

ORDER FORM - CREDIT CARDMEMBER

To redeem, please complete the order form, fax or mail to:

📍 Member Rewards Support Team
iCIMB (Malaysia) Sdn Bhd
P.O. Box 18-1, Ground Floor, Tower 5, Avenue 7,
Bangsar South, 8, Jalan Kerinchi, 59200 Kuala Lumpur.

☎ 03-2180 7419

📞 03-6204 7222 to place order

🖱 Redeem online at
<https://rewards.cimbbank.com.my>

Gift Redemption

Please indicate redemption details.

No.	Product Description	Product Code	Qty	Total Bonus Points
Total				

Air Miles Redemption

Please indicate redemption details.

Air Miles	Product Code	Air Miles Membership No.	Total Air Miles	Total Bonus Points / Bonus Miles

Note: For BM0001 redemption, please indicate:

CIMB Enrich MasterCard No.: ---

Cardmember's Details

Principal Cardmember's Name: _____

Card No.: ---

Delivery Address: _____

Postcode: _____

Tel. No. (Office): _____ (House): _____ (Mobile): _____

Important Note:

- Do not send original form if order has been sent by fax.
- Only Principal Cardmembers are eligible to authorise gift redemption.
- Please ensure all details are fully completed for processing.
- You can combine all the bonus points from your CIMB Bank MasterCard, Visa and Supplementary card accounts to redeem more gifts.
- CIMB Bank has the absolute right to refuse any request for the redemption of any product types or services.

I hereby confirm that I have read the Terms and Conditions in the Member Rewards catalogue and shall abide by the conditions stated herein and hereby give my consent to and authorise CIMB Bank to use and disclose the particulars herein to third parties for the purpose of redemption.

Principal Cardmember's Signature (as in credit card application)

_____ Date: ____ / ____ / ____

Member Rewards Catalogue Terms and Conditions

1. DEFINITIONS

Member Rewards Programme is a rewards programme (hereinafter referred to as “Programme”) designed by CIMB Bank Berhad [13491-P] (hereinafter referred to as “CIMB”) for Cardmembers, CIMB Preferred Customers, Prime Banking Customers and CIMB@Work Customers to enable the Customers to redeem their bonus points via:-

Part A: Member Rewards Catalogue; and

Part B: Pay with bonus points.

- 1.1 “bonus points” means:-
 - (a) points awarded to Cardmembers for retail spending transactions charged to the credit card and debit card;
 - (b) points awarded to CIMB Preferred Customers and Prime Banking Customers in relation to pre-determined or selected transactions and activities entered into in accordance with CIMB Preferred Terms and Conditions and Prime Banking Terms and Conditions, respectively; and
 - (c) points awarded to CIMB@Work Customers in relation to product enrolment, product usage as well as monthly product sign-up.
- 1.2 “business day” means a day (not being a Saturday or Sunday) on which bank, licensed to carry on banking business under the provisions of the Financial Services Act 2013, are open for business in Kuala Lumpur.
- 1.3 “Cardmember(s)” means the Credit Cardmembers and Debit Cardmembers.
- 1.4 “CIMB” means CIMB Bank, its permitted assigns and or successor-in-title and any other person deriving title under it.
- 1.5 “Credit Cardmembers” means the individual named on the credit card and supplementary credit card and any replacement or renewal thereof issued by CIMB.
- 1.6 “Customer(s)” means Cardmembers, CIMB Preferred Customers, Prime Banking Customers and/or CIMB@Work Customers.
- 1.7 “Debit Cardmembers” means the customer to whom CIMB has issued the debit card and any replacement or renewal thereof.
- 1.8 “Designated Account” means the account designated to the Debit Cardmember (which has been approved by CIMB) for the purpose of carrying out debit transactions through the use of the Debit Card.
- 1.9 “Enrich Miles” means the Enrich Miles under MAS’s Loyalty and Frequent Flyers Programme.
- 1.10 “Flight Rewards” means the transfer or redemption of bonus points for Enrich Miles.
- 1.11 “Gift(s)” means the rewards provided under the Programme which includes goods, merchandise, retail, dining, shopping and book vouchers (collectively referred to as “Vouchers”), products, services, travel packages and/ or any other privileges in this Programme.
- 1.12 “MAS” means Malaysian Airlines Berhad, its permitted assign and or successor-in-title and any other person deriving title under it.
- 1.13 “Merchant” is an individual, firm or company engaged in the business of selling and providing Gift(s) featured in this Programme.
- 1.14 “Point of Sale (POS)” means any transactions via the MasterCard and Visa network, as the case may be.
- 1.15 “CIMB Preferred Customer(s)” means individuals and /or any entity who has been invited by CIMB to be a CIMB Preferred member and who are eligible to earn bonus points in accordance with CIMB Preferred Terms and Conditions which may be viewed at www.cimbpreferred.com.
- 1.16 “Prime Banking Customer(s)” means individual who has been accepted by CIMB as a Prime Banking Customer and who are eligible to earn bonus points in accordance with Prime Banking Terms and Conditions which may be viewed at www.cimbbank.com.my.
- 1.17 “CIMB@Work Customer(s)” means an individual who has a valid POS Enabled Debit Card and who has been accepted by CIMB as CIMB@Work customer in accordance with CIMB@Work Terms and Conditions which may be viewed at www.cimbbank.com.my.

2. ELIGIBILITY, BONUS POINTS EARNED AND VALIDITY OF BONUS POINTS

- 2.1 The eligibility criteria, bonus points earned and validity of bonus points for the respective Customers are set out in the Schedule herein.

