"CIMB Loves New York" Debit Card Campaign - Terms & Conditions

Campaign Period

1. The "**CIMB Loves New York**" Debit Card Campaign ("Campaign") is organized by CIMB Bank Berhad ("Bank" or "CIMB Bank") and will be held from 1 May 2012 to 31 August 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.

Eligibility

2. The Campaign is open to new and existing CIMB Bank Debit MasterCard cardholders with valid account ("Eligible Participant(s)"), subject to the terms and conditions contained herein.

3. The following individuals/entities shall not be eligible to participate in this Campaign:
   a. Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; and/or
   b. Permanent and/or contract employees of the Bank (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 the Bank and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
   d. Individuals below the age of 18 years.

Qualifying Entries For the Monthly Prizes, Grand Prizes and Special Grand Prize (collectively referred to as "the Prizes")

4. To participate in this Campaign, Eligible Participants must earn the qualifying entry(s) via successful retail transaction(s) or retail spending charged to his/her CIMB Bank Debit MasterCard. Subject to the aforesaid, pre-requisite being satisfied, Eligible Participants may earn qualifying entries as follows:

   a. Monthly Prizes

      i. An Eligible Participant will be entitled to one (1) automatic qualifying entry for every fifty ringgit (RM50) retail transaction or spending charged in a single receipt to his/her CIMB Bank Debit MasterCard during each monthly period within the Campaign Period i.e. 1 May 2012 to 31 May 2012, 1 June 2012 to 30 June 2012, 1 July 2012 to 31 July 2012 and 1 August 2012 to 31 August 2012 ("Monthly Period").
      ii. An Eligible Participant will be entitled to additional three (3) automatic qualifying entries for every incremental deposit of RM500 in his/her savings and/or current account(s) with the Bank during each Monthly Period. Every incremental deposit has to be fresh funds.

   b. Grand Prizes and Special Grand Prize

      i. An Eligible Participant will be entitled to one (1) automatic qualifying entry for every two thousands ringgit (RM2,000) retail transaction or spending charged to his/her CIMB Bank Debit MasterCard throughout the Campaign Period.

ii. An Eligible Participant will be entitled to additional three (3) automatic qualifying entries for every incremental deposit of RM500 in his/her savings and/or current account(s) with the Bank throughout the Campaign Period. Every incremental deposit has to be fresh funds.

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 Eligible Participant(s) 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 Eligible Participant(s) are utilized by the Eligible Participant(s) to make new deposit in his/her savings or current account with the Bank within 7 calendar days after such monies or funds have been paid or credited into the account(s) of the Eligible Participant(s). Deposit made by way of cheques are subject to their clearance and will only be considered as deposit into the current or savings account by the Eligible Participant after the cheques are paid or cleared.

5. Only successful retail transactions effected or retail spending charged to the CIMB Bank Debit MasterCard during the Campaign Period from MasterCard network merchants will be considered for this Campaign.

6. For the avoidance of doubt, international transactions in foreign currency shall be converted to Ringgit Malaysia based on the Bank's prevailing exchange rate.

7. The following transactions are hereby expressly excluded and shall not be treated as retail transactions or retail spending:
   a. Cash withdrawals;
   b. Cash deposits;
   c. Payment of the annual fees or service charges, delivery charges, cash payments, card replacement fee, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by the Bank or otherwise.
   d. Split and/or Void transactions:
      i. Split transactions of more than one (1) transaction at the same merchant location on the same time and day;
      ii. Void transactions of more than one (1) transaction at the same merchant location on the same day.

   Any determination by CIMB Bank as to what constitutes retail transaction or retail spending shall be conclusive and shall not be challenged in any manner whatsoever.

<u>The Prizes</u>

8. The prizes ("Prizes") to be given away under this Campaign are as follows:

   a. Monthly Prizes
   Ten (10) Monthly Winners will each win one (1) New iPad and one (1) designer cover ("Monthly Prize").

   b. Grand Prizes
   Nine (9) Grand Prize Winners will each win one (1) trip to New York for 2 pax (4 days 3 nights, inclusive of return flight tickets and accommodation on twin-sharing basis) with RM10,000 shopping money ("Grand Prize").

c. Special Grand Prize

One (1) Special Grand Prize Winners will win one (1) MasterCard Priceless Moments Collection New York City Shopping Celebration Package* for 2 pax (4 days 3 nights, inclusive of Business Class return flight tickets) with RM10,000 shopping money ("Special Grand Prize").

