

TERMS AND CONDITIONS

CIMB YOUth Savers Account/-i Campaign

1. CIMB YOUth Savers Account/-i Campaign (“**Campaign**”) is jointly organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] (“**CIMB Islamic**”), collectively be referred to as (“**CIMB**”).

Campaign Period

2. This Campaign shall commence from **1 March 2025 until 28 February 2026**, both dates inclusive (“**Campaign Period**”).

Eligibility

3. Subject to the Terms and Conditions herein, this Campaign is open to all new and existing individual customers with valid and active YOUth Savers Account/YOUth Savers Account-i (“**YSA-i**”) with CIMB during the Campaign Period.
4. The following individuals/entities shall be excluded and are **NOT** eligible to participate in this Campaign:
 - a) Individuals who are not of Malaysian nationality; and/or
 - b) Sole-proprietorship customers; and/or
 - c) Small medium enterprise/enterprise banking/commercial and corporate customers as determined by CIMB which may include but not limited to, partnerships, public listed companies, private limited companies, charitable/non-profit organisations, societies and professional partnerships; and/or
 - d) Customers who have been declared as a bankrupt or have been wound up or otherwise have bankruptcy or winding-up proceedings of any nature instituted against them.
5. The aforesaid account holders shall hereinafter be collectively referred to as the Eligible Customer(s) (“**Eligible Customer(s)**”).

Campaign Mechanics

6. For the purposes of this Campaign, month-end-account balance (“**End Balance**”) shall mean the total month-end balance of the YSA-i of the Eligible Customer(s).
7. Subject to the eligibility mentioned in Clause 3 to Clause 5 above, the Eligible Customer(s) shall be entitled to one (1) complimentary 1-year Takaful Coverage (“**Certificate**”), as stated in Clause 13 by fulfilling the following criteria (“**Qualifying Criteria**”). They are collectively referred to as (“**Certificate Holder(s)**”).

Eligible Customer(s)	Qualifying Criteria
Existing to YSA/-i	<ul style="list-style-type: none"> ✓ Participate in the Campaign via SMS by texting short code “YSA” to 62886; and ✓ Maintain a minimum month-end-account balance (“End Balance”) amount of Ringgit Malaysia Five Hundred (RM500.00) at any month during the Campaign Period.
New to YSA/-i	<ul style="list-style-type: none"> ✓ Sign up for a new YSA/-i during the Campaign Period; and ✓ Participate in the campaign via SMS by texting short code “YSA” to 62886; and ✓ Deposit and maintain a minimum month-end-account balance (“End Balance”) amount of Ringgit Malaysia Five Hundred (RM500.00) at any month during the Campaign Period.

Note:

- Existing to YSA/-i is referring to CIMB customers who own a YSA/-i before the Campaign Period.*
 - The Certificate is not available for purchase and the coverage will remain in force/active until the expiry of the coverage. In the event that the Eligible Customer(s) holds more than one (1) YSA/-i, the Eligible Customer(s) is only entitled to only one (1) Certificate.*
- CIMB Islamic is the participant of the Certificate Holder(s) and has legal title to the Certificate and **Takaful Ikhlas General Berhad** [Registration No: 201701019705 (1233870-A)] (“**TIGB**”) is a Takaful Operator registered with Bank Negara Malaysia under the Islamic Financial Services Act 2013, providing the Certificate.
 - For the avoidance of doubt, all funding obligations pertaining to the Certificate for YSA/-i shall be borne by CIMB Bank.
 - The period of coverage of the Certificate (“**Period of Coverage**”) will commence on the first day of T + 2 month, whereby T month is referring to the month Eligible Customer(s) fulfilling the Qualifying Criteria and is valid for one (1) year. Eligible Customer(s) is only entitled to only one (1) Certificate throughout the Campaign period, without extension on the Period of Coverage.

For clarity, kindly refer to the table below on the Period of Coverage.