Part A - MEMBER REWARDS CATALOGUE

3. MEMBER REWARDS CATALOGUE

- 3.1 The Member Rewards Catalogue is composed of two categories:-
 - Non-Flight Rewards, refers to all other Gifts, except Flight Rewards, offered in this Catalogue; and
 - Flight Rewards which refers to the redemption or conversion of CIMB bonus points to Enrich Miles under MAS (hereinafter defined)’s Loyalty and Frequent Flyers Programme.
- 3.2 NON - FLIGHT BONUS POINTS REDEMPTION
 - 3.2.1 Redemption of the bonus points may be by way of CIMB’s Order Form which must be duly completed and signed by the Customers and sent to CIMB either via fax or mail to CIMB. Customers are to ensure that the signature on the CIMB Order Form is similar/matches the signature endorsed on Credit Cardmembers’ credit card application form and Debit Cardmembers’ account opening form respectively. Alternatively Customers may call to redeem through the redemption hotline as stated in the CIMB Order Form or via the internet at CIMB Clicks website at www.cimbclicks.com.my.
The Customers agree that proof of sending is not proof of receipt. The Customers further acknowledge that it is their duty and obligation to ensure that any redemption submitted is duly received by CIMB for processing. CIMB shall not be responsible of any delay or failure of delivery of any Gift(s) arising from the non-receipt of the CIMB Order Form.
 - 3.2.2 All redemption of bonus points including:-
 - (a) a request to redeem or convert bonus points to Enrich Miles; and
 - (b) a request to transfer bonus points to the designated Credit Cardmember’s account are subject to the Customer’s accounts being valid and in good standing i.e. not closed, suspended or terminated by CIMB, not overdue in payment and within the approved credit limit and not cancelled or suspended or terminated by CIMB and/or the Customer remaining a valid Cardmember, CIMB Preferred Customer or Prime Banking Customer or CIMB@Work Customer at the time redemption request is made.
 - 3.2.3 Redemption request with insufficient bonus points shall be cancelled automatically by CIMB and notice of the same would be notified to the Customers.
 - 3.2.4 All Gifts featured in the Member Rewards Catalogue are subject to the following:-
 - (a) Product/service availability;
 - (b) Customers’ available bonus points;
 - (c) Customer’s valid CIMB Preferred status, valid Prime Banking status, valid CIMB@Work status or valid credit card and debit card and Designated Account status;
 - (d) Cardmembers’ credit line/available credit balance;
 - (e) Final acceptance by CIMB; and
 - (f) Any restrictions that may apply as to where, when and the quantity of the Gift can be redeemed.
 - 3.2.5 Customers may utilise their accumulated bonus points to qualify for any one or more of the following options:-
 - (a) Featured Gifts redemption;
 - (b) Flight Reward redemption by redeeming or converting bonus points to Enrich Miles; and
 - (c) Cash back to settle the Credit Cardmembers’ account balance.
 - 3.2.6 Debit Cardmembers and/or CIMB Preferred Customers and/or Prime Banking Customers and/or CIMB@Work Customer(s) who has a CIMB debit card may transfer the bonus points to their CIMB credit card account.
 - 3.2.7 Request by Customers for any change to or cancellation of a redemption, which has been accepted by CIMB will not be entertained. CIMB shall have the absolute right to refuse any request for the redemption of any type of Gifts which are no longer available. CIMB shall in its absolute discretion be entitled to substitute or remove any Gifts from the Member Rewards Catalogue upon giving fourteen (14) calendar days prior notice.
 - 3.2.8 All items featured in the Member Rewards Catalogue may differ from the actual products in terms of color or design details. CIMB shall not be liable nor responsible in any way whatsoever to the Customers resulting from such discrepancies.
 - 3.2.9 In the event that the Customer’s choice of Gifts is unavailable, CIMB shall in its absolute discretion substitute it with an item of similar cost. CIMB reserves the right, without assigning any reason whatsoever to the Customers, to remove, discontinue and/or replace all or any of the Gifts provided herein upon giving fourteen (14) calendar days prior notice.

- 3.2.10 CIMB shall not be liable for or obliged to recognise or replace any defective, lost, damaged or stolen products and products accepted in good condition are strictly non-returnable and non-exchangeable. In the event of products being defective or damaged upon delivery or for any queries relating to the warranty, Customers should contact the parties whose numbers are stated on the warranty card.
- 3.2.11 CIMB shall only be responsible for taking the redemption/purchase instructions from the Customers and forwarding the same to the suppliers/Merchants of the respective items. CIMB disclaims any liability or duty in relation to the items redeemed/purchased. The items is/are sent and supplied to the Customers by the supplier who is solely responsible for all obligations and liabilities, relating to the supply, sale and warranty of the terms and all ancillary charges.
- 3.2.12 All Vouchers redeemed under the Member Rewards Catalogue shall be valid for a period of at least three (3) months from the date of acceptance of the redemption by CIMB. However, should the Customer collect the Vouchers at a later date or the delay was caused by the party responsible for the delivery of the Voucher, CIMB shall not extend the validity of any Voucher under such or any other circumstances.

3.3 FLIGHT REWARDS REDEMPTION

- 3.3.1 Only Customers who have successfully enrolled in the MAS's Loyalty and Frequent Flyers Programme (hereinafter referred to as "Enrich Programme") will be entitled to redeem bonus points for Enrich Miles.
- 3.3.2 Customers who wish to enroll to be an Enrich member must register with MAS by completing the Enrich Membership Application Form from any MAS outlets or enroll online at MAS's corporate website.
- 3.3.3 Customers must accumulate and transfer a multiple of 6,000 bonus points for 1,000 Enrich Miles. The conversion and transfer of bonus points to Enrich Miles will take approximately fourteen (14) business days from the date of CIMB's receipt of the CIMB's Order Form. CIMB shall not revise or reverse any successful conversion and transfer of bonus points to Enrich Miles.
- 3.3.4 CIMB shall not reverse or cancel any successful redemption, conversion and transfer of bonus points to Enrich Miles.
- 3.3.5 CIMB shall not be liable in anyway whatsoever to Customers including but not limited to the following: (i) any failure or delay in the Customers' redemption and/or conversion of bonus points for Enrich Miles, (ii) in the event of any refusal by MAS to allow Customers to utilise their Enrich Miles converted, earned or accumulated or for the termination of the Enrich Programme or otherwise howsoever; unless they arise from and are caused directly by CIMB's gross negligence or willful default.
- 3.3.6 CIMB does not give any representation or warranty with respect to the Enrich Programme. Any dispute(s) concerning the Enrich Miles converted or earned by the Customer shall be strictly a matter between the Customer and MAS.
- 3.3.7 CIMB reserves the right to change, at any time, the bonus points conversion rate under the Enrich Programme by giving the Customers fourteen (14) calendar days prior notice.
- 3.3.8 Customers are subject to and must comply with the terms and conditions, rules, regulations and procedures governing the Enrich Programme, which terms and conditions, rules, regulations and procedures are separate from these terms and conditions.
- 3.3.9 Customers hereby give their consent to and authorise CIMB to use and/or disclose their particulars (including the information provided in the CIMB's Order Form) to MAS for the purpose of redemption, conversion or transfer of CIMB bonus points to Enrich Miles.

