Pelaburan Maksimum (Max InvestSave) dengan nilai pelaburan minimum sebanyak RM5,000.00 berserta Arahan Pembayaran Berkala baru (APB) dengan jumlah pelaburan minimum sebanyak RM200.00 setiap bulan semasa dalam tempoh kempen tersebut akan menikmati sehingga 30% unit bonus.

5. Produk Tergabung/Terberkas: Tabungan Pelaburan Maksimum (Max InvestSave) + 3 bulan Hasil Matang FRIA-i

5.1 Dapatkan sehingga 5% setahun pada 3 bulan akaun Hasil Matang FRIA-i apabila anda mengambil pakej tergabung**/t**erberkas kami dengan minimum pelaburan sebanyak RM10,000.00. Kadar 5% setahun adalah dikira berdasarkan 3 bulan Hasil Matang FRIA-i semasa sebanyak 3% setahun + 2% setahun bayar keluar tunai dan ianya tertakluk kepada perubahan.

6. Pelan Pelaburan Biasa untuk Tabungan Pelaburan Maksimum (Max InvestSave)

6.1 Pelanggan yang Layak yang mendaftar untuk mana-mana pelan pelaburan baru di bawah Tabungan Pelaburan Maksimum (Max InvestSave) dengan nilai pelaburan minimum bulanan sebanyak RM200.00 berhak untuk menerima hadiah sebagaimana yang ditetapkan di bawah ini::

Pelan Pelaburan Biasa	Jumlah Pelaburan Bulanan Minimum	Hadiah
Tabungan Pelaburan Maksimum (Max InvestSave)	RM200	Pemegang pasport

6.2 Jumlah Pelaburan sebagaimana yang dinyatakan di dalam jadual di atas, hendaklah dilakukan oleh Pelanggan yang Layak dengan mendaftar diri untuk Arahan Pembayaran Berkala baru (APB) dengan jumlah pelaburan minimum sebanyak RM200.00 setiap bulan.

6.3 Setiap pelabur Tabungan Pelaburan Maksimum (Max InvestSave) berhak untuk menerima maksimum satu (1) Hadiah untuk setiap akaun dalam tempoh promosi.

6.4 Jika pelabur Tabungan Pelaburan Maksimum (Max InvestSave) ingin membatalkan Arahan Pembayaran Berkala (APB) dan menghantar semula Arahan Pembayaran Berkala Baru (APB) untuk pemotongan sebanyak RM200 dan ke atas, pelabur berhak untuk menerima Hadiah (iaitu Pemegang Pasport). Namun,pelabur Tabungan Pelaburan Maksimum (Max InvestSave) perlu membayar duti setem sebanyak RM10 untuk mendaftar diri bagi APB baru.

6.5 Hadiah akan dihantarkan kepada Pelanggan yang Layak di alamat yang tertera di dalam rekod Bank dalam masa 60 hari bekerja selepas Tempoh Kempen tersebut tamat.

7. Hadiah Terjamin

7.1 Pelanggan yang Layak yang melabur dalam produk-produk yang tersenarai berikut dengan gabungan keseluruhan Jumlah Pelaburan Terkumpul ("Jumlah Pelaburan Terkumpul") dalam jumlah yang dinyatakan di dalam jadual di bawah ini berhak menerima hadiah:-

- Dana Amanah Saham Ekuiti tersenarai yang terpilih
- Tabungan Pelaburan Maksimum (Max InvestSave)
- Pelan Premium Tunggal KehidupanMudah (EasyLife)
- Pelan Premium Biasa KehidupanMudah (EasyLife)
- Bijak Malaysia
- Pelan Berjangka Muktamad
- Jaminan Pengurangan Gadai Janji Berjangka (MRTA)

Jumlah Pelaburan Terkumpul	Hadiah
RM50,000-RM149,999	Beg Kembara bernilai RM550
RM150,000-RM299,999	Beg Kembara bernilai RM700
RM300,000 and above	Beg Kembara bernilai RM1,200

7.2 Hadiah akan dihantarkan kepada Pelanggan yang Layak di alamat yang tertera di dalam rekod Bank dalam masa 60 hari bekerja selepas Tempoh Kempen tersebut tamat.

7.3 Dalam hal sebarang pelaburan yang dibuat oleh Pelanggan yang Layak yang mana sebahagiannya dibayar dengan menggunakan pengeluaran wang daripada KWSP ("Bahagian KWSP"), Bahagian KWSP hendaklah dikecualikan daripada pengiraan jumlah gabungan dan jumlah pelaburan terkumpul dan hendaklah dianggap sebagai satu transaksi yang berasingan.

7.4 Setiap Pelanggan yang Layak berhak menerima maksimum satu (1) Hadiah semasa kempen tersebut. Untuk akaun bersama, hanya pemegang akaun utama berhak menerima Hadiah.

7.5 Bank menafikan sebarang bentuk tanggungjawab atau liabiliti atas sebarang kerugian, kerosakan atau kecederaan apapun disebabkan oleh Hadiah tersebut.

