

**TERMS AND CONDITIONS
CIMB Bonus Booster Campaign****Campaign Period**

1. The CIMB Bonus Booster Campaign (“**Campaign**”) is jointly organized by CIMB Bank Berhad (“**CIMB Bank**”) and CIMB Islamic Bank Berhad (“**CIMB Islamic**”). CIMB Bank and CIMB Islamic shall hereinafter collectively be referred to as “**CIMB**”.
2. The Campaign shall run **from 01 October 2020 to 31 March 2021**, both dates inclusive (“**Campaign Period**”).
3. CIMB reserves the right upon giving adequate prior notice of seven (7) calendar days to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

Eligibility

4. Subject to these Terms and Conditions, this Campaign is open to all existing and new CIMB customers as follows: -
Category 1: CASH BONUS
 - a. Customers who have a Savings Accounts/-i registered with CIMB (“**Participating Account(s)**”), (*excluding Junior Savers Account/-i, Youth Savers Account/-i and Preferred Savings Account/-i*). Current Account/-i is not a participating account for the purposes of this Campaign; and/or
 - b. Customers who have a credit card issued by CIMB in Malaysia (“**Participating Credit Card(s)**”), (*excluding CIMB’s Platinum Business Card and Fuel Tanker Card*).

Category 2: BONUS INTEREST/PROFIT

Customers who have a Participating Account(s).

For the avoidance of doubt, customers who have only a Current Account/-i registered with CIMB shall not be eligible for this Campaign.

To be eligible for this Campaign, the customers must also have mobile numbers registered with Maxis, Celcom, Digi or U-Mobile telecommunication service providers and maintained in CIMB’s records (hereinafter referred to as “**Eligible Customer(s)**”).

5. The following persons/ entities are **NOT** eligible to participate in this Campaign:
 - a. Permanent, contract and/or temporary staff or employees of *CIMB Group of Companies and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
 - b. Representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB (including its subsidiaries and related companies) and their permanent, temporary and/or contract staff or employees and the immediate family

members (i.e spouses, children, parents, brothers and sisters) of such representative, agents, staff and/or employees; and/or

- c. Small medium enterprises/Enterprise Banking/Commercial and Corporate customers as shall be determined by CIMB which shall include but is not limited to sole proprietorships, partnerships, public limited companies, private limited companies, charitable/non-profit organization, societies and professional partnerships; and/or
- d. Individuals below the age of eighteen (18) years.

* CIMB Group of Companies means the groups of companies/legal entities in which CIMB Group Holdings Berhad, being the ultimate holding company of CIMB has a controlling interest, directly or indirectly, either by itself or through its subsidiaries.

- 6. To participate in this Campaign, Eligible Customer(s) must first register their participation in the Campaign from 01 October 2020 onwards either by: -
 - a. responding to CIMB's short message service ("**SMS**") sent to their mobile number maintained in CIMB's records and by typing **BB** and sending it to 62666 during the Campaign Period; or
 - b. sending an SMS by typing **BC** <space> Last 6 digits of the Eligible Customer(s)' NRIC number and sending it to 62666 during the Campaign Period using the mobile number maintained in CIMB's records during the Campaign Period; or
 - c. registering online at www.cimb.com.my/Bonus during the Campaign Period.

For the purposes of Clause 6 (a) and (b) above, Eligible Customer(s) who sends a SMS from a mobile number that is not maintained in CIMB's records shall not be entitled to participate in this Campaign. Notwithstanding the above, CIMB may automatically enroll the following individuals for this Campaign:-

- i. Eligible Customer(s) who participates in the Bonus Booster game (more particularly described at Clauses 30-43) by accessing a link to the Bonus Booster Game that has been sent by CIMB to him/her via (a) his/her email address maintained in CIMB's records; or (b) his/her CIMB Messenger in the CIMB Clicks mobile app; or (c) his/her mobile number maintained in CIMB's records; and/or
- ii. All new CIMB@Work Employees. "**CIMB@Work Employees**" means an individual who fulfills the CIMB@Work eligibility requirements as may be determined by CIMB and who has been accepted by CIMB as a CIMB@Work Employee.

CIMB also reserves the right to automatically enroll any Eligible Customer(s) for this Campaign as it may deem fit.

- 7. Eligible Customer(s) shall bear the standard telecommunications charges imposed for each SMS sent.
- 8. Upon the successful registration of the Eligible Customer(s) in accordance with Clause 6 above, Eligible Customer(s) shall receive either: -
 - a. a confirmation SMS from CIMB if his/her registration was performed via SMS; and/or
 - b. a confirmation SMS from CIMB if he/she has been automatically enrolled for the Campaign; and/or

- c. a confirmation message below the online registration form if his/her registration was performed online.
 (hereinafter referred to as “**Eligible Participant(s)**”).
9. In the event that the Eligible Participant(s)’ SMS registration is incomplete, a SMS will be sent to the Eligible Participant(s)’ mobile number maintained in CIMB’s records at no cost to the Eligible Participant(s) notifying him/her to re-register via SMS.
10. Upon successful registration of the participation of the Eligible Participant(s), all his/her Eligible Transaction(s) (more particularly described at Clause 11 below) shall then be tracked for the purpose of tabulating the number of Qualifying Entry(s) and Bonus Interest/Profit earned as per Clause 11 below for the Campaign Month.

Example:

Eligible Customer(s) who register at any time from 01 to 30 November 2020 will stand to win Cash Bonus as follows:-

- i. Monthly Prize: For Campaign Month November 2020 to March 2021.
- ii. Grand Prize: all Eligible Transaction(s) carried out from 01 October 2020 to 31 March 2021 will be tracked for the purpose of tabulating the number of Qualifying Entry(s) and/or Bonus Entries earned.