3.4 BONUS POINTS TRANSFER

- 3.4.1 Customer who are Credit Cardmembers will be entitled to transfer their bonus points (in multiples of 1,000 bonus points) to/between their credit card account and vice versa.
- 3.4.2 The transfer of bonus points to their credit card account will take approximately fourteen (14) business days from the date of CIMB's receipt of CIMB's Order Form or request to transfer online via CIMB Clicks at www.cimbclicks.com.my. CIMB shall not reverse nor cancel any successful transfer of bonus points.
- 3.4.3 All bonus points transfer request will be subject to the sub-provisions specified in sub-Clauses 3.2.1 to 3.2.4.
- 3.4.4 CIMB reserves the right to change, from time to time, the minimum number of bonus points required for any transfer by giving the Customers fourteen (14) calendar days prior notice.

3.5 DELIVERY

- 3.5.1 Delivery of the Gift shall be made to the Customer's billing address, or the address furnished by the Customers in his/her CIMB Order Form or as furnished by the Customers online or as notified by the Customers where redemption is made by the Customers by contacting CIMB's redemption hotline as stated in the CIMB Order Form.
- 3.5.2 Delivery of Gift will not be made to any P.O. Box addresses, Free Trade Zone addresses, addresses not serviced by courier providers, addresses outside Malaysia, as well as addresses at any CIMB branches.
- 3.5.3 The Gift will be delivered to Customers within fourteen (14) business days after either (i) receipt of the Customers' completed CIMB Order Form or (ii) receipt of the Customers' redemption request online at www.cimbclicks.com.my or (iii) receipt of the Customers' request via CIMB's redemption hotline as stated in the CIMB Order Form.
- 3.5.4 Customer or any recipient of the item(s) is obliged to produce an identification document to the delivery personnel; failing which, the delivery personnel has the right to refuse delivery and will return the Gift to CIMB as unclaimed.
- 3.5.5 Delivery will only be made against a written acknowledgement of receipt of the item and of satisfaction with its physical condition by any occupant/recipient at the address of delivery; and where such address is an office address, by any member/recipient at the office. Such acknowledgement shall be deemed to be the acknowledgement by the Customers and CIMB assumes no responsibility thereafter.
- 3.5.6 All goods and services supplied will be covered by the manufacturer or supplier's normal terms of business. Except where the law provides otherwise, CIMB will not be responsible for the quality or suitability of the goods or services or for any delay in delivery.
- 3.5.7 For redirection of delivery addresses at the Customer's request, a service charge of RM10.00 per item will be debited to the Customer's debit card or credit card accounts accordingly.
- 3.5.8 The conversion and transfer of bonus points to Enrich Miles will be credited into the Customer's Enrich Miles account by MAS.

3.6 OTHER CONDITIONS WITH REGARD TO THE MEMBER REWARDS CATALOGUE

- 3.6.1 The Gifts offered under the Member Rewards Catalogue are valid from 15th January 2016 until 31st December 2016 and Customers are advised to log on to CIMB website at www.cimbbank.com.my to view the latest Gifts which may be added from time to time during this period by CIMB for the Customer's redemption.
- 3.6.2 Customers are not allowed to collect Gifts from any CIMB branches.
- 3.6.3 All Gifts redeemed will have to be sent to Customers at their address as specified in Clause 3.5.
- 3.6.4 If the Gift is returned undelivered to CIMB due to non-acknowledgement of receipt by the addressee, CIMB may (but is not obliged to) re-send or redeliver the abovementioned Gift to the Customers provided that the cost incurred in resending the said Gift shall be borne by the Customers.
- 3.6.5 If CIMB attempts to re-send or redeliver the Gift to the Customers and such Gift is again returned undelivered to CIMB after the second attempt of delivery, CIMB shall not further attempt to send or deliver the said Gift.
- 3.6.6 If the Customer fails to provide CIMB with a valid address to accept delivery within thirty (30) business days from the date the Gift is returned undelivered to CIMB, the Gift and the bonus points used to redeem the said Gift shall be deemed forfeited and CIMB shall not be obliged to reinstate such bonus points to the Customer.
- 3.6.7 Any accessories/props/equipments featured together with the items in any pictorial herein and Member Rewards Catalogue is for decorative purposes and shall not be available for redemption by Customers.

Part B - PAY WITH BONUS POINTS

4. PAY WITH BONUS POINTS

- 4.1 Principal Credit Cardmembers may utilise their accumulated bonus points to redeem any Gift at the selected participating merchants and such redemption and purchases shall only be available until 10p.m. daily, unless otherwise specified by the participating merchant.
- 4.2 The conversion rate for bonus points to Ringgit Malaysia (RM) value is at 250 bonus points = RM1.00 and the conversion rate may change from time to time by giving to the principal Credit Cardmembers fourteen (14) calendar days prior notice.