7.6 Segala aduan, pampasan atau permintaan walau macam mana pun akibat atau timbul daripada atau berkaitan dengan Hadiah tersebut mestilah diajukan kepada pedagang dan / atau pengilang.

8. Syarat-syarat lain

7.1 Dengan menyertai Kempen tersebut, setiap Pelanggan yang Layak adalah dianggap telah membaca dan bersetuju untuk terikat dengan terma dan syarat dalam Perjanjian ini dan segala keputusan yang dibuat oleh Bank.

7.2 Setiap dan kesemua keputusan yang dibuat oleh Bank berkenaan dengan setiap aspek Kempen tersebut, termasuk hak/kelayakan Pelanggan yang Layak untuk menerima Hadiah di bawah Kempen tersebut adalah muktamad dan tidak dapat dipertikaikan. Sebarang surat-menyurat, protes, rayuan atau pertanyaan tidak akan dilayan.

7.3 Hadiah di bawah Kempen tersebut tidak boleh dipindahmilik atau ditebus atau ditukar dengan wang atau kredit apa pun.

7.4 Bank berhak untuk menggantikan Hadiah di bawah Kempen tersebut dengan barang lain yang mempunyai nilai yang sama, pada bila-bila masa tanpa memberikan sebarang alasan apapun kepada Pelanggan yang Layak.

7.5 Pelanggan yang Layak dikehendaki menandatangani semua dokumen standard yang relevan berhubung dengan pelaburannya dalam produk-produk yang relevan di bawah Kempen tersebut.

7. 7.8Bank berhak untuk membatalkan, menghentikan atau menunda Kempen. Untuk mengelakkan keraguan, pembatalan, penamatan atau penangguhan yang dibuat oleh Bank berhubung dengan Kempen tersebut tidak akan melayakkan Pelanggan yang Layak atau orang lain untuk membuat sebarang tuntutan walau apapun atau pampasan terhadap Bank untuk setiap kerugian atau kerosakan yang dialami atau terjadi disebabkan oleh akibat langsung atau tidak langsung daripada tindakan pembatalan, penamatan atau penangguhan.

7.9 Bank berhak atas budi bicara mutlaknya untuk mengubah (sama ada menambah, menghapus, modifikasi, membuat pembetulan atau sebaliknya walau apa jua sekalipun) mana-mana terma dan syarat yang dinyatakan di sini, pada bila-bila masa dengan memberikan notis yang sewajarnya. Sebarang kepelbagaian terhadap terma dan syarat di sini hendaklah mengikat Pelanggan yang Layak dan dianggap dibawa ke perhatian Pelanggan yang Layak melalui sebarang notis (i) dipamerkan di cawangan atau premis Bank; (ii) dihantar oleh Bank kepada Pelanggan yang Layak melalui pos atau dengan cara lain; atau (iii) diiklankan oleh Bank atau (iv) melalui paparan di laman sesawang Bank.

7.10 Sekiranya berlaku sebarang percanggahan atau konflik antara versi Bahasa Inggeris dan Versi Bahasa Malaysia atau versi bahasa yang lain berhubung dengan terma dan syarat dalam Perjanjian ini, maka versi dalam Bahasa Inggeris akan terpakai. Walau apa pun yang disebut di atas, di mana permintaan dibuat oleh Pelanggan yang Layak supaya terma dan syarat yang terkandung di sini disediakan dalam versi Bahasa Malaysia, maka CIMB hendaklah menyediakan yang sama seperti yang dipohon kepada Pelanggan yang Layak dan jika perjanjian ini ditandatangani atas dasar ini, maka Terma dan Syarat dalam versi Bahasa Malaysia akan diguna pakai.

Wealth Management Solutions Campaign ("the Campaign") for Max InvestSave & Regular Investment Plan

Terms and Conditions

1. The Campaign Period

1.1 The Campaign is organized by CIMB Islamic Bank Berhad ("the Bank") and runs from 1 May 2011 to 31 August 2011, both dates inclusive ("Campaign Period"). The Bank reserves the right to change with reasonable notice the duration, commencement and or expiry dates of the Campaign Period.

2. Eligibility

2.1 The Campaign is open to all individuals currently residing in Malaysia, including Malaysian residents, permanent residents or non Malaysian citizens, of at least 18 years of age who make the relevant investment in accordance with the terms and conditions herein ("Eligible Customer(s)")

2.2 Employees of the Bank, CIMB Bank Berhad and CIMB Investment Bank Berhad are eligible to participate in the Campaign.

3. The Campaign

The campaign consists of 4 promotions:

3.1 Bonus Scheme

3.2 Bundled Product: Max InvestSave + 3-month FRIA-i Maturity Returns

3.3 Regular Investment Plan for Max InvestSave

3.4 Sign-up Gift

4. Bonus Scheme

4.1 The Eligible Customer who open/top up under Max InvestSave account with minimum RM5,000 plus Periodic Payment Instruction (PPI) with minimum RM200 per month during the campaign period will enjoy up to 30% bonus units.