Eligible Month	Period of Coverage	
	Effective Start Date	Effective End Date
1 – 31 March 2025	1 May 2025	30 April 2026
1 – 30 April 2025	1 June 2025	31 May 2026

Eligible Month	Period of Coverage	
	Effective Start Date	Effective End Date
1 – 31 May 2025	1 July 2025	30 June 2026
1 – 30 June 2025	1 August 2025	31 July 2026
1 – 31 July 2025	1 September 2025	31 August 2026
1 – 31 August 2025	1 October 2025	30 September 2026
1 – 30 September 2025	1 November 2025	31 October 2026
1 – 31 October 2025	1 December 2025	30 November 2026
1 – 30 November 2025	1 January 2026	31 December 2026
1 – 31 December 2025	1 February 2026	31 January 2027
1 – 31 January 2026	1 March 2026	28 February 2027
1 – 28 February 2026	1 April 2026	31 March 2027

11. Any Certificate Holder(s) who terminates, suspends, cancels, closes or has their YSA/-i dormant during the Campaign Period for any reason whatsoever shall be automatically disqualified from this Campaign and shall not be entitled to the coverage of the Certificate.
12. In order for Certificate Holder(s) to be eligible to make a claim during the Period of Coverage of the Certificate, Certificate Holder(s) would need to maintain End Balance of \geq RM500.00 for 75% or more of the Applicable Coverage Period (the period from Effective Start Date of Certificate to one (1) month prior to the month Certificate Holder(s) make a claim).

Example:

Effective Start Date of Certificate: 1 May 2025

Month of Claim: 15 September 2025

Applicable Coverage Period: 1 May 2025 – 31 August 2025 (4 months period)

75% of Applicable Coverage Period: 3 months

If the Certificate Holder(s) maintains an End Balance of \geq RM500.00 for minimum of three (3) months, he/she is entitled to get their claim processed.

13. Illustrations of Eligible Customer(s) who is entitled for the coverage of the Certificate.

Scenario	Details	Complimentary 1-year Takaful Coverage / Certificate
Account Holder A	Account Holder A is an existing to YSA/-i customer with End Balance of RM550 in March 2025.	Yes. Account Holder A meets the Qualifying campaign Criteria in March 2025 and is entitled for one (1) Takaful Certificate, coverage starts

		from 1 May 2025 – 30 April 2026.
Account Holder B	Account Holder B is an existing to YSA/-i customer with End Balance of RM500 in March 2025. However, in June 2025, he/she closed existing YSA/-i, then sign up for a new YSA/-i in the same month.	Yes. Account Holder B meets the Qualifying Criteria in March 2025 and is entitled for one (1) Takaful Certificate, coverage starts from 1 May 2025 – 30 April 2026. Upon closure of YSA/-i, Account Holder B is no longer entitled to the Takaful coverages and benefits. No new Takaful Certificate to be rewarded for the new YSA/-i opened in June 2025.
Account Holder C	Account Holder C signed up for a new YSA/-i on 15 April 2025 and deposited RM1,000 on the same day. He/she also participate in the campaign via SMS within two (2) days of account opening.	Yes. Account Holder C meets the Qualifying Criteria in April 2025 and is entitled for one (1) Takaful Certificate, coverage starts from 1 June 2025 – 31 May 2026.
Account Holder D	Account Holder D signed up for a new YSA/-i on 1 May 2025 and deposited RM100 on the same day. He/she also participate in the campaign via SMS within two (2) days of account opening. There is no withdrawal or top up performed.	No. Account Holder D did not meet the Qualifying Criteria of maintaining minimum End Balance of \geq RM500 at any month during campaign period.

14. Details of Certificate:

- a) **The Certificate** referred to in these Terms and Conditions document provides compensation for:
- i) Loss of Smart Device(s) due to Snatch Theft;
 - ii) Loss of money from Online Purchase Scams (payment made through CIMB Debit Card and/or Digital Wallet and Unauthorised Cash Withdrawal from ATM (via CIMB Debit Card);
 - iii) Accidental Death;

iv) Accidental Permanent Disablement.

b) Period of Coverage:

Duration of cover is for one (1) year only, automatically granted to the Certificate Holder(s).

c) **Person Covered** referred to in these Terms and Conditions means a person or persons who is covered under the Certificate.

d) Summary of benefits and coverage provided:

Benefits		Sum Covered (RM)
1.0	Loss of Smart Device(s) due to Snatch Theft	A lump sum payout up to RM2,000 (limited at one (1) incident per period of coverage) Subject to description of benefits below.
2.0	Loss of money from Online Purchase Scams (payment made through CIMB Debit Card and/or Digital Wallet) and Unauthorised Cash Withdrawal from ATM (via CIMB Debit Card)	A lump sum payout of RM1,000 (limited at one (1) incident per period of coverage)
3.0	Accidental Death	RM5,000
4.0	Accidental Permanent Disablement	Up to RM5,000

e) Description of Benefits:

Benefits		Description
1.0	Loss of Smart Device(s) due to Snatch Theft	1. In the event of loss to the Person Covered's Smart Device(s) due to snatch theft, a lump sum amount based on the sum covered specified payable, subject to the following conditions: (a) The loss must be reported to the police within twenty-four (24) hours of the occurrence of the incident. Failure to lodge a report to the police immediately shall not invalidate claims made if it can be shown to TIGB's

		<p>satisfaction that the loss was reported to the police as soon as is practicable.</p> <p>(b) The market value of the Smart Device(s) at the time of the loss must be at least RM2,000.00.</p> <p>(c) In the event that the market value of the Smart Device(s) at the time of the loss is less than RM2,000.00, the Person Covered shall be reimbursed based on the corresponding market value of the device(s) at the time of the loss.</p> <p>2. Snatch theft benefit covers Smart Devices held or worn by the Person Covered at the material time, as a result of the same being snatched away by an unknown person who is either on foot or in a motor vehicle at the time of loss.</p> <p>3. Snatch theft means act of forcefully snatching from the Person Covered who was, at the time of such act, a pedestrian at a public walkway or in a public transport or in public place outside Person Covered's residence or place of work and fleeing the scene.</p> <p>4. Smart Device means an electronic device, such as smart phone, tablet, personal digital assistant, notebook computers or laptops and other similar items.</p> <p>5. Exclusions applicable to this benefit:</p>
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		<ul style="list-style-type: none"> (a) Loss or damage occurred in Person Covered's home in which Person Covered normally reside; (b) While the Smart Device is used for illegal purposes; (c) Loss due to any fraudulent, dishonest or criminal act by the Person Covered, persons known or relative to the Person Covered, whether acting alone or collusion with others; (d) Loss that are caused by any events other than snatch theft, such as fire, water, normal wear and tear, manufacturing defects, vermin, insects, cleaning or repairs, or similar events; (e) Intentional or malicious acts or gross negligence or carelessness of the Person Covered; (f) Mislaying, misplacing or mysterious disappearance of Person Covered's Smart Device(s); (g) Loss of securities, obligations, deeds, bonds, bills of exchange, promissory notes, or documents of any kind, stamps, coins or paper money, cheques, currency notes, bank notes manuscripts, books of account or other business books, or computer system records; (h) Transportation tickets or similar items that were also lost; (i) Loss as a result of pick-pocketing.
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2.0	<p>Loss of money from Online Purchase Scams (payment made through CIMB Debit Card and/or Digital Wallet) and unauthorised cash withdrawal from ATM (via CIMB Debit Card)</p>	<p>A lump sum amount payable in the event of loss of money from online purchase scams and unauthorised cash withdrawal from ATM, limited to one incident per coverage period.</p> <p>Exclusions applicable to this benefit:</p> <ul style="list-style-type: none"> (a) Any loss occurred before inception of The Certificate; (b) Bodily injury or Property Damage; (c) Any criminal, dishonest, reckless, deliberate or malicious conduct by the Person Covered; (d) Any dishonest conduct of a third party who is or has been authorised by the Person Covered (whether or not such authority has been rescinded) to have access to the Person Covered's home or passwords or other access credentials for Person Covered's computer system, plastic card, online bank account or digital wallet; (e) Any loss based upon, arising from or as a consequence of any activities carried out by the Person Covered for trade, business or professional purposes; (f) Confidence Scams – confidence trick involving feigned intentions towards the Person Covered, such as love scams, investments, contracts, loans and the like; (g) Unregulated digital currency of any kind, unregulated virtual currency of any kind or unregulated cryptocurrency of any kind (except for extortion payment and restoration costs arising from cryptojacking);
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		<p>(h) Outage in or disruption of electrical power or telecommunication services operated by a third party service provider;</p> <p>(i) Lost or stolen plastic cards (plastic card means any credit, debit, charge or store card that is registered to Person Covered's name);</p> <p>(j) Any fact, circumstance, act, threat or event which Person Covered was not aware of prior to the inception date of this Certificate;</p> <p>(k) Ordinary wear and tear, drop in performance, progressive or gradual deterioration;</p> <p>(l) Nuclear Risks / Terrorism / War, Invasion and Civil Commotion;</p> <p>(m) Any liability arising out of single Cyber Event against the bank and/or any financial institution;</p> <p>(n) Duplicate claims which have made through other methods, channels, platforms, card issuer for the transaction;</p> <p>(o) Intention of fraud or negligence;</p> <p>(p) Unauthorised transaction or unauthorised spending as a result of any third party terminal or system being impacted by hacking attempts, bank system upgrades/malfunctions, telco downtime and more of which Person Covered is aware before the transaction took place;</p> <p>(q) Any loss caused by the order of any government authority.</p>
3.0	Accidental Death	<p>Death of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include</p>

		sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within Period of Coverage.
4.0	Accidental Permanent Disablement	Permanent disablement of the Person Covered due to solely and directly from accidental external violent and visible means (including as the direct result of exposure to the elements) and does not include sickness, disease, parasite, bacterial or viral infection or any naturally occurring condition or degenerative process; within Period of Coverage.

f) **Major exclusions:**

The Certificate is not intended to and does not cover:

i) Death or Disablement or any other loss caused directly or indirectly by:

- War, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny or usurped power, strike, riot, civil commotion, military or popular uprising where the Person Covered directly or indirectly participates or is involved howsoever in such activities;
- any act of terrorism;
For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) or persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
- insanity, suicide (whether sane or insane) or any attempt threat by the Person Covered;
- pre-existing physical or mental defect or infirmity to the Person Covered;
- bacterial or viral infections, any disease or sickness, medical or surgical treatment (except such as may be necessitated solely by injuries covered by the Certificate and performed within the time provided in the Certificate) to the Person Covered;
- pregnancy, childbirth, caesarean operation, abortion, miscarriage or any complications thereof to the Person Covered; except miscarriage due to bodily injury as a direct result of an accident;

- provoked murder or assault on the Person Covered;
 - an breach of Civil or Shariah law and principles by the Person Covered;
 - pre-existing disablement or bodily injury to the Person Covered;
 - from misuse or abuse of substance, alcohol and/or drugs by the Person Covered; unless the drug is taken in accordance with an authorised medical prescription;
 - from the committing of any criminal acts or any other causes prohibited by Shariah law and principles.
- ii) Death or Disablement or any other loss sustained by the Person Covered:**
- while operating or riding a two-wheeled motor vehicle as a sport or for any other purposes;
 - while using wood-working machinery driven by mechanical power except portable tools applied by hand and used solely for private purposes without reward;
 - while flying or engaging in other aerial activity except as fare paying passenger in an aircraft licensed for passenger service (the word 'passenger' does not include any member of the air crew or any person involved in any technical operation or navigation in or upon an aircraft);
 - While committing or attempting to commit any unlawful act.
- iii) Death or Disablement or any other loss consequent upon the Person Covered engaged in hunting, mountaineering, rock climbing, hiking/trekking in remote areas unless with licensed guides, ice-hockey, polo-playing, steeple chasing, winter sports, yachting, water-ski jumping, high diving, hot air balloon, parachuting bungee jumping or any sky-diving activities, under-water activities involving the use of breathing apparatus or compressed air or gas, or using word-working machinery driven by mechanical power, racing (other than on foot), pacesetting or participating in any speed tests, reliability or other trials, or professional sports or games.**
- iv) Death or Disablement directly or indirectly arising out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.**
- v) Death or Disablement directly or indirectly caused by or contributed to or by arising from:**
- ionisation, radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission;

- nuclear weapons material.
- vi)** Losses caused directly or indirectly, wholly or partly by:
- any other kind of disease;
 - by medical or surgical treatment (except such as may be necessary as a result of injuries covered by the Certificate and performed within the time provided in this Certificate);
 - while the Person Covered is under the influence of alcohol or drug abuse while driving;
 - while the vehicle is used for illegal purposes (including where used as an unlicensed common carrier or for any unlawful purposes).
- vii)** Any bodily injury which shall result from hernia.
- viii)** Claims at common law for damages obtained by passengers against drivers for the driver's negligence, recklessness or default.
- ix)** If the Person Covered does not have a valid driving license to drive an automobile or is not qualified to hold a valid driver's license when driving resulting in the accident.
- x)** The Person Covered engaging in air travel except as passenger in a properly licensed multi-engined aircraft operated by a licensed commercial air carrier or owned and operated by a commercial air carrier.
- xi)** Deliberate exposure to exceptional danger (except in an attempt to save human life), or the Person Covered's own criminal act.
- xii)** If the Person Covered shall regularly engage in any occupation, sport, pastime or activity in which materially greater risk may be incurred than disclosed in connection with this Certificate without the Person Covered first notifying TIGB and obtaining TIGB's written consent to the amendment to this Certificate, then no claim shall be payable in respect of any accident arising therefrom.
- xiii)** Death or Disablement directly or indirectly caused by or contributed to by arising from:
- any illegal activities, loss resulting directly or indirectly from action taken by Government Authorities including confiscation, seizure, destruction and restriction;
 - loss of or damage to hired or leased equipment; testing any kind of conveyance.