- 4.3 Redemption and purchases must be worth at least 250 bonus points or RM1.00.
- 4.4 Redemption of the Gift can be made by way of full redemption of the bonus points or partial redemption of the bonus points and payment of the balance value by credit card. Any payment of the balance value by credit card shall earn bonus points and no bonus points will be awarded if the bonus points are used to redeem any Gift.
- 4.5 The completed redemption and purchases transaction must be verified and acknowledged by the principal Credit Cardmember by signing on the credit card slip or any other slip provided by the said merchants.
- 4.6 For the full list of the selected participating merchants, please refer to <http://www.cimb.com.my/en/personal/products/cards/credit-cards/value-added-services/pay-with-points.html>

GENERAL TERMS AND CONDITIONS

5. OTHER CONDITIONS WITH REGARD TO THE PROGRAMME

- 5.1 Redemption of bonus points is based on individual customer basis. Any requests to combine bonus points earned between (2) two or more individuals will not be entertained.
- 5.2 Bonus points, which have been used to redeem any Gift, shall be deemed as extinguished.
- 5.3 Bonus points earned do not have any cash or monetary value and are not convertible to cash.
- 5.4 Bonus points earned are not transferable to any third party.
- 5.5 Gifts redeemed cannot be returned or exchanged.
- 5.6 Customers acknowledge and agree that the Gifts redeemed are on a "No Trial Period" basis.
- 5.7 Customers hereby give their consent to and authorize CIMB to use and/or disclose their particulars to a third party including the participating Merchants/suppliers for the purposes of the Programme. CIMB warrants that the disclosure shall be limited to the Customer's name, address, telephone number and shall be used only in relation to and for the purposes of the Programme.
- 5.8 CIMB assume no responsibilities for any physical injury, death, claims, losses, costs, expenses, damages or embarrassment suffered by Customers or any other party, of whatever nature resulting from the Gift redemption, purchase or the use of either products or services offered herein.
- 5.9 Should the utilisation of the bonus points and/or the redemption of Gift result in a tax liability to the Customers, CIMB shall not be responsible for paying the same. Any taxes or charges imposed by the relevant authorities/service establishments/suppliers pursuant thereto shall be borne by the Customers.
- 5.10 Any dispute concerning the Gifts received under the Programme shall be settled between the Customers and the supplier/Merchant without recourse to CIMB.
- 5.11 The Customers agree that any redemption of the products and/or services that consist of Vouchers issued by the Merchant(s) cannot be encashed or be used with other discount coupons and privilege cards and are valid for use until the date specified and shall be subject to terms and conditions contained therein as may be determined by the Merchant(s). If they remain unused after the specified date, the Vouchers will lapse and will not be replaced. CIMB is not responsible for expired, lost or stolen Vouchers or products and/or services.
- 5.12 The terms and conditions specified in the Vouchers are beyond CIMB's control and determined by the Merchants. Any disputes arising under the terms and conditions of the Vouchers shall be settled directly by the Customers with the Merchants without recourse to CIMB. CIMB will not be responsible in replacing or cancelling any redemption as a result of such dispute.
- 5.13 In the event that the Voucher takes the form of a cash Voucher(s), the Customers can use the debit card or credit card to pay the difference to the Merchant should the purchase be in excess of the value stated on the cash Voucher(s). There will be no refund of the unused portion of the value of the cash Voucher(s).
- 5.14 Issuance of dining vouchers does not constitute a reservation with the relevant Merchant. Customers are responsible for making the reservations and notifying the participating Merchant of the voucher(s) they are going to redeem. The Customers further agree that the respective Merchant may impose further terms and conditions on the dining vouchers which the Customers must abide with.
- 5.15 Gift Voucher(s) of a Merchant are only valid at participating outlets listed in the Voucher(s) or the Member Rewards Catalogue.
- 5.16 CIMB will not replace or assist the Customers by placing a hold or freeze status on any misplaced, lost or stolen products and/or services Voucher(s) unless the same arises from and are caused directly by CIMB's gross negligence or willful default.

- 5.17 Redeemed products and/or services and Vouchers are not exchangeable for any other products and/or services, are not refundable, not replaceable and not transferable for cash or credit under any circumstances.
- 5.18 Suspected or actual fraud and/or suspected or actual abuse relating to the accumulation of bonus points in the Programme, or redemption of Gifts may result in forfeiture of accumulated bonus points as well as cancellation of Customers' participation in the Programme.
- 5.19 By participating in the Programme, Customers are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein and agree that any and all questions or issues regarding eligibility of a Customer for the Programme including the determination of bonus points earned or accumulated and entitlement to redeem the Gift and or Enrich Miles will be determined solely by CIMB and which decision shall be final and conclusive, unless there is manifest error.
- 5.20 CIMB 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 Gifts.
- 5.21 CIMB shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind, whatsoever intervention, interruptions and/or electronic or human error in the administration and/or processing of the Programme and/or the determination of the Customers' eligibility and/or entitlement for the bonus points unless they arise from and are caused directly by CIMB's gross negligence or willful default.
- 5.22 CIMB does not warrant that the Programme shall be uninterrupted and/or error free. By participating in the Programme, Customers hereby acknowledge and irrevocably agree that CIMB shall not in any manner whatsoever be liable for any loss, damage howsoever arising from or related to the Programme unless they arise from and are caused directly by CIMB's gross negligence or willful default.
- 5.23 By participating in the Programme, the Customer hereby agrees and irrevocably and unconditionally undertake to fully indemnify CIMB (on full indemnity basis) and hold CIMB harmless against any claim by any third party and against any loss, damage, cost or expense (including solicitors' fees and costs) that CIMB may suffer or incur as a result of or in connection with the Programme, unless they arise from and are caused directly by CIMB's gross negligence or willful default.
- 5.24 Customers are required to review the bonus points transactions recorded in the monthly statement and/or the monthly Preferred/Prime Consolidated statement sent by post to the Customers and/or made available online via CIMB Clicks and notify CIMB in writing within fourteen (14) calendar days from the date of the posting of the statement online and/or the date of the monthly statement and/or the monthly Preferred/Prime Consolidated statement regarding any errors, discrepancy, incorrect computation, incorrect record or incorrect entry or any other disputes whatsoever relating to the bonus points computed and/or awarded by CIMB, failing which all entries in the statement made available online and/or contained in the monthly statement and/or Preferred/ Prime Consolidated statement shall be deemed to be final, conclusive and binding on the Customers.
- 5.25 CIMB's failure to enforce any of the terms and conditions herein does not constitute a waiver of CIMB's rights under these terms and conditions.
- 5.26 These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia and the Customers acknowledge and agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
- 5.27 In the event of any complaints related to the Programme, Customers may contact the CIMB's Customer Resolution Unit bearing the following address, e-mail address telephone and facsimile numbers (or bearing such other address, e-mail address, telephone and facsimile numbers which CIMB may change by notification to the Customers): Customer Resolution Unit, Level 19, Menara Bumiputra-Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur, cru@cimb.com Tel: 1 300 880 900 Fax: 03-26913248.
- 5.28 If there is any inconsistency, conflict, ambiguity or discrepancy between the Bahasa Malaysia and English version or other language version of these terms and conditions, the English version of these terms and conditions shall prevail. Notwithstanding the aforementioned where request had been made by the Customer and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the terms and conditions shall govern the operation of the Programme, then the Bahasa Malaysia version of the terms and conditions herein shall prevail.

