CIMB Bank – Western Union® Send & Win Money Campaign ("The Campaign")

1.0 Campaign Period

1.1 The Send & Win Money Campaign ("the Campaign") is organized by CIMB Bank Berhad ("CIMB Bank") and will be held from 12th Dec 2011 to 11th March 2012,both dates inclusive ("Campaign Period"). CIMB Bank reserves the right upon giving adequate notice to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

2.0 Eligibility

2.1 Subject to Clause 2.2 below, the Campaign is open to all individual customers, aged 18 and above who effect a Western Union SEND Money Transfer transaction ("Western Union Transaction(s)") during the Campaign Period ("Eligible Customer").

2.2 The Campaign is not open to employees of CIMB Bank (including its subsidiaries and/or related companies) and/or their immediately family members (i.e. spouses, children, parents, brothers and sisters).

3.0 Campaign Mechanism for RM5 KFC Voucher

3.1 The complimentary "RM5 KFC voucher" only applies to Western Union Transactions performed over the counter at participating branches of CIMB Bank offering the Western Union® service and CIMB Bank Bureau de Change centres ("BDCs").

3.2 During the Campaign Period, the first thirty five thousand (35,000) successful Western Union Transaction at participating branches of CIMB Bank offering the Western Union® service and the first fifteen thousand (15,000) successful Western Union Transaction at BDCs with a minimum transaction amount of RM500 or its equivalent ("Minimum Transaction Amount") will be entitled to a KFC complementary voucher worth Ringgit Malaysia Five (RM5) Only ("KFC Voucher"). For the avoidance of doubt, the KFC Voucher will be given out based on each successful Western Union Transaction with the Minimum Transaction Amount. Each successful Western Union Transaction with the Minimum Transaction Amount will only be entitled to a maximum of one (1) KFC Voucher irrespective of the amount of the transaction.

3.3 For purposes of the Campaign, the transfer fee and any other charges or expenses incurred or payable by the Eligible Customer for effecting the said Western Union Transaction shall be included in the determination or calculation of the Minimum Transaction Amount.

3.4 Eligible Customers who are entitled to the KFC Voucher will receive the KFC Voucher from the participating CIMB Bank's branches and/or BDCs upon effecting the successful Western Union Transaction.

3.5 The KFC Voucher received by Eligible Customers during the Campaign Period is not exchangeable or redeemable for cash or for any other gifts and may be subject to other terms and conditions as stated on the KFC Voucher.

4.0 Qualifying Entries for The Monthly Prizes

4.1 During the Campaign Period, Eligible Customer who successfully effect Western Union Transaction(s) over the counter (OTC) at participating branches of CIMB Bank, BDCs and online transactions through CIMB Clicks eRemittance will be entitled to one (1) qualifying entry for every RM 500 or its equivalent sent in the transaction.

4.2 Qualifying entries accumulated in the monthly periods as set out in Clause 7 will only be considered in the draw for that particular month. Qualifying entries that are not selected as winners for the particular month will lapse and will not be valid or brought forward for entry in the subsequent month draw.

4.3 Eligible Customers qualifying entries cannot be accumulated for the duration of the Campaign Period.

5.0 The Monthly Prizes

5.1 The prizes to be given away in each monthly period under this Campaign are as follows:

Type of Monthly Prizes	(Cash Prizes)
1st Prize	**RM10,000**
2nd Prize	**RM7,000**
3rd Prize	**RM3,000**

5.2 The three (3) monthly Winners will receive a winner's confirmation letter within four (4) weeks after the Draw Date set out in Clause 7.

5.3 The Prize will be credited into the Winner's CIMB Bank Account within 14 days of the Winner's notification or within 14 days from the date of opening of a CIMB Bank Account by the Winner if the Winner does not have an account with CIMB Bank.

5.4 The Bank reserves the right to forfeit the Prize if the Winner fails to open a CIMB Bank Account within 14 days from the notification of winning.

6.0 Eligible Winner

6.1 An Eligible Customer shall only stand to win a maximum of one (1) Monthly Prize under this Campaign for the entire duration of the Campaign Period.

6.2 The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to any of the prizes.

7.0 Winner Selection

7.1 The procedure for the selection of the Winner is as follows:

Prizes – There will be three (3) draws under this Campaign i.e. on the End January 2012, End February 2012 and End March 2012.