xiv) Claims engage in following occupations:

- military, civil defense, law enforcement, fire fighter or security guard/officer, or
- air crew, ship crew, oil rig crew, diver or fisherman, or
- mining, logging, sawmilling, woodworking or underground works, demolition, blasting or quarry, or which dealing with explosives, poisonous or hazardous gases, liquids or substances (except under the circumstance whilst the Person Covered is off-duty at the time of the accident and the bodily injury does not arise in the course of the Person Covered employment or any activity related to the Person Covered's employment), or
- activities or work involving scaffolding, gondolas, ropes or cables.

xv) Arising from offshore activities like non-recreation diving, oil-rigging, mining, aerial photography or handling of explosives.

xvi) Consequential loss or damage of any kind.

It is the responsibility of the Certificate Holder(s) to read thoroughly and fully understand all terms, exceptions and conditions outlined in these Campaign Terms and Conditions.

15. The Certificate is not CIMB's products and therefore:

- a) not an obligation of and not guaranteed by CIMB and/or its subsidiaries and affiliates; and
- b) CIMB shall not be responsible for or be held liable for any matter or claims arising from the Certificate provided by TIGB; and
- c) TIGB being the licensed Takaful Operator and being the Takaful Provider shall fully undertake the Takaful obligations and shall attend to any matter relating to the coverage and benefits.

16. Should there be any queries, feedback, concern, issue, complaint or requirement of additional information relating to the Certificate, please contact or write in to:

Address : Takaful Ikhlas General Berhad (201701019705)(1233870-A),
5th Floor, Bangunan Malaysian Re,
No.17, Lorong Dungun, Damansara Heights,
50490 Kuala Lumpur

Telephone No. : +603-2723 9853 / 9819 / 9596

E-mail : generalbanca@takaful-ikhlas.com.my

Website : <https://www.takaful-ikhlas.com.my>

17. It shall be the Eligible Customer(s)' responsibility to ensure that their contact details provided with CIMB are current and updated. CIMB shall not be responsible to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss arising therefrom) suffered or incurred in the event the contact details maintained in CIMB's record is not contactable, not current or incorrect.
18. The Campaign cannot be used in conjunction with other offers, promotions and/or privileges unless stated otherwise.
19. CIMB's determination as to whether an Eligible Customer(s) is entitled to the Certificate shall be final, binding and conclusive and such determination shall not be challenged by any party in any matter whatsoever.
20. Any request from the Eligible Customer(s) or Certificate Holder(s) to transfer the coverage and benefits of the Certificate awarded to them to any of their CIMB accounts or other accounts maintained with other financial institutions or any third-party accounts, exchange it for or substituted it with cash or different reward of similar value or any other alternatives in any circumstances is not allowed.

General Procedure – How to File a Claim

21. To file a claim, kindly refer to the claim procedures below.

a) Notification of Claim

All written notice of claim shall be given to:

Takaful Ikhlas General Berhad (201701019705)(1233870-A)
5th Floor, Bangunan Malaysian Re,
No.17, Lorong Dungun, Damansara Heights 50490 Kuala Lumpur
Telephone No.: +603-2723 9853 / 9819 / 9596
Email: generalbanca@takaful-ikhlas.com.my
Website: <https://www.takaful-ikhlas.com.my>

Within thirty (30) days after the occurrence of any loss covered by this Certificate or as soon as reasonably possible thereafter. Written notice given by or on behalf of the Certificate Holder to TIGB with the information sufficient to identify the Certificate Holder including name, NRIC and Certificate Name: (**"Group Personal Accident (GPA) for CIMB YOUTH Savers Account/-i"**), shall be deemed notice to TIGB.

b) Claim Documents

All certificates, information and evidence shall be provided at the Certificate Holder's expense or at the expense of any other claimant in the form and nature required.