6. NOTICES

- 6.1 Unless otherwise specified herein to the contrary, all notices and communications by CIMB in relation to this Programme may be given by CIMB in any one of the following manners:-

- (a) By A.R registered post to the Customers last address in CIMB's records;
 - (b) By ordinary post to the Customers' last address in CIMB's records;
 - (c) By facsimile, e-mail or other forms of instantaneous communication to the Customers' last known contact number, mobile number or e-mail address in CIMB's records;
 - (d) By displaying at CIMB's premises, including those of its branches;
 - (e) By displaying on the screen upon access to CIMB's website(s), such as
 - www.cimbbank.com.my;
 - www.cimbclicks.com.my; or
 - www.cimbpreferred.com.
 - (f) By any other manner as CIMB deems fit.
- 6.2 All notices and communications sent by CIMB to Customers, shall, unless otherwise specified herein or in the said notice or communication, be deemed to have been received and effective, as follows:-
- (a) If by A.R registered post; upon receipt of a duly signed A.R card;
 - (b) If by ordinary post, three (3) calendar days after posting for peninsular Malaysia and five (5) calendar days after posting for Sabah & Sarawak and places outside of Malaysia;
 - (c) If by facsimile, e-mail or other instantaneous communication, when despatched; and
 - (d) If by display (whether at CIMB's premises or on CIMB's website) upon such display being made.

7. VARIATION OF RULES

- 7.1 CIMB reserves the right to suspend, cancel, terminate or withdraw this Programme in whole or part, by giving the Customers fourteen (14) calendar days prior notice. For the avoidance of doubt, suspension, cancellation, termination or withdrawal of this Programme shall not entitle any of the Customers to any claim or compensation against CIMB for any losses or damages suffered by Customers as a direct or indirect result of the act of suspension, cancellation or termination.
- 7.2 CIMB reserves the rights upon giving twenty one (21) calendar days prior notice to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("the Amendment") any of the terms and conditions herein. The Amendment to the provisions herein shall be binding on the Customers and CIMB is deemed to have brought to the attention of the Customers by (i) its display at CIMB's premises and website regarding the Amendment where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Customer upon request; or (ii) by ordinary mail to the Customer's last known address or (iii) advertised in one newspaper of CIMB's choice; or (iv) by electronic means such as Short Message Services (SMS) and/or e-mail or any other mode of notification as CIMB deems fit and the Amendment shall be deemed binding on the Customers as from the date of notification of the Amendment or from such other date as may be specified by CIMB in the notification.
- 7.3 These Terms and Conditions are in addition to the CIMB Debit Card Terms and Conditions, CIMB Credit Card Terms and Conditions, CIMB Preferred Terms and Conditions, Prime Banking Terms and Conditions and CIMB @Work Terms and Conditions applicable to the Customers. In the event of the inconsistency between these terms and conditions and the said agreement, these terms and conditions shall prevail in so far as they relate to the Programme but not otherwise.

SCHEDULE

Eligibility Criteria, Bonus Points Earned And Validity

Section 1

Member Rewards Catalogue for: (a) Credit Cardmembers
(b) Debit Cardmembers

Pay with bonus points for: Credit Cardmembers only

(A) Eligibility Criteria

1. All principal Credit Cardmembers and Debit Cardmembers are eligible to redeem their bonus points from the Member Rewards Catalogue.
2. Credit Cardmembers with credit card account(s) that is/are cancelled or suspended or in arrears or over limit are not eligible to participate in this Programme. All credit card accounts must be in good order before any Gift is released and CIMB reserves the absolute right to decline any redemption if any of the credit card accounts are in arrears/over limit/cancelled/suspended.
3. Debit Cardmembers with their Designated Account linked to the debit card must be valid and in good standing and not overdrawn if the Debit Cardmembers have an overdraft facility. Debit Cardmembers whose account(s) in the opinion of CIMB has been opened fraudulently shall not be eligible to participate in this Programme and CIMB reserve the absolute right to decline any redemption of bonus points if the Debit Cardmember's Designated Account is cancelled or terminated by CIMB.
4. Redemption of bonus points that have been accumulated in both the principal Cardmember's credit card account and supplementary Cardmember's credit card account(s), respectively, can only be made by the principal Credit Cardmember.
5. Cardmembers are to ensure that the signature on the CIMB Order Form is similar/matches the signature endorsed on Credit Cardmembers' credit card application form and Debit Cardmembers' account opening form respectively.

(B) Bonus Points Earned

1. Bonus points are awarded to the Cardmembers based on the total Ringgit Malaysia (RM) amount of retail spending transaction (within and outside Malaysia) charged to the Cardmember's credit card and debit card which is reflected on the Cardmember's credit card and debit card account statement respectively. Every:-
 - (a) RM1.00 spent (within and outside Malaysia) charged to the Credit Cardmember's credit card (Classic, Gold, Platinum and Touch 'n Go Visa Cards) and reflected on the statement will earn one (1) bonus point;
 - (b) RM1.00 spent (within Malaysia) and RM1.00 spent (outside Malaysia) charged to the Credit Cardmember's credit card (Visa SIGNATURE, Preferred Visa INFINITE and World MasterCard Cards) and reflected on the statement will earn one (1) bonus point for spending within Malaysia and (2) bonus points for spending outside Malaysia; and
 - (c) RM2.00 charged to the Debit Cardmember's debit card and reflected on the statement prior to 1 October 2015 will earn one (1) bonus point. Effective 1 October 2015, every RM4.00 charged to the Debit Cardmember's debit card and reflected on the statement will earn one (1) bonus point.