Investment Tenure	Bonus Units^
15 years	15%
20 years	20%
25 years	25%
30 years	30%

^ The full benefits of Bonus Units will only be realised if the investment is held to maturity. Should you choose to make an Early Redemption, the Bank will charge you a Wakalah/Management Fee on the Bonus Units, equal to the original cost of the Bonus Units.

5. Bundled Product: Max InvestSave + 3-month FRIA-i Maturity Returns

5.1 Earn up to 5% p.a on a 3-month FRIA-i Maturity Returns account when you take up our Bundled Product with a minimum of RM10,000. The up to 5% p.a.rate is calculated based on the current 3 month FRIA-i Maturity Returns of 3%p.a + 2%p.a cash payout and the current rate of 3 month FRIA-i Maturity Returns is subject to change.

6. Regular Investment Plan for Max InvestSave

6.1 The Eligible Customers who sign up for any new investment plan under Max InvestSave with a minimum monthly investment amount of RM200 will be entitled to a Complimentary Gift as set out below:

Regular Investment Plan	**Minimum Monthly Investment Amount**	**Complimentary Gift**
Max InvestSave	RM200	Passport holder

6.2 The Eligible Customer is required to sign up for a new Periodical Payment Instruction (PPI) with a minimum investment amount of RM200 per month to be entitled to the Complimentary Gift

6.3 Each Eligible Customer who signs up for under the above Regular Investment Plan shall be entitled to a maximum of one (1) Complimentary Gift per account during the Campaign Period.

Should the above Eligible Customer wish to cancel his or her Periodical Payment Instruction (PPI) and resubmit a new Periodical Payment Instruction (PPI) of RM200 and above, he/she shall be entitled to the Complimentary Gift. However, the Eligible Customer will need to pay the stamp duty of RM10 for the new PPI sign up

6.4 The Complimentary Gift will be delivered to the Eligible Customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

7. Sign-up Gift

7.1 The Eligible Customers who invest in the following participating products with the total combined Accumulated Investment Amount ("Accumulated Investment Amount") in the sum stated will be entitled to a gift as set out in the table below:-

Accumulated Investment Amount	Sign-up Gift
RM50,000-RM149,999	Travelling Bag worth RM550
RM150,000-RM299,999	Travelling Bag worth RM700
RM300,000 and above	Travelling Bag worth RM1,200

7.2 Entitlement to the Sign-up Gift is subject to the Eligible Customer investing in any one or a combination of the following participating products and the Accumulated Investment Amount :-

- Selected participating Shariah-compliant equity unit trust funds
- Max InvestSave
- EasyLife Takaful Single Contribution Plan
- EasyLife Takaful Regular Contribution Plan
- Mortgage Reducing Term Takaful (MRTT)

7.3 The Gift will be delivered to the Eligible Customer's address in the Bank's record within 60 working days from the end of the Campaign Period.

7.4 In the event any investment made by the Eligible Customer is to be full or partially paid using withdrawal from the EPF, the EPF portion shall be excluded from the computation of the Accumulated Investment Amount and shall not qualify for the Campaign.

7.5 Each Eligible Customer shall be entitled to a maximum of one (1) Sign-up Gift during the Campaign Period. For joint accounts, only the primary account holder shall be entitled to the Sign-up Gift.

7.6 The Bank disclaims any responsibilities or liability for any damages, loss or injury whatsoever arising out of the Gift.

7.7 Any complaint, compensation or request howsoever resulting or arising from or in connection with the Sign-up Gift must be filed with the merchant and/or manufacturer.

8. Other Conditions

8.1 By participating in the Campaign, each Eligible Customer is deemed to have read and agreed to be bound by these terms and conditions herein and all decisions made by the Bank.

8.2 Any and all decisions made by the Bank in relation to every aspect of the Campaign, including the Eligible Customer's entitlement to the Bonus Scheme, the Bundled Product promotion and entitlement to the Complimentary Gift and Sign-up Gift (the "Gifts") under the Campaign shall be final and conclusive. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.

8.3 The Gifts under the Campaign is not transferable or redeemable or exchanged for cash or credit of any kind.

8.4 The Bank reserves the right to substitute the Gifts under the Campaign with another item of similar value, at any time, without giving any prior notice or without assigning any reason whatsoever to the Eligible Customer.

8.5 The Eligible Customer is required to sign all relevant standard documents in respect of his/her investment in the relevant products under the Campaign.

8.6 The 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 the Bank of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

8.7 The 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 at any time upon giving adequate notice. Any such variation of the terms and conditions herein shall be binding on the Eligible Customers and be deemed to be brought to the Eligible Customer's attention through any notice (i) displayed at the Bank's branches or premises; (ii) sent by the Bank to the Eligible Customer by post or any other means; or (iii) advertised by the Bank (iv) on the Bank's website and shall not be applicable to existing contracted customers.

8.8 In the event of any inconsistency or conflict between the English and Bahasa Malaysia or other language version of the terms and conditions herein, the English version shall prevail. Notwithstanding the aforementioned where request is made by the Eligible Customer for the Bahasa Malaysia version of the terms and conditions herein, the Bank shall provide the same to the Eligible Customer and if the agreement is entered into on this basis, then Bahasa Malaysia version of the terms and conditions shall prevail.