Campaign Mechanics

11. In order to stand a chance to win the Cash Bonus and/or earn the Bonus Interest/Profit as set out in Clauses 20 to 29 below, the Eligible Participant(s) may do so by earning Qualifying Entry(s)/Bonus Entries and/or fulfilling the following qualifying criteria: -

Prizes Offered	Criteria
Category 1: CASH BONUS	(i) The Eligible Participant(s) can earn qualifying entries (“ Qualifying Entry(s) ”) by performing any of the Eligible Transaction(s) set out in Table A . (ii) Additionally, for Eligible Participant(s) who have received an email and/or message in accordance with Clauses 30 to 43 below, he/she can earn extra Bonus Entries by playing the Bonus Booster game.
Category 2: BONUS INTEREST/PROFIT	(i) In order to be entitled to a Bonus Interest/Profit under this Campaign, an Eligible Participant(s) must achieve a minimum Monthly Incremental Average Balance (IAB) (hereinafter defined at Clause 12) of RM500 in his/her Participating Account(s) for the Campaign Month. Once this condition is satisfied, the Eligible Participant(s) shall be entitled to a Bonus Interest/Profit of 0.20% p.a. on the IAB for the Campaign Month. (ii) Additionally, if an Eligible Participant(s) also performs any one of the Eligible Transaction(s) set out in Table B below, he/ she will be entitled to an additional Bonus Interest/Profit up to a maximum total of 2.00 %p.a. (“ Bonus Interest/Profit ”) for the Campaign Month.

Table A: Cash Bonus

Eligible Transaction(s)	Qualifying Entry(s)	Remarks
1. <u>Monthly Incremental Average Balance (IAB) (hereinafter defined at Clause 12)</u> Eligible Participant(s) must fulfil a minimum Monthly IAB of RM500 in his/her Participating Account(s) for the Campaign Month	Every RM500 IAB will earn 50 Qualifying Entry(s)	<p>“Qualifying Entry(s)” will enable the Eligible Participant(s) to stand to win the Monthly Prize of the transacted Campaign Month.</p> <p>All the Qualifying Entry(s) accumulated from each Campaign Month will then be accumulated and the Eligible Participant(s) shall stand to win the Grand Prize as stated in Clause 20</p>
2. <u>Shift Payroll to Participating Account(s) (hereinafter defined at Clause 13)</u> Eligible Participant(s) must qualify as a new CIMB@Work Employee and must have received his/her First Salary payment from his/her Eligible Employer	Every salary payment will earn 50 Qualifying Entry(s)	
3. <u>Debit Card/Credit Card transaction (hereinafter defined at Clause 14)</u> Eligible Participant(s) must perform a successful Retail Transaction using CIMB Debit Card/Credit Card during the Campaign Month	Every transaction will earn 10 Qualifying Entry(s)	
4. <u>Bill payment via CIMB Clicks or Debit Card/Credit Card Auto Billing (hereinafter defined at Clause 15)</u> Eligible Participant(s) must perform a successful online bill payment via CIMB Clicks or Auto Billing using CIMB Debit Card/Credit Card during the Campaign Month	Every transaction will earn 20 Qualifying Entry(s)	

Table B: Additional Bonus Interest/ Profit that can be earned

Eligible Transaction(s)	Additional Bonus Interest/Profit	Remarks
1. <u>Shift Payroll to Participating Account(s)</u> Eligible Participant(s) must qualify as a new CIMB@Work Employee and must have received his/her First Salary payment from his/her Eligible Employer	1.0% p.a.	<p>“Bonus Interest/Profit” The Bonus Interest/Profit are cumulative (up to a maximum of 2.00% p.a.) and will be applicable to the IAB of the participating Campaign Month as stated in Clause 28.</p>
2. <u>Debit Card/Credit Card transaction</u> Eligible Participant(s) must perform at least one (1) successful Retail Transaction using CIMB Debit Card/Credit Card during the Campaign Month	0.40% p.a.	
3. <u>Bill payment via CIMB Clicks or Debit Card/Credit Card Auto Billing</u> Eligible Participant(s) must perform at least one (1) successful online bill payment via CIMB Clicks or Auto Billing using CIMB Debit Card/Credit Card during the Campaign Month	0.40% p.a.	

12. Monthly Incremental Average Balance

12.1 “**Incremental Average Balance**” (IAB) refers to the difference in the Average Balance of the Participating Account(s) for the Campaign Month as compared against the Average Balance in the previous month.

Incremental Average Balance (IAB)
=
Campaign Month Average Balance - Previous Month Average Balance (“ Baseline ”)

12.2 “**Average Balance**” refers to the sum of the daily day-end balances for the Campaign Month, divided by the number of days of the Campaign Month.

An illustration on the Average Balance using a thirty (30) day calendar month:

Date	Daily Day-End Balances
1 st to 10 th of the Campaign Month (10 days)	RM10,000
11 th to 15 th of the Campaign Month (5 days)	RM55,000
16 th to 30 th of the Campaign Month (15 days)	RM30,000

Sum of Day-End Balances	(RM10,000 x 10 days) + (RM55,000 x 5 days) + (RM30,000 x 15 days) = RM825,000
Number of days in the Campaign Month	30 days
Average Balance	RM825,000 / 30 days = RM27,500

12.3 For new Participating Account(s) opened during the Campaign Month, the Baseline amount to calculate the monthly IAB is Ringgit Malaysia Zero (RM0) only.