This rate may be varied by CIMB by giving the Cardmembers fourteen (14) calendar days prior notice.

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Eligibility Criteria, Bonus Points Earned And Validity

(B) Bonus Points Earned

2. Retail spending transaction shall mean purchase transactions for goods and services including online purchases for goods and services incurred for personal consumption and not for business purposes and shall not include betting or gaming transactions. For the avoidance of doubt the following transactions are also herein expressly excluded and shall not be treated as eligible retail spending transactions for the purposes of earning bonus points:-
 - (a) Cash advances, cash withdrawals, cash deposits and/or betting or gaming transactions;
 - (b) Retail transactions in respect of purchases of petrol, diesel and any other purchases made at the petrol kiosk;
 - (c) Retail transactions which are disputed by the Cardmember;
 - (d) Payment of the annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges, interest/finance charges, cash advance fees, processing fees, or any other kind of fees and/or penalties whether imposed by CIMB or otherwise; and
 - (e) MEPS e-Debit transactions.

Any determination by CIMB as to what constitutes retail spending transaction shall be conclusive, save for manifest error. A retail spending transaction shall be considered to be an overseas retail spending transactions if the merchant at which such spending transaction took place has a registered country code that is outside Malaysia.
3. The bonus points earned in respect of retail spending transaction and banking transactions transacted outside Malaysia will be calculated based on the RM equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB at its absolute discretion. The bonus points accumulated shall be reflected in the monthly statement.
4. The bonus points for Cardmembers is earned and accumulated on an individual customer basis. For the avoidance of doubt, the bonus points earned may be combined between two different debit cards held by the same Debit Cardmembers. However bonus points earned by different Debit Cardmembers may not be combined although they may have been tagged to the same Designated Account.

(C) Validity

1. Unless utilised earlier, bonus points earned and accumulated by the:-
 - a. Credit Cardmember:-
 - i. on or before 31 July 2014 shall be forfeited and deemed expired three (3) years (i.e. 36 months) from the date the credit card was issued, and subject to renewal of the credit card, three (3) years from the date thereof (Classic, Gold, Platinum, Visa SIGNATURE, Preferred Visa INFINITE, World MasterCard and Touch 'n Go Visa Cards);
 - ii. on or after 1 August 2014 shall be forfeited and deemed expired three (3) years (i.e. 36 months) after the end of the statement cycle month in which the bonus points are earned (Classic, Gold, Platinum, Visa SIGNATURE, Preferred Visa INFINITE, World MasterCard and Touch 'n Go Visa Cards). For example, if the particular statement cycle month is 15 September 2014, bonus points earned between 15 August 2014 and 14 September 2014 will expire by 15 September 2017, or

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Eligibility Criteria, Bonus Points Earned And Validity

(C) Validity	<p>iii. Upon cancellation of the credit card, whether effected by CIMB or Credit Cardmembers, whichever shall be earlier; and</p> <p>b. Debit Cardmember shall be forfeited and deemed expired:-</p> <p>i. Three (3) years (i.e. 36 months) from the first (1st) day of the quarter following that in which the bonus points are earned. For example, bonus points earned between 1 January 2013 and 31 March 2013 will expire by 31 March 2016, or</p> <p>ii. Upon cancellation of the debit card, whether effected by CIMB or Debit Cardmembers, whichever shall be earlier.</p> <p>2. All bonus points must be redeemed prior to their expiry date. The various applicable bonus points earned, accumulated and expiry date will be shown in Cardmembers' monthly statement. As for:-</p> <p>a. Debit Card Member: bonus points can be viewed online by the Debit Cardmembers at www.cimbclicks.com.my or Cardmembers can ascertained from CIMB's Contact Centre by calling 1 300 880 900 or +603-2295 6100.</p> <p>b. Credit Cardmember: bonus points can ascertained from CIMB by calling 603-6204 7222</p> <p>3. CIMB reserves the right to alter the validity period of bonus points and will give the Cardmembers fourteen (14) calendar days prior notice of any such change. In such an event, the Cardmembers will be given a grace period to utilise or redeem the bonus points. The change will take effect from the date stated in such notice.</p> <p>4. Cardmembers may utilise their bonus points to redeem cash back.</p> <p>5. Any unused bonus points will be automatically forfeited after the applicable expiry date and CIMB has no obligation to reinstate the expired points.</p>
<p>Section 2</p> <p>Member Rewards Catalogue for: (a) CIMB Preferred Customers (b) Prime Banking Customers</p>	
(A) Eligibility Criteria	All CIMB Preferred Customers and Prime Banking Customers who earn the bonus points are eligible to redeem their bonus points from the Member Rewards Catalogue.
(B) Bonus Points Earned	<p>1. CIMB Preferred Customers and Prime Banking Customers will be entitled to earn bonus points in relation to pre-determined or selected transactions and activities entered into in accordance with CIMB Preferred Terms and Conditions and Prime Banking Terms and Conditions, respectively. Notwithstanding anything else to the contrary, in the event that a customer is both a CIMB Preferred Customer and Prime Banking Customer at the same time, he/she shall only be entitled to earn bonus points as a CIMB Preferred Customer in accordance with CIMB Preferred Terms and Conditions.</p> <p>2. Notwithstanding the provisions stated above, CIMB may, upon giving fourteen (14) calendar days prior notice to CIMB Preferred Customers/ Prime Banking Customers:</p>

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Eligibility Criteria, Bonus Points Earned And Validity