*NB: The MasterCard Priceless Moments Collection New York City Shopping Celebration Package comprises of airport transfers; 3 nights' accommodation in a 5-star luxury hotel on twin-sharing basis; breakfast and dinner; transfers to and from dinner; welcome reception; private shopping experience; personal shopping experience with limousine service; 2 trendy NYC dinners; tour of New York City landmarks; holiday entertainment/show in New York City; and a MasterCard gift bag. The contents of the MasterCard Priceless Moments Collection New York City Shopping Celebration Package is subject to change by MasterCard Asia/Pacific Pte Ltd ("MasterCard").

The Grand Prize Winners' and Special Grand Prize Winner's guest must be 18 years and above.

The date of departure from Kuala Lumpur to New York and from New York to Kuala Lumpur in relation to the Special Grand Prize is fixed and shall be 14 December 2012 and 17th December 2012, respectively. In relation to the Grand Prize, the Grand Prize Winners shall be entitled to select the date of travel from Kuala Lumpur to New York and from New York to Kuala Lumpur anytime between 1 October 2012 and 31 March 2013, subject to the availability of flights on the selected airline chosen by CIMB Bank. Selected Eligible Participants who are entitled to win or who have won the Grand Prize or Special Grand Prize but who for any reasonable whatsoever are unavailable to meet the departure dates will be disqualified from winning the Grand Prize/ Special Grand Prize. Winners shall be responsible at their own cost and expense to obtain the necessary visas or permits for traveling overseas. CIMB Bank shall not be responsible for obtaining the necessary visas or permits on behalf of the Winners, nor shall it be liable to provide replacement or substitute prizes should the Winner(s) fail to obtain the necessary visas or permits.

CIMB Bank shall not be responsible to Winners for any loss, damage and/or injury suffered during the tour (or injury resulting from) the Grand Prize and Special Grand Prize. Winners are encouraged to obtain adequate travel insurance coverage to protect themselves against such loss, damage or injury. CIMB disclaims all warranties (implied or express) of components of the Prizes in relation to its fitness for purpose, health and safety. All risks, loss, damage and/or injury associated with the Prizes shall be assumed by the Winner.

9. The RM10,000 shopping money will be credited into the Grand Prize Winners' and Special Grand Prize Winner's CIMB Bank Debit MasterCard Point-of-Sale ("POS") designated account within six (6) to eight (8) weeks after the Campaign Period. The Winners' CIMB Bank Debit MasterCard POS designated account must be valid and active at the point of crediting the said shopping money, failing which CIMB Bank reserves the right to forfeit the said RM10,000 shopping money.

10. Images of any Prizes shown in any marketing and advertisement collateral are for visual purposes only and colours may vary from the actual prize received. The Winners shall be responsible for any costs whatsoever incurred in connection with the Prizes.

11. The maximum number of the Prizes that an Eligible Participant stands to win under this Campaign is one (1) Monthly Prize for each Monthly Prize Draw and one (1) Special Grand Prize or Grand Prize under the Special Grand Prize and Grand Prize Draw.

12. The Winners must accept the Prize(s) ‘as is’ and must acknowledge that CIMB Bank and MasterCard accepts no responsibility for any variation in the value of the Prize(s). The travel destination and date of travelling (where specified) cannot be changed by the Winner. The Prizes are not transferable to another person and does not include other costs and expenses related to the travel such as spending money, passports, visas, travel insurance, transfers, incidental charges, such as mini-bar, phone calls, bar bills, in-room movies, laundry expenses, meals or accommodation (except to the extent that transfers, meals or accommodation are expressly stated in these terms and conditions to be included in the Prize. Such other related costs and expenses, shall be borne entirely by the Winners.