12.4 If an Eligible Participant(s) holds more than one Participating Account(s), the Baseline and Average Balance of each Participating Account(s) will be combined together to determine the IAB.

12.5 For the purposes of determining the Average Balance, any deposit made into the Participating Account(s) shall comprise solely of Fresh Funds. The term “**Fresh Funds**” shall mean monies or funds not originating from the Eligible Participant(s)’ non-participating CIMB’s Current Account/-i or Savings Account/-i (“**Non-Participating CASA Accounts**”), but funds that are transferred, credited or paid into his/her Participating Account(s) from any other CIMB bank accounts and/or third party bank(s) and/or financial institution(s) through whatsoever means including but not limited to:

- a. Placement of Cash; and/or
- b. Interbank GIRO Transfers (IBG)/ Instant Funds Transfer (IBFT); and/or
- c. Telegraphic Transfer / Real Time Electronic Transfer of Funds and Securities (RENTAS); and/or
- d. Local cheque / banker’s cheque.

12.6 For the purposes of this Campaign, a reduction in the IAB of the Eligible Participant(s)’ Non-Participating CASA Accounts will result in a corresponding reduction in the Participating Account(s)’ IAB for the particular Campaign Month. However, an increase in the IAB of the Non-Participating

CASA Accounts will NOT increase the Eligible Participant(s)' Participating Account(s)' IAB for the particular Campaign Month.

Illustrations

Customer A has a Basic Savings Account (Participating Account(s)) and Junior Savers Account (Non-Participating CASA account) with balances below:

Month	Savings Account	Average Balance	Calculation of Customer A's IAB for the month of January 2021
Dec 2020	Basic Savings Account	RM6,000	<u>Basic Savings Account</u> = RM11,000 – RM6,000 = +RM5,000 <u>Junior Savers Account</u> = RM10,500 - RM14,000 = -RM3,500
	Junior Savers Account	RM14,000	
Jan 2021	Basic Savings Account	RM11,000	<u>Total IAB for the month of January 2021</u> = RM5,000 - RM3,500 = RM1,500 <i>[The IAB of the Participating Account(s) of RM5,000 is reduced by the amount of negative IAB of non-participating account]</i>
	Junior Savers Account	RM10,500	

Customer B has an EcoSave Savings Account-i (Participating Account(s)) and Current Account (Non-Participating CASA Account) with balances below:

Month	Savings Account	Average Balance	Calculation of Customer B's IAB for the month of January 2021
Dec 2020	EcoSave Savings Account-i	RM6,000	<u>EcoSave Savings Account-i</u> = RM11,000 – RM6,000 = +RM5,000 <u>Current Account</u> = RM16,500 - RM14,000 = +RM2,500
	Current Account	RM14,000	
Jan 2021	EcoSave Savings Account-i	RM11,000	<u>Total IAB for the month of January 2021</u> = RM5,000 <i>[The IAB of the Participating Account(s) of RM5,000 is NOT affected by the increase in the IAB of non-participating account]</i>
	Current Account	RM16,500	

13 Shift Payroll to Participating Account(s)

13.1 For the purposes of earning extra Qualifying Entry(s) in accordance with Item 2 of Table A at Clause 11 above, Eligible Participant(s) must qualify as a new CIMB@Work Employee and must have received his/her First Salary payment during the Campaign Period from his/her employer who must have signed-up with CIMB@Work (“**Eligible Employer**”). The Eligible Participant(s) First Salary payment must be credited to him/her via BizChannel@CIMB or any other channel as may be permitted by CIMB.

13.2 For the purposes of this Campaign, only Eligible Participant(s) who have received his/her First Salary in the manner stated at Clause 13.1 above will be deemed as a “new CIMB@Work Employee”.

Example:

An Eligible Participant(s) who is deemed to be a new CIMB@Work Employee and have received his/her First Salary payment from his/her Eligible Employer in October 2020 will be eligible to earn 50 Qualifying Entry(s) per Campaign Month for each salary payment received from October 2020 to March 2021.

13.3 “**First Salary**” shall mean the Eligible Participant(s)’ salary that is received into their Participating Account(s) from any Eligible Employer for the first time. The Eligible Participant(s) must not have received any salary from any Eligible Employer into his Participating Account(s) from 01 May 2020 to 30 September 2020

13.4 There is no minimum requirement for the monthly nett salary that is to be credited into the Participating Account(s).

14 Debit Card/ Credit Card transaction

14.1 “**Retail Transaction(s)**” under the Campaign shall mean any local and/or overseas retail transactions including but not limited to online purchases and recurring transactions made by an Eligible Participant(s) that is successfully charged to his/her:

- a. CIMB Debit Card account (which must be linked to the Eligible Participant(s)’ Participating Account(s)) and such transaction must be charged to the Eligible Participant(s)’ Participating Account(s); and/or
- b. Participating Credit Card(s) during the Campaign Period.