(B) Bonus Points Earned	<p>a. Determine, vary, amend, suspend or withdraw the list of participating goods, products and/or services or any part(s) thereof;</p> <p>b. Determine, vary or amend the number of bonus points to be awarded in relation to any participating goods, products and/or services transacted, purchased, acquired, used or signed-up by the CIMB Preferred Customers/Prime Banking Customers.</p> <p>3. Bonus points shall only be calculated and awarded to the CIMB Preferred Customer/Prime Banking Customer if the CIMB Preferred Customer/Prime Banking Customer are the primary account holder/main applicant of the participating products if the products are under joint names.</p> <p>4. Bonus points will only be awarded to CIMB Preferred Customers/ Prime Banking Customers in respect of transactions, purchase, acquisition, usage or sign-up entered into upon successful application or enrollment under CIMB Preferred/ Prime Banking membership.</p> <p>5. Bonus points earned by CIMB Preferred Customers/ Prime Banking Customers shall be calculated and rounded down to the nearest point e.g. for a transaction qualified to be awarded bonus points of between 1.0 and 1.9 bonus points, CIMB shall calculate and award the CIMB Preferred Customer/Prime Banking Customer, 1 bonus point.</p> <p>6. The bonus points earned shall be computed and awarded monthly on an individual customer basis subject to the condition that on the date of the award, the CIMB Preferred Customer/Prime Banking Customer is in compliance of all the CIMB Preferred and/or Prime Banking eligibility criteria. CIMB Preferred Customers/Prime Banking Customers shall only be entitled to use or enjoy the bonus points after the same has been awarded by CIMB.</p>
(C) Validity	<p>1. Bonus points earned in a particular calendar quarter are valid for up to three (3) calendar years and shall expire on the first (1st) day of the following calendar quarter. For example, bonus points earned between 1 January 2013 and 31 March 2013 will expire by 1 April 2016.</p> <p>2. Unless utilised earlier, bonus points earned and accumulated must be redeemed prior to the expiry date. All unused or unredeemed bonus points will be automatically forfeited after the applicable expiry date. CIMB Preferred Customers and Prime Banking Customers cannot carry forward any unused points earned and / or accumulated points once the bonus points have expired. Any requests by CIMB Preferred Customers and Prime Banking Customers to utilise the unused points after the expiry date shall not be entertained by CIMB and CIMB shall have no obligation to reinstate the expired or forfeited points.</p> <p>3. Notwithstanding the provisions of Section 2(C)(1) above, the bonus points earned and accumulated shall be forfeited and CIMB has no obligation to reinstate the points in the event the debit card is cancelled and/or the customer ceases to be a CIMB Preferred Customer or Prime Banking Customer. For the avoidance of doubt the bonus points earned shall not be forfeited in the event the Customer remains a debit Cardmember, CIMB Preferred Customer or a Prime Banking Customer.</p>

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Eligibility Criteria, Bonus Points Earned And Validity

(C) Validity	<ol style="list-style-type: none"> 4. CIMB reserve the right to alter the validity period of bonus points and will give the CIMB Preferred Customers and Prime Banking Customers fourteen (14) calendar days prior notice of any such change. In such an event, the CIMB Preferred Customers and Prime Banking Customers will be given a grace period to utilise or redeem the bonus points. The change will take effect from the date stated in such notice. 5. Bonus points earned and accumulated can be viewed online by CIMB Preferred Customers and Prime Banking Customers at www.cimbclicks.com.my or can be ascertained from CIMB's Contact Centre by calling: <ul style="list-style-type: none"> • CIMB Preferred Contact Centre @ 1 300 885 300 or 603-2295 6888 • Prime Banking Contact Centre @1300 889800 or +603-2295 6100. 6. Bonus points earned do not have any cash or monetary value and are not convertible to cash. Accrued bonus points are not convertible to cash unless expressly stated otherwise.
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Section 3

Member Rewards Catalogue for: CIMB @Work Customers

(A) Eligibility Criteria	<ol style="list-style-type: none"> 1. All CIMB@Work Customers under the CIMB@Work scheme are eligible to redeem their bonus points from the Member Rewards Catalogue. 2. In order to be eligible to earn bonus points, CIMB@Work Customers must have a valid POS Enabled Debit Card and whose CIMB@Work privileges & rewards have not been terminated in accordance with CIMB@Work terms and conditions. 3. CIMB@Work Customers shall not be eligible to earn any bonus points in the event of: <ol style="list-style-type: none"> a. Any discontinuation of monthly payroll crediting via CIMB@Work; b. Resignation/ termination/ cessation of employment from the current employer subscribing to CIMB@Work; or c. CIMB@Work Customer's current employer withdraws from CIMB@Work.
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(B) Bonus Points Earned	<ol style="list-style-type: none"> 1. CIMB@Work Customer will be entitled to earn bonus points upon product sign-up as well as for product usage as per the following: <ol style="list-style-type: none"> a. Upon Product Sign-Up: <ol style="list-style-type: none"> I. bonus points will be accorded for Monthly Product Sign-up as follows: <ul style="list-style-type: none"> • 1,000 bonus points for 1 new product sign-up or • 3,000 bonus points for 2 new products sign-up or • 5,000 bonus points for 3 or more new products sign-up
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SCHEDULE