Winners Selection

13. The procedure for the selection of the Winners is as follows:

a. Monthly Prize Draws

i. There will be four (4) Monthly Prize Draws during the Campaign Period based on the Monthly Periods as set out in Clause 4(a)(i).
ii. Eligible Participants, who fulfill the criteria stated in Clause 4(a)(i) above and whose CIMB Bank Debit MasterCard is valid and in good standing,, will be shortlisted randomly at the end of each Monthly Period (Monthly Prize Draw) by an automated selection system from the list of qualifying entries. Shortlisted Eligible Participants will be contacted by phone and will be required to answer one (1) question selected by the Bank, wherein the first 10 Eligible Participants who answer the question correctly will each win one (1) Monthly Prize.
iii. Any shortlisted candidate who fails to answer the question correctly will not receive the Monthly Prize and the next shortlisted candidate will be called. All question and answer sessions will be judged and decided by a panel of judges selected by the Bank and the decision of the panel of judges selected by the Bank shall be final and binding.
iv. The Bank has the sole discretion to fix the appointed date and time to make the telephone calls to the Eligible Participant(s) shortlisted for each Monthly Prize Draw. The Bank shall not be held responsible for calls made to Eligible Participant(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 Participant at the appointed date and time and/or due to any other whatsoever reasons.
v. The telephone call(s) made to the shortlisted 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).
vi. The Bank reserves the right to record these telephone conversations and use them for any promotional activities of the Bank without any prior notice and payment to the Eligible Participant(s).
vii. Shortlisted Eligible Participant(s) who have already won one (1) Monthly Prize in an earlier draw will be eligible to participate for other draws to be selected as one of the monthly prize winner in the subsequent Monthly Prize Draw.
viii. The Bank will give away the Monthly Prizes to the Winners within six (6) to eight (8) weeks of the relevant Monthly Prize Draw.
ix. Eligible Participant(s) expressly agree and authorize the Bank to forward the Winners' details (name, IC, telephone number, address) to the distributor/agent who would then contact the Winners regarding their Prizes. The Winners shall be responsible to make the necessary

arrangements with the Bank and/or its distributor/agent for the delivery and/or collection of the Prizes. All tax, charges and incidental costs in this regard shall be borne by the Winners.

b. Grand Prize and Special Grand Prize Draw

i. There will be one (1) Grand Prize and Special Grand Prize Draw after the Campaign Period.
ii. Eligible Participants who fulfill the criteria stated in Clause 4(b)(i) above and whose CIMB Bank Debit MasterCard is valid and in good standing, will be shortlisted randomly after the Campaign Period by an automated selection system from the list of qualifying entries. Shortlisted Eligible Participants will be contacted by phone and will be required to answer one (1) question selected by the Bank, wherein the first one (1) Eligible Participant who answers the question correctly will win the Special Grand Prize and the subsequent nine (9) Eligible Participants who answer the question correctly will each win one (1) Grand Prize.
iii. The Grand Prize Winners and the Special Grand Prize Winner will receive the flight tickets and further particulars of the Grand Prize/Special Grand Prize within six (6) to eight (8) weeks of the Grand Prize & Special Grand Prize Draw.
iv. Save and except for specific provisions applicable to the Monthly Prize Draws as stated above, the procedure and terms for selection of winners provided for the Monthly Prize Draws shall apply in the same manner for the Grand Prize and Special Grand Prize Draw.

14. The Eligible Participant's CIMB Bank Debit MasterCard Point-of-Sale ("POS") designated account must be in good standing and the Eligible Participant must not be in breach of any of the terms and conditions contained in the CIMB Bank Debit MasterCard terms and conditions. All Winners hereby expressly consent to MasterCard validating the Winner's Debit MasterCard and to verify its validity. CIMB reserves the right disqualify the Eligible Participant from the Campaign and forfeit the Prizes in the event that Winner's Debit MasterCard designated account is not in good standing and/or if the Winner's CIMB Bank Debit MasterCard is for any reason whatsoever found to be invalid.

General

15. By participating in this Campaign, all Eligible Participants are deemed to have read, understood and agreed to be bound by these Terms & Conditions and agreed that any decisions of the Bank and the judges in relation to every aspect of this Campaign, including the Prizes to be given away and the determination of the Winners, is final, binding and conclusive.

16. The Bank reserves the right, upon giving adequate notice 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 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, the Bank and MasterCard 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. Certain legislation may mandate conditions or warranties which cannot be excluded, restricted or modified except to a limited extent. In this event, to the extent permitted by law, CIMB and MasterCard's liability is limited to, at its option: (i) the replacement or the supply of another prize of similar value; or (ii) the payment, if it does not contravene any law, of the cost of the replacement or supply.