The following transactions are hereby expressly excluded and shall not be treated as Retail Transaction(s):

- i. Cash advances, withdrawals, deposits, or transfers;
- ii. Payment of 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 CIMB or otherwise;
- iii. Any unposted, cancelled, void, disputed, refunded, fraudulent or unauthorised transactions;
- iv. Quasi Cash and gambling/betting transactions;
- v. Insurance/takaful transactions (MCC 6300 and MCC 5960);
- vi. Monthly instalments under any instalment payment facility provided by CIMB; and

- vii. Any transaction made in the country which is a member of the European Economic Community (EEC) or European Union (EU).
- 14.2 No minimum spend amount requirement will be imposed on each Retail Transaction(s).
- 14.3 If an Eligible Participant(s) holds more than one CIMB Debit Card/Credit Card, all Retail Transaction(s) made using each card (principal/supplementary) will be combined together to determine the total number of Qualifying Entry(s) earned and/or Bonus Interest/Profit the Eligible Participant(s) is entitled to in accordance with these Terms and Conditions. All Retail Transaction(s) made using the supplementary card will be combined with the Retail Transaction(s) made using the principal card and such combined number of Retail Transaction(s) shall be taken into account in determining the number of Qualifying Entry(s) earned by the principal cardholder. For the avoidance of doubt, a supplemental cardholder will not be entitled to earn Qualifying Entry(s) for his/her Retail Transaction(s) made using the supplementary card if the principal cardholder is not an Eligible Participant(s) for the purposes of this Campaign.
- 14.4 International Retail Transaction(s) in foreign currency shall be converted to Ringgit Malaysia based on CIMB's prevailing exchange rate.
- 14.5 The Retail Transaction(s) must be posted to the Eligible Participant(s)' Debit Card account and/or Participating Credit Card(s) account within three (3) days after the last day of each Campaign Month in order for them to be taken into account towards the determination of Qualifying Entry(s) earned by the Eligible Participant(s) and/or Bonus Interest/Profit that the Eligible Participant(s) is entitled to. Table C below illustrates the dates (Malaysia GMT) to be included towards the determination of the total number of Retail Transaction(s) made by the Eligible Participant(s) for each Campaign Month. Any Retail Transaction(s) posted more than three (3) days after the Campaign Month will be disregarded and shall not be taken into account in determining the number of Qualifying Entry(s) earned by the Eligible Participant(s) and/or Bonus Interest/Profit entitled to by the Eligible Participant(s) for the subsequent month.

Table C: Transaction Cut-Off Date

Campaign Month	Participating Dates to make Retail Transaction	Cutoff Date
October 2020	1 October 2020 – 31 October 2020	By 3 November 2020
November 2020	1 November 2020 – 30 November 2020	By 3 December 2020
December 2020	1 December 2020 – 31 December 2020	By 3 January 2021
January 2021	1 January 2021 – 31 January 2021	By 3 February 2021
February 2021	1 February 2021 – 28 February 2021	By 3 March 2021
March 2021	1 March 2021 – 31 March 2021	By 3 April 2021

- 15 Bill payment via CIMB Clicks or Debit Card/Credit Card Auto Billing
- 15.1 **“Bill payment”** refers to a successful online bill payment made via CIMB Clicks (either through the CIMB Clicks website, CIMB Clicks mobile app or CIMB EVA mobile app) during the Campaign Period. Payment transaction(s) made by the Eligible Participant(s) at the ‘Pay Bills’ or ‘JomPAY’ section must be made using any of his/her Participating Account(s), Participating Credit Card(s) or

CIMB Debit Card (which must be linked to the Eligible Participant(s)' Participating Account(s)) that is duly registered for CIMB Clicks online banking facility.

- 15.2 **“Auto Billing”** refers to a payment facility that automatically charges the Eligible Participant(s)' bill payment(s) (including but not limited to utilities payments and insurance/takaful transactions) to the Eligible Participant(s)' Participating Credit Card(s) or CIMB Debit Card account as and when the payment(s) is due.
- 15.3 No minimum payment amount requirement will be imposed on each Bill payment/Auto Billing.
- 16 The tracking of Eligible Participant(s)' Eligible Transaction(s) shall be based on the transaction date(s) and time(s) using Malaysian Time.
- 17 CIMB's determination as to what constitutes an Eligible Transaction(s) for the purposes of these Terms and Conditions shall be deemed conclusive and shall not be challenged in any manner whatsoever.
- 18 The number of Eligible Transaction(s) made by joint accountholders, will be combined with the number of Eligible Transaction(s) made by the first named accountholder i.e. the primary account holder. For the purposes of this Campaign, secondary joint accountholder(s) are not eligible to participate in this Campaign.
- 19 CIMB's determination as to whether any particular transaction qualifies as a successful Eligible Transaction(s) to be taken into account to earn Qualifying Entry(s) shall be final, binding and conclusive and such determination shall not be challenged in any manner whatsoever.

Prizes

Category 1: CASH BONUS

- 20 The Cash Bonus to be given away to the winning Eligible Participant(s) (**“Winner”**) under this Campaign are as follows:
- Monthly Prizes: The Winner will receive cash prize of RM1,000; and
 - Grand Prize: The Winner will receive a monthly cash prize of RM5,000 a month for twelve (12) consecutive months.
- 21 The Cash Bonus offered by CIMB under this Campaign shall be divided into two pools as below:

Prize	Cash Bonus	Number of Winners Per Campaign Month	Total Number of Winners (throughout the entire Campaign Period)	Total Cash Bonus Offered (throughout the entire Campaign Period)
Pool 1: Participating Account(s) (“Pool 1”)				
Monthly Prizes	RM1,000	90	540	RM540,000
Grand Prize	RM60,000 (RM5,000 x 12 months)	-	8	RM480,000

Total		90	548	RM1,020,000
Pool 2: Participating Credit Card(s) ("Pool 2")				
Monthly Prizes	RM1,000	10	60	RM60,000
Grand Prize	RM60,000 (RM5,000 x 12 months)	-	2	RM120,000
Total		10	62	RM180,000