Eligibility Criteria, Bonus Points Earned And Validity

(B) Bonus Points Earned	<ol style="list-style-type: none"> II. 5,000 bonus points for sign-up of Cash Plus upon funds disbursement III. 5,000 bonus points for sign-up of ASB Financing upon fund disbursement <p>b. Upon Usage:</p> <ol style="list-style-type: none"> I. 500 bonus points upon CIMB@Work Customer's first swipe or transaction of RM50 and above on debit card. II. 100 bonus points with monthly spend or transaction of RM300 on CIMB@Work Customer's debit card. III. 100 bonus points for every scheduled bill payment setup in CIMB Clicks by CIMB@Work Customer. <ol style="list-style-type: none"> 2. The applicable product categories for Monthly Product Sign-Up under Section 3(B)(1) a. I above are CIMB's credit cards, fixed deposit, Private Retirement Schemes, ASB Financing, Unit Trusts, Structured Products, Retail Bonds, SmartLife Group Term Life Insurance, Home Financing, and Hire Purchase. The bonus points for monthly product sign-up will be awarded per product category signed-up for the calendar month, irrespective of the number of accounts signed-up in that product category. 3. CIMB may upon giving fourteen (14) calendar days prior notice to CIMB@Work Customers: <ol style="list-style-type: none"> a. Determine, vary, amend, suspend or withdraw the list of participating goods, products and or/ services or any part(s) thereof; b. Determine, vary or amend the number of bonus points to be awarded in relation to any participating goods, products and/ or services signed-upon used by the CIMB@Work Customer. 4. The bonus points shall only be calculated and awarded to the CIMB@Work Customer if the CIMB@Work Customer is a primary account holder/ main applicant of the participating products where the products are under joint names. 5. Bonus points will only be awarded to CIMB@Work Customers in relation to product sign-up as well as product usage with effect from 1 April 2013. The Member Rewards Catalogue is not applicable to CIMB@Work Customers who have used or sign-up for new product(s) prior to 1 April 2013.
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(C) Validity	<ol style="list-style-type: none"> 1. Bonus points earned in a particular calendar quarter are valid for up to three (3) calendar years and shall expire on the first (1st) day of the following calendar quarter. For example, bonus points earned between 1 January 2013 and 31 March 2013 will expire by 1 April 2016. 2. Unless utilised earlier, bonus points earned and accumulated must be redeemed prior to the expiry date. All unused or unredeemed bonus points will be automatically forfeited after the applicable expiry date. CIMB@Work Customers cannot carry forward any unused points earned and/or accumulated points once the bonus points have expired. Any requests by CIMB@Work Customers to utilise the unused points after the expiry date shall not be entertained by CIMB and CIMB shall have no obligation to reinstate the expired or forfeited points.
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SCHEDULE

Eligibility Criteria, Bonus Points Earned And Validity

(C) Validity

3. Notwithstanding the provisions of Section 3(C)(1) above, the bonus points earned and accumulated shall be forfeited and CIMB have no obligation to reinstate the points in the event the debit card is cancelled and/or the CIMB@Work Customers ceases to be a CIMB@Work Customers. For the avoidance of doubt the bonus points earned shall not be forfeited in the event the CIMB@Work Customers remain either a Cardmember, CIMB Preferred Customer or a Prime Banking Customer.
4. CIMB reserve their right to alter the validity period of bonus points and will give the CIMB@Work Customers fourteen (14) calendar days prior notice of any such change. In such an event, the CIMB@Work Customers will be given a grace period to utilise or redeem the bonus points. The change will take effect from the date stated in such notice.
5. Bonus points earned and accumulated can be viewed online by the CIMB@Work Customers at www.cimbclicks.com.my or can be ascertained from CIMB's Contact Centre by calling 1300 880 900 or +603-2295 6100.
6. Bonus points earned do not have any cash or monetary value and are not convertible to cash. Accrued bonus points are not convertible to cash unless expressly stated otherwise.

Terms and Conditions for the Conversion of CIMB Bonus Miles to Enrich Miles for CIMB Enrich MasterCard Co-Brand Card

1. Cardholders who have CIMB Bonus Miles may convert the CIMB Bonus Miles into Enrich Miles under MAS's Loyalty and Frequent Flyers Programme ("hereinafter called Enrich Programme") by requesting for the conversion using CIMB's Customer's Order Form and to follow the instructions thereof. The rate of conversion shall be a multiple of 1000 CIMB Bonus Miles for 1000 Enrich Miles or at such other rate which CIMB may notify the Cardholder from time to time. The conversion of CIMB Bonus Miles into Enrich Miles will take approximately fourteen (14) business days from the date of CIMB Bank Berhad ("CIMB")'s receipt of the CIMB Customer's Order Form. CIMB shall not revise, reverse or cancel any successful redemption, conversion and transfer of CIMB Bonus Miles to Enrich Miles.
2. CIMB Bonus Miles earned and accumulated by the Cardholder shall expire and be forfeited three (3) years (i.e. 36 months) after the end of the statement cycle month in which the CIMB Bonus Miles are earned. For example, if the particular statement cycle month is 27 September 2015, CIMB Bonus Miles earned between 27 August 2015 and 26 September 2015 will expire and be forfeited by 27 September 2018, or upon cancellation of the credit card, whether effected by CIMB or the Cardholder, whichever shall be earlier. All CIMB Bonus Miles must be redeemed prior to their expiry date. CIMB reserves the right to alter the validity period of any CIMB Bonus Miles earned and will give the Cardholder fourteen (14) calendar days of any such change. In such an event, the Cardholder will be given a grace period to utilize or redeem the CIMB Bonus Miles. The change will take effect from the date stated in such notice. Any unused CIMB Bonus Miles will be automatically forfeited after the applicable expiry date and CIMB has no obligation to reinstate the expired CIMB Bonus Miles.
3. The conversion of CIMB Bonus Miles to Enrich Miles will be credited into the Cardholder's Enrich account.
4. The Cardholders shall be responsible in following up with MAS and for checking their own Enrich account with MAS to ensure that the requested conversions of the CIMB Bonus Miles into Enrich Miles have been effected.
5. CIMB shall not be liable in anyway whatsoever to the Cardholder in the event of any refusal by MAS to allow the Cardholder to utilise their Enrich Miles converted, earned or accumulated or for the termination of the Enrich Programme or otherwise howsoever, unless due to CIMB's gross negligence or willful default.
6. Any dispute(s) concerning the Enrich Miles converted or earned by the Cardholder shall be strictly a matter between the Cardholder and MAS.
7. CIMB reserves the right to change, at any time, the CIMB Bonus Miles conversion rate by giving the Cardholder fourteen (14) calendar days.
8. The Cardholders hereby give their consent to and authorise CIMB to use and/or disclose their particulars (including the information provided in the CIMB Customer's Order Form) to MAS for the purpose of conversion of CIMB Bonus Miles to Enrich Miles.
9. These terms and conditions are in addition to and must be read together with the Cardholders terms and conditions, the CIMB Enrich MasterCard Co-Brand Card Plan terms and conditions, the CIMB Enrich World Elite MasterCard Co-Brand Card Plan terms and conditions and the Member Rewards Catalogue terms and conditions. Cardholders are subject to and must comply with the terms and conditions, rules, regulations and procedures governing the Enrich Programme, which terms and conditions, rules, regulations and procedures are separate from these terms and conditions.