18. Neither CIMB Bank nor MasterCard assumes any responsibility for the products and/or services offered under this Campaign. The products sold and/or services are offered and services are provided solely by the relevant vendors, under such terms and conditions as determined by such vendors, and CIMB and MasterCard accept no liability whatsoever in connection with such products and/or services. The products and services have not been certified by MasterCard or CIMB Bank and under no circumstances shall the inclusion of any products and/or services in this Campaign be construed as an endorsement or recommendation of such product and/or service by MasterCard or CIMB.

19. In no event will CIMB Bank, MasterCard and its affiliates and their respective directors, officers, employees and agents, be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with this Campaign or the receipt or use of any part of the Prize or suffered during the course of the prize winning travel.

20. By acceptance or receipt of the Prize(s), the Winner agrees to hold harmless CIMB Bank and its affiliates, MasterCard and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgment, damage, loss, expense or liability suffered by CIMB Bank and its affiliates, MasterCard and its affiliates and their respective directors, officers, employees and agents in connection with the Winner's participation in the Campaign or receipt, redemption or use of the Prize(s).

21. CIMB Bank and MasterCard accept no responsibility for any tax implications that may arise from the Prize(s) or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Prize(s) remain the sole responsibility of the Eligible Participant. It is the responsibility of each Eligible Participant to seek independent advice on the possible implications this may have on his/her own financial situation.

22. In no event will the 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 the Bank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.

23. All Winners of the Monthly Prize, Grand Prize and Special Grand Prize will be notified by telephone and/or mail. The Winners hereby expressly consent to their names being posted on the Bank's website via www.cimbbank.com.my for publicity purposes.

24. The 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 Participant to any claim or compensation against the Bank for any losses or damages suffered or incurred by the Eligible Participant as a direct or indirect result of the act of cancellation, termination or suspension.

25. The 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 Participant in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Eligible Participants' last known address or by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the

Amendment in one newspaper of the Bank's choice, or via the Bank's website and the Amendment shall be deemed as binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.

26. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 25, shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.

27. The Winners of the Campaign 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.

28. All Winners of the Monthly Prizes, Grand Prizes and Special Grand Prize hereby expressly consent to the Bank and MasterCard at their discretion publishing, displaying, identifying their names, photographs, addresses, NRIC numbers and other information for advertising and publicity purposes.

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

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“3 Swipes 3% Rebate” Promotion (the “Promotion”) – Terms & Conditions

1. This Promotion is offered by CIMB Bank Berhad ("Bank") and will be valid from 1 May 2012 to 31 August 2012, both dates inclusive (“Promotion Period"). CIMB Bank reserves the right upon giving adequate notice to change the duration and/or the commencement and/or expiry dates of the Promotion Period.

2. **Entitlement to Promotion**
   The Promotion is open to new CIMB Bank Debit MasterCard cardholders and existing CIMB Bank Debit MasterCard cardholders who have been notified by the Bank either through Short Message Service (SMS) or telephone call ("Eligible Cardholder(s)"), subject to the terms and conditions contained herein.