22. If the Eligible Participant(s) has both a Participating Account(s) and a Participating Credit Card(s) at the time the potential winners are selected, he/she stands to win the Monthly Prize only from Pool 1. Eligible Participant(s) who only have a Participating Credit Card(s) at the time the potential winners are selected may win Monthly Prize only from Pool 2.
23. To be eligible to win the Grand Prize, the Eligible Participant(s) must, at the time the potential winners are selected have: -
- a. an overall IAB of at least RM5,000 by end of the Campaign Period if he/or she is eligible to win a Grand Prize from Pool 1 whereby:

Overall IAB
=
March 2021 Average Balance - September 2020 Average Balance

; or

- b. a total Retail Transaction(s) spend of at least RM10,000 throughout the entire Campaign Period using his/her Participating Credit Card(s) if he/she is eligible to win a Grand Prize from Pool 2.
- If the Eligible Participant(s) has both a Participating Account(s) and a Participating Credit Card(s) and satisfies the condition set out in sub-paragraph i) above at the time the potential winner for the Grand Prize is selected, he/she stands to win the Grand Prize only from Pool 1. If such Eligible Participant(s) does not satisfy the condition set out in sub-paragraph (a) above but satisfies the condition set out in sub-paragraph (b) above at the time the potential winner for the Grand Prize is selected, he/she stands to win the Grand Prize only from Pool 2.
24. The maximum number of Cash Bonus that each Eligible Participant(s) may win throughout the Campaign Period is one (1) Monthly Prize and one (1) Grand Prize only.
25. The Winners shall be responsible to pay any tax, incidental cost and/or any other charges relating to the Cash Bonus unless stated otherwise. CIMB shall not be held liable for any tax, incidental cost, charges and/or damage caused by any of the Cash Bonus and/or non-fulfilment by any of its agents/distributors.
26. The Cash Bonus cannot be transferred to another person and cannot exchangeable with credit or kind.

Category 2: BONUS INTEREST/PROFIT

27. The Bonus Interest/Profit shall be paid on the monthly IAB into the Eligible Participant(s)' Participating Account(s) for the participating Campaign Month.

28. The Bonus Interest/Profit is calculated as follows:

$\frac{\text{IAB x cumulative Bonus Interest/Profit rate that the Eligible Participant(s) is entitled to x No. of days for the participating Campaign Month}}{\text{No. of days in a year (Leap year = 366 days, Non-Leap year = 365 days)}}$

29. The Bonus Interest/Profit that each Eligible Participant(s) is entitled to shall be capped at RM1,000 per customer for each Campaign Month.

Illustration:

In November 2020, Customer A has performed the Eligible Transaction(s), entitling Customer A to the following Qualifying Entry(s) and Bonus Interest/Profit as follows: -

Transaction Type	Transactions made in November 2020	Qualifying Entry(s)	Bonus Interest/Profit
1. Monthly IAB	Customer A's IAB for Nov is RM5,400	500 <i>(5,400/500 = 10; 10 X 50 entries)</i>	+0.20%p.a
2. Shift Payroll to Participating Account	Customer A received his/her First Salary payment from employers via BizChannel@CIMB	50	+1.0%p.a
3. Debit Card/ Credit Card transaction	Customer A performed four (4) overseas Retail Transaction(s) using his/her Participating Credit Card(s)	40	+0.40%p.a
	Customer A performed five (5) local Retail Transaction(s) using his/her Debit Card	50	
4. Bill payment via CIMB Clicks or Auto Billing	Customer A performed six (6) Bill Payment via CIMB Clicks using his debit card which is charged to his Current Account	Not qualified as bill payment charged to the debit card account that is not customer's Participating Account	
Total		640	+1.60%p.a

Summary:

Category 1: Cash Bonus

Customer A is entitled to **640** entries to stand to win:

- i. Monthly Prizes for the month of November
- ii. Grand Prize (subject to Clause 23 above);

Category 2: Bonus Interest/Profit

Customer A is entitled for **1.60% p.a. Bonus Interest** for the month of November

=RM5,400 (IAB for Nov 2020) x 1.60% p.a Bonus Interest x 30 days (no of days for Nov)/ 366 days

=RM7.08

Bonus Booster Game**BONUS BOOSTER GAME (For Eligible Participant(s)/Eligible Customer(s) with Participating Account(s) only)**

30. An email and/or message containing a personalized link directing the Eligible Customer(s) and/or Eligible Participant(s) to the Bonus Booster game microsite will be sent to selected Eligible Customer(s) and/or Eligible Participant(s) with Participating Account(s) vide: -
- his/her email address which is maintained in CIMB records; and/or
 - his/her CIMB Messenger in the CIMB Clicks mobile app

(hereinafter known as the “**Selected Participant(s)**”).

31. Selected Participant(s) will have seven (7) calendar days upon receiving the personalized link to click on the link and to play the game in the Bonus Booster game microsite. Each link sent to Selected Participant(s) is only valid for one (1) time play in the Bonus Booster game microsite.
32. The microsite shall be managed by CIMB’s appointed panel vendor and Selected Participant(s) are advised to use their mobile phone, desktop or laptop to play the game.
33. By playing the Bonus Booster game, Selected Participant(s) who have not manually registered themselves to participate in this Campaign shall be deemed to have agreed to be automatically enrolled for this Campaign and shall be bound by these Terms and Conditions.
34. Selected Participant(s) may earn up to five (5) extra Bonus Entries by playing the Bonus Booster game.