Monthly Periods	Monthly Prize Draw Date
12th December 2011-11th January 2012	End January 2012
12th January 2012 - 11th February 2012	End February 2012
12th February 2012- 11th March 2012	End March 2012

8.0 Mechanism For Selection of Monthly Winners

8.1 Eligible Customer(s) who fulfills the criteria stated in Clause 4 above will be short-listed randomly during each Monthly Prize Draw by an automated selection system from the list of qualifying entries. Short-listed Eligible Customer will be contacted by phone and will be required to answer 2 questions selected by CIMB Bank. The first short- listed Eligible Customer who is able to answer successfully 2 questions shall be awarded the 1st Prize. Any short -listed Eligible Customer who fails to answer the 2

questions correctly will not receive the Prize and the next short-listed Eligible Customer will be called. This process shall be repeated until the 2nd Prize winner followed by the 3rd Prize winner has been ascertained. Each Eligible Customer shall be entitled to one Monthly Prize only.

8.2 The telephone calls 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's records. It shall be the Eligible Customer(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 Customer(s).

8.3 CIMB Bank has the sole discretion to fix the appointed date and time to make the telephone calls to the short listed Eligible Customer(s). CIMB Bank shall not be held responsible for calls made to Eligible Customer(s) which are (i) not completed or disconnected due to any reasons whatsoever (ii) not answered or not proceeded with due to the unavailability of short-listed Eligible Customer(s) at the appointed date and time and /or due to any other reasons whatsoever.

8.4 All question and answer sessions will be judged and decided by a panel of judges selected by CIMB Bank and the decision of the panel of judges shall be final and conclusive.

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9.0 General

9.1 By participating in this Campaign, all Eligible Customer are deemed to have read, understood and agreed to be bound by these Terms & Conditions and agree that any decisions of CIMB Bank and the judges in relation to every aspect of this Campaign, including the KFC Voucher(s) and Monthly Prizes to be given away and the determination of the Winners is final, binding and conclusive.

9.2 CIMB Bank reserves the right upon giving adequate notice to substitute any of the KFC Voucher and/or Monthly Prizes with other item(s) of similar value. The KFC Voucher and/or Monthly Prizes are not exchangeable for cash or credit of any kind. The KFC Voucher 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.

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

9.4 All Winners of the Monthly Prize will be notified by telephone and/or mail. The Winners of the Monthly Prizes hereby expressly consent to their names being posted on CIMB Bank's website via www.cimbbank.com.my

9.5 CIMB Bank reserves the right to cancel, terminate or suspend this Campaign upon giving adequate notice. For the avoidance of doubt, cancellation, termination or suspension of this Campaign shall not entitle any of the Eligible Customers 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.

9.6 CIMB Bank reserves the rights upon giving adequate notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("the Amendment") any of the terms and conditions herein. Notification to Eligible Customers in respect of the Amendment shall be effected at CIMB Bank's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Eligible Customers' last known address or by posting a notice regarding the Amendment at each of CIMB Bank's branches or by effecting an advertisement regarding the Amendment in one newspaper of CIMB Bank's choice, or via CIMB Bank's website and the Amendment shall be deemed as binding on the Eligible Customers as from the date of notification of the Amendment or from such other date as may be specified by CIMB Bank in the notification.

9.7 These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 9.6, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.

9.8 All the terms and conditions governing the operation of CIMB Bank's remittance services shall apply. In the event of any inconsistency or conflict between the terms and conditions herein and the terms and conditions governing CIMB Bank's remittance services it is hereby agreed that the term and condition governing CIMB Bank's remittance services shall apply.

9.9 The Winners of the Monthly Prize under the Campaign 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 Monthly Prizes and select another Winner.

9.10 All Winners of the Monthly Prize hereby expressly consent to CIMB Bank at its discretion publishing, displaying, identifying their names, photographs, addresses, NRIC numbers and other information for advertising and publicity purposes.

9.11. For information, enquiries, feedbacks and/or complaints related to the Campaign, the Eligible Customer may contact CIMB Bank's Customer Resolution Department bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB Bank may change by notification to the Eligible Customer): *Customer Resolution Department, Level 17, Menara Bumiputra-Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur Tel: 603 26192380 / Fax: 603 26913248*.