3. **Promotion Mechanics**
   a. Subject to these terms and conditions, under the Promotion, the Eligible Cardholders is entitled to receive a three percent (3%) cash rebate (“Cash Rebate”) on the Eligible Cardholder’s first three (3) retail transactions that are performed via the CIMB Bank Debit MasterCard (“Debit Card”) and successfully debited from the Eligible Cardholder’s CIMB Bank Debit MasterCard Point-of-Sale (“POS”) designated account within the first thirty (30) calendar days of receiving the new Debit Card (for new Eligible Cardholders) or within the first thirty (30) calendar days upon being notified by the Bank through Short Message Service (SMS) or telephone call (for existing Eligible Cardholders).
   b. Only successful retail transactions effected through the CIMB Bank Debit MasterCard at MasterCard network of merchants will be considered for this Promotion.
   c. The Promotion is not applicable for new Debit Card issued due to stolen/lost/damaged Debit Card.
   d. The Cash Rebate will be credited into the Eligible Cardholder’s CIMB Bank Debit MasterCard Point-of-Sale (“POS”) designated account within six (6) to eight (8) weeks after the Promotion Period. The Bank reserves the right to forfeit the Cash Rebate if the Eligible Cardholders’ CIMB Bank Debit MasterCard POS designated account is not in good standing and/or the Eligible Cardholder is in breach of any of the terms and conditions contained in the CIMB Bank Debit Card terms and conditions and/or if the POS designated account is closed or invalid at the point of Cash Rebate fulfillment.
   e. The Cash Rebate earned will be rounded down to the nearest ringgit (RM).
   f. In the event that after the Cash Rebate is credited into the Eligible Cardholder’s CIMB Bank Debit MasterCard POS designated account, a reversal of entry is made on any one of the first three (3) transactions, the Eligible Cardholder hereby authorizes the Bank to debit the Eligible Cardholder’s POS designated account with the entire Cash Rebate credited pursuant to the Promotion. Where the POS designated account is a current account, the Eligible Cardholder acknowledges and agrees that the Bank will not be held liable for defamation and or for breach of contract and or for any losses damages expenses costs or charges whatsoever which may be claimed against the Bank arising from remarks placed on the returned cheque(s) by the Bank and or upon the grounds that cheque(s) issued under the POS designated account was returned due to insufficient funds in the POS designated account as a result of the Bank debiting the POS designated Account pursuant to the Eligible Cardholder’s authorization under this sub-clause.
   g. All disputed, unauthorized, fraudulent and void transaction(s) shall not be entitled to any Cash Rebate.

4. Participating Criteria

a. Eligible Cardholder has to swipe or use the Debit Card a minimum of three (3) times for retail transactions within thirty (30) calendar days of receiving the new Debit Card (for new Eligible Cardholders) or within the first thirty (30) calendar days upon being notified by the Bank through Short Message Service (SMS) or telephone call (for existing Eligible Cardholders).

b. Example of the Cash Rebate tabulation is as follows:

Month	No. of Card Swipe	Spend Amount (RM)	Cash Rebate Entitlement
Month 1	**1**	100.00	Entitled
	2	80.00	Entitled
	3	20.00	Entitled
	4	200.00	Not Entitled
Month 2	**5**	50.00	Not Entitled
	6	100.00	Not Entitled
	7	60.00	Not Entitled
Total Cash Rebate Entitlement		**6.00**	

Note: Total eligible spend = RM100+RM80+RM20 = RM200
Cash Rebate entitled = RM200 @ 3% = ***RM6***

c. The entitlement to the Cash Rebate is applicable for each Debit Card issued by the Bank. In the case where Eligible Cardholder has more than one (1) Debit Card, the Cash Rebate will be offered to each of the Debit Card possessed by the Eligible Cardholder.

General Terms & Conditions

5. By participating in the Promotion, Eligible Cardholders are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein and agree that any and all decisions made by the Bank in relation to every aspect of the Promotion shall be final and conclusive.

6. The Bank shall not be liable for any delay or failure in the transmission of the transaction by MasterCard, merchant or any party within the thirty (30) calendar days as set out in Clause 4(a) which may result in the disqualification of the Eligible Cardholder to the Cash Rebate.

7. The Bank shall not be liable to any Eligible Cardholder or any party for any loss or damage of whatsoever nature suffered by the Eligible Cardholder or any party (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in the Promotion.

8. The Bank reserves the right to cancel, terminate or suspend the Promotion upon giving adequate notice. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Promotion shall not entitle the Eligible Cardholder 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.

9. The Bank reserves the right 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 the Eligible Cardholder in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Eligible Cardholder's last known address or by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the Amendment in one newspaper of the Bank's choice, or via the Bank's website and the Amendment shall be deemed as binding on the Eligible Cardholder as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.

10. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 9, shall prevail over any provisions or representations contained in any other promotional material advertising the Promotion.

11. In the event of any complaints related to the Promotion, Eligible Cardholders may contact the Bank's Customer Resolution Department bearing the following address, telephone, facsimile numbers and e-mail address (or bearing such other address, telephone, facsimile numbers and e-mail address which the Bank may change by notification to the Eligible Cardholders): Customer Resolution Department, Level 19, Menara Bumiputra-Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur Tel: 603 26192380 / Fax: 603 26913248/ e-mail address: cru @cimb.com.

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