BONUS BOOSTER GAME (For Eligible Participant(s)/Eligible Customer(s) with Participating Credit Card(s) only)

35. Eligible Customer(s) and/or Eligible Participant(s) who successfully perform a contactless or online Retail Transaction(s) of a minimum RM100 in a single receipt using their Participating Credit Card(s) will receive one (1) SMS notification from CIMB and shall also be known as “**Selected Participant(s)**”. The said SMS notification will notify the Selected Participant(s) that they have met the spend criteria and the number of Qualifying Entry(s) and/or Bonus Entries earned by him/her thus far. A personalized link directing the Selected Participant(s) to the Bonus Booster game microsite will be included in the SMS notification and the Selected Participant(s) will be given one (1) chance to play the Bonus Booster game to stand to win any one of the prizes. The personalized link will remain valid until 11:59:59 p.m. of the following day immediately subsequent to the day that the Selected Participant(s) receives the SMS and will thereafter expire. Selected Participant(s) will

receive a maximum of one (1) personalized link via SMS notification from CIMB per day. The number of personalized links sent by CIMB to the Selected Participant(s) shall be capped at twenty thousand (20,000) game links a day on a first-come-first serve basis. No SMS notifications containing the personalized link to the Bonus Booster game microsite will be sent to the Selected Participant(s) from 10.00.00pm to 2.00.00am.

36. The number of Qualifying Entry(s) and/or Bonus Entries specified in the SMS notification mentioned in Clause 35 above will be based on latest available transaction data in CIMB's system and may not be live data. **"Transaction data"** for the purposes of this clause refers to data regarding:-
- CIMB Debit Card/Credit Card transactions; and/or
 - Bill payments made via Clicks/ Auto billing using CIMB Debit Card/Credit Card
37. **"Contactless transactions"** refers to transactions that do not require the Eligible Participant(s)' signature or PIN verification to authorise the transaction (e.g by waving the card at contactless terminals).
38. For the avoidance of doubt, the Retail Transaction(s) referred to in Clause 35 above shall be limited to transactions falling within the following categories only:-

Transaction Type	Category
Contactless Transaction	POS Mode: 07 and MCC: Dining: 5812, 5813, 5814 , or Department Store: 5311, or Pharmacy: 5912
e-Commerce Transaction	POS Mode: 01 or 81 or 10

39. The prizes offered to Eligible Participant(s) with Participating Credit Card(s) only under the Bonus Booster Game are as follows: -

Prize	Number of Prizes offered for each week of the Campaign Period	Total number of Prizes Offered Throughout Campaign Period
Mystery Prize(s)	1	3.6 Million
RM 5 Cash Back	70	
RM 3 Cash Back	700	
RM 1 Cash Back	7,000	
Bonus Entries	132,230	

40. **“Mystery Prize(s)”** are prizes that will only be revealed on weekly basis for each week of the Campaign Period (**“Participating Week”**). Selected Participant(s) will have to log on to CIMB’s website every Friday to view the Mystery Prize(s) that has been made available for that particular Participating Week.

The Mystery Prize(s) offered are as follows: -

Mystery Prizes*	Number of the Mystery Prize winners
Samsung Galaxy Watch Active 2 (40mm)	X 1 Winner
Huawei Nova 7i	X 1 Winner
Nespresso Innisia Coffee Machine – Black	X 1 Winner
Samsung Galaxy Note 10 Lite	X 1 Winner
Huawei Sound X	X 1 Winner
Apple 10.2-inch iPad Wi-Fi 32GB	X 1 Winner
Sharp Air Purifier with Mosquito Trap	X 1 Winner
Sony Play Station 4 Slim 1 TB CUH 2218 BB 01	X 1 Winner
XiaoMi Robot Vacuum Cleaner	X 1 Winner
Hamilton Beach 49981-SAU Scoop Single Serve Coffee Maker	X 1 Winner
Panasonic Cubie Oven	X 1 Winner
Sony WF-SP700N Truly Noise Cancellation	X 1 Winner
Samsung Galaxy Tab A with S Pen 32 GB	X 1 Winner
Apple AirPods Pro MWP2ZZA/A	X 1 Winner
iPhone SE 64GB	X 1 Winner
Huawei B19S Watch GT 2e	X 1 Winner
Blueair Joy S Air Purifier	X 1 Winner
Dyson Supersonic HairDryer Fushia HD03	X 1 Winner
Garmin Vivasmart 4 Fitness Band	X 1 Winner
Sony 2.0 Single Soundbar with Bluetooth	X 1 Winner
JBL SB 400 with Wireless Sub Woofer	X 1 Winner
Sharp Air Purifier with Humidifying (KCF30LW)	X 1 Winner
Sharp 50” LED TV (2TC50AD1X)	X 1 Winner
bose QC35II BLACK Quietcomfort 35 Noise Cancellation Headphone	X 1 Winner
Khind Cordless Vacuum	X 1 Winner

* The Mystery Prize(s) above are not listed in any particular order and will be randomly allocated for each Participating Week.

41. The time period in which the Selected Participant(s) must perform his/her Retail Transaction(s) in accordance with Clause 35 above in order to stand to win the Mystery Prize(s) are as follows: -

Participating Week	Eligible Transaction Period for Mystery Prizes
1	1 October – 11 October 2020
2	12 October – 18 October 2020
3	19 October – 25 October 2020

4	26 October – 1 November 2020
5	2 November -8 November 2020
6	9 November -15 November 2020
7	16 November -22 November 2020
8	23 November -29 November 2020
9	30 November – 6 December 2020
10	7 December - 13 December 2020
11	14 December – 20 December 2020
12	21 December – 27 December 2020
13	28 December 2020 - 3 January 2021
14	4 January – 10 January 2021
15	11 January – 17 January 2021
16	18 January – 24 January 2021
17	25 January – 31 January 2021
18	1 February – 7 February 2021
19	8 February – 14 February 2021
20	15 February – 21 February 2021
21	22 February – 28 February 2021
22	1 March – 7 March 2021
23	8 March – 14 March 2021
24	15 March – 21 March 2021
25	22 arch – 31 March 2021

42. Selected Participant(s) with Participating Credit Card(s) only are eligible to win a maximum of only one hundred and eighty-two (182) prizes only under the Bonus Booster Game throughout the Campaign Period.
43. Selected Participant(s) must use web browsers having the following minimum specifications to access the Bonus Booster game microsite:-

No	Browser	Version Supported
1	Microsoft Edge	15-18 79 and above
2	Firefox	54 and above
3	Chrome	51 and above
4	Safari	10 and above
5	Opera	38 and above
6	iOS Safari	10 and above
7	Android Browser	81 and above
8	Opera Mobile	46 and above
9	Chrome for Android	84 and above
10	Firefox for Android	79 and above
11	UC Browser for Android	12.12 and above
12	Microsoft Internet Explorer	Does not support
13	Opera Mini	Does not support

Fulfilment of Prizes**Category 1: CASH BONUS**

44. At the end of each Campaign Month and at the end of the Campaign Period, Eligible Participant(s) who has performed the Eligible Transaction(s) and fulfilled the criteria to earn Qualifying Entry(s) as stated in Clauses 11 to 19 and/or earned Bonus Entries under the Bonus Booster game in accordance with Clauses 30-43 above shall be randomly selected by CIMB's automated selection system. A higher number of Qualifying Entry(s)/Bonus Entries will increase the chances of the Eligible Participant(s) of being selected by the system as a potential winner under this Campaign ("**Potential Prize Winners**").
45. **Monthly Prize**
- a. Nine hundred (900) Potential Prize Winners for Pool 1 and one hundred (100) Potential Prize Winners for Pool 2 will be shortlisted for each Campaign Month ("**Potential Monthly Prize Winner**").
 - b. Each Potential Monthly Prize Winner will be contacted by CIMB via SMS at his/her mobile number maintained in CIMB's records within five (5) weeks from the end of Campaign Month and will be required to answer one (1) question correctly in the fastest time by replying to the said SMS.
 - c. The first ninety (90) Potential Monthly Prize Winner from Pool 1 and first ten (10) Potential Monthly Prize Winner from Pool 2 who responds with the correct answer in the fastest time (within the given time frame stated in the SMS) will be declared as the "**Monthly Prize Winner**". The Monthly Prize Winners will receive a confirmation SMS from CIMB at the same mobile number to which the SMS containing the question was sent to.
46. **Grand Prize**
- a. One hundred (100) Potential Prize Winners for Pool 1 and thirty (30) Potential Prize Winners for Pool 2 will be shortlisted at the end of Campaign Period ("**Potential Grand Prize Winner**")
 - b. The Potential Grand Prize Winners will be contacted by CIMB via telephone at his/her mobile number maintained in CIMB's records within five (5) weeks from the end of the Campaign Period and shall be required to answer two (2) questions correctly in order to be declared as the "**Grand Prize Winner**". The first eight (8) Potential Grand Prize Winner from Pool 1 and first two (2) Potential Grand Prize Winner from Pool 2 who responds with two (2) correct answers will be declared as the "**Grand Prize Winner**".
 - c. If the first attempt to contact the Potential Grand Prize Winner fails, due to reasons such as there being no answer, the Potential Grand Prize Winner's telephone number is not in service, the lack of no connection or for any other reasons whatsoever, a further two (2) attempts will be made to call the said Potential Grand Prize Winner at the same mobile number. Where the third attempt is unsuccessful, such Potential Grand Prize Winner shall be disqualified and will not be entitled to win the Grand Prize and the next Potential Grand Prize Winner who answers both questions correctly will be declared as the Grand Prize Winner.
 - d. In the event that a Potential Grand Prize Winner requests that CIMB returns the call at a later time, the maximum time frame that the Potential Grand Prize Winner may request for is one (1) hour later.

- e. CIMB reserves the right to record these telephone conversations.
47. The question and answer will be judged and decided by a panel of judges selected by CIMB and the decision of the panel of judges shall be final and binding.
48. In the event that there are insufficient Monthly Prize Winners and Grand Prize Winners (“**Winners**”) for any reason whatsoever, CIMB will perform the processes outlined at Clauses 44-47 for the second time. If there are still insufficient Winners after performing the above-mentioned processes for the second time, CIMB shall be entitled to forfeit the Cash Bonus.
49. CIMB has the sole discretion to fix the appointed working days (Monday - Friday) and time (9am - 6pm) to perform the processes outlines under Clauses 46-48. CIMB shall not be held responsible for any incomplete or disconnected calls due to the unavailability of the Potential Grand Prize Winner at the appointed date and time.
50. The Cash Bonus will be credited into the Winners’ Participating Account(s)/Highest Participating Credit Card(s) account within the time period set out below. CIMB will not entertain any request from the Winners who are entitled to the Cash Bonus to credit the Cash Bonus to their other CIMB accounts or any other accounts maintained with other financial institutions or any third party’s accounts.

Category	Campaign Month	Crediting Date
Monthly Prize	October 2020	By December 2020
	November 2020	By January 2021
	December 2020	By February 2021
	January 2021	By March 2021
	February 2021	By April 2021
	March 2021	By May 2021
Grand Prize (12 months)	From May 2021 to April 2022	

51. It shall be the Eligible Participant(s)’ responsibility to ensure that their mobile numbers provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Participant(s). CIMB shall not be responsible to the Eligible Participant(s) for any loss (including loss of opportunity and consequential loss flowing therefrom) suffered in the event that the Eligible Participant(s)’ mobile numbers in CIMB’s record is not current or correct.

Category 2: BONUS INTEREST/PROFIT

52. The Bonus Interest/Profit will be paid to the Eligible Participant(s)’ Participating Account(s) within six (6) weeks from the end of each Campaign Month or on any such other date as may be determined by CIMB. If the Eligible Participant(s) holds more than one Participating Account(s), the Bonus Interest/Profit will be paid to:
- the Eligible Participant(s) Participating Account with the highest Average Balance; and
 - if the Average Balance is the same amongst the Participating Account(s), the Bonus Interest/Profit will be paid to the latest account opened.

BONUS BOOSTER GAME (For Eligible Participant(s)/Eligible Customer(s) with Participating Credit Card(s) only)

53. The Mystery Prize(s) will be delivered to the Mystery Prize(s) winner's mailing address within four (4) weeks from the end of each Participating Week.
54. The Cash Back prize(s) will be credited into Eligible Participant's highest Participating Credit Card(s) account within four (4) weeks from the end each Participating Week.
55. Any prizes offered pursuant to the Bonus Booster Game which are rejected or cannot be delivered for any reason whatsoever shall be deemed to be rejected by the Selected Participant(s) shall forthwith be forfeited by CIMB and CIMB will not entertain any request to redeliver the prizes or to allow collection of the Prizes from any of CIMB's premises or anywhere else.
56. All prizes offered under this Campaign cannot be transferred to a third (3rd) party, exchanged for cash or a different prize or reward of similar value or any other alternatives in any circumstances.
57. In the event of the death of any Winner under this Campaign, CIMB reserves the right to forfeit the relevant prizes offered under this Campaign (as the case may be).

General Terms and Conditions

58. The Eligible Participant(s) agree that by participating in the Campaign, they:
 - a. have accessed, read and confirm their agreement to these Terms and Conditions;
 - b. consent to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - c. agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the prizes to be given away and determination of the campaign winners, shall be final, binding and conclusive; and
 - d. agree that CIMB shall not be liable or held responsible to the Eligible Participant(s) if CIMB is unable to perform in whole or in part of any of its obligations in these Terms and Conditions attributable directly or indirectly to:
 - i. the failure of any mechanical or electronic device, data processing system or transmission line;
 - ii. electrical failure;
 - iii. industrial dispute, war, strike or riot;
 - iv. any act of God beyond CIMB 's control; or
 - v. any factor in a nature of a force majeure which is beyond CIMB's reasonable control.

CIMB's decision on any and all matters relating to the Campaign shall be final and binding on all Eligible Participant(s) and no correspondence and/or appeal against such decisions will be entertained.

59. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or the prizes will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the prizes:
 - a. The Eligible Participant(s) are in breach of the terms and conditions governing the Participating Account(s) and/or the Participating Credit Card(s);

- b. The Participating Account(s) and/or the Participating Credit Card(s) of the Eligible Participant(s) has been terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - c. The Participating Account(s) and/or the Participating Credit Card(s) are delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.
60. CIMB shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a. tampering with the entry and/or
 - b. acting in breach of these Terms and Conditions.
61. CIMB shall have the right to:
- a. substitute the prizes with other item(s) of similar cost; and/or
 - b. extend, shorten, discontinue, cancel, terminate or suspend the Campaign
- by giving seven (7) calendar days' prior notice to the Eligible Participant(s) via:
- i. announcement at CIMB's website; and/or
 - ii. notice at CIMB's branches; and/or
 - iii. by any other means of notification which CIMB may select.
62. For avoidance of doubt, CIMB shall not be liable to the Eligible Participant(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participant(s) as a direct or indirect result of any prizes and/or any cancellation, suspension, shortening or extension of the Campaign.
63. CIMB shall not be liable to any Eligible Participant(s) or any party for any loss or damage (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:
- a. The Eligible Participant(s)' participation or non-participation in the Campaign; and/or
 - b. Any non-receipt or delayed receipt by the Eligible Participant(s) of the SMS
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.
64. a) CIMB shall have right to vary, add, delete, or amend any of these Terms and Conditions ("Amendment") by giving twenty-one (21) calendar days' prior notice to the Eligible Participant(s) via:
- i. announcement at CIMB's website; and/or
 - ii. notice at CIMB's branches; and/or
 - iii. advertisement in one newspaper of CIMB's choice; and/or
 - iv. by any other means of notification which CIMB may select.
- b) The Amendment shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB in the notification.
- c) Eligible Participant(s) agree to access CIMB's website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

65. CIMB will not be liable to the Eligible Participant(s) for any loss or damage suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.
66. The Eligible Participant(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of:
- a. the Eligible Participant(s)' participation in the Campaign; and/or
 - b. the Eligible Participant(s)' receipt, redemption or use of the prize.
67. These Terms and Conditions:
- a. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - b. are to be read together with the prevailing terms and conditions of the Participating Account(s) and/or the Participating Credit Card(s) which shall apply in addition to these Terms and Conditions.
68. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB from time to time.
69. a) Eligible Participant(s) may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call and email:

Address: P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

Telephone No: +603 6204 7788

Email: cru@cimb.com

b) CIMB may change the above contact details by notifying the Eligible Participant(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

-End-