Notwithstanding to contrary under the law, where TIGB has furnished the claimant with the claim form for filing proof of loss within fourteen (14) days of the claimant's notice, the claimant shall provide written proof of such loss to TIGB within ninety (90) days from the date of such loss occurrence. Failure to file in the loss or furnish such proof to TIGB within the stipulated time may result in the claims not entertained or rejected by TIGB due to lack of such proof or documents from the claimant.

The following information/proof of the claim shall be provided:

- i) Duly completed claim form;
- ii) Copy of NRIC;
- iii) Police Report;
- iv) Incident Report and Investigation Report from CIMB (applicable for Benefit 2.0 – Loss of money from online purchase scams and unauthorised cash withdrawal from ATM);
- v) Evidence of Loss i.e., proof of value and ownership and/or bank statement as evidence of loss of money.

In the event of death, additional documents required:

- 1. Death certificate;
- 2. Hospital certificate;
- 3. Post-mortem report.

Notes

: In the event of the person making the claim (claimant) is not the Certificate Holder, proof of the claimant identity and proof of relationship between the Certificate Holder and the claimant must also be submitted.

: Claim form can be obtained from TIGB's website or it can be provided upon notification of claim to TIGB.

c) Claim Payment

The payment of claims under this Certificate is dependent upon observance of its terms and conditions by the Certificate Holder and/or the Certificate Holder, in as far as they apply to the Certificate Holder and/or Certificate Holder.

Claim payment will be made upon Acceptance of Letter of Offer and duly completed IBG form with consent from the bank.

General Terms and Conditions

22. The Eligible Customer(s) agree that by participating in the Campaign, they:
- a) are required to read and understand these Terms and Conditions;
 - b) have accessed, read and confirm their agreement to these Terms and Conditions;
 - c) confirm that the key contract terms affecting their obligations have been adequately explained to them;
 - d) consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
 - f) agree that CIMB shall not be liable or held responsible to the Eligible Customer(s) if CIMB is unable to perform in whole or in part 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 which is beyond CIMB's reasonable control.
23. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Certificate will be forfeited if, during the Campaign Period and/or before the issuance crediting of the Certificate:
- a) The Eligible Customer(s) are in breach of the Terms and Conditions governing the YSA/-i;
 - b) The YSA/-i is 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 YSA/-i is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
24. CIMB reserves the right to disqualify any Eligible Customer(s) from participating in the Campaign, that it determines to be:
- a) tampering with the entry/participation/application process; and/or
 - b) acting in breach of these Terms and Conditions; and/or
 - c) committed fraudulent or wrongful acts in relation to their YSA/-i and/or any transactions made thereof.
25. CIMB shall be entitled to withhold any benefit under this Campaign the services rendered, with prior notice to the Eligible Customer(s) if the Eligible Customer(s) are found to have been in breach of any CIMB Savings Account/-i Terms and Conditions.
26. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Customer(s) via:

- a) announcement at CIMB's website; and/or
- b) notice at CIMB's branches; and/or
- c) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customer(s) as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

27. CIMB shall not be liable to any Eligible Customer(s) or any party for any losses, costs or damages (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 Customer(s)'s participation or non-participation in the Campaign; and/or
- b) Any non-receipt or delayed receipt by the Eligible Customer(s) of any notification through Electronic Direct Mailer ("**EDM**"), Short Message Service ("**SMS**") and/or any other means of notification which CIMB may select.

unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.

28. 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 Customer(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 Customer(s) from the date as specified by CIMB in the notification.

c) If the changes are required by law or any rules, regulations, directives, notices and guidelines ("**Regulations**") then they will take effect in accordance with the law or Regulations and CIMB will inform/give notice to the Eligible Customer(s) about these changes as soon as possible.

d) Eligible Customer(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.

29. CIMB will not be liable to the Eligible Customer(s) for any losses, costs or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendment.

30. The Eligible Customer(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Eligible Customer(s):
- participation in the Campaign; and/or
 - receipt, redemption or use of the Certificate; and/or
 - breach or failure to comply with these Terms and Conditions.
31. These Terms and Conditions:
- shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
 - are to be read together with the prevailing Terms and Conditions of CIMB's product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
32. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which CIMB is subject.
33. If CIMB does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB has in the future.
34. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customer(s) do click on the Third Party Links, the Eligible Customer(s) understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customer(s) may incur.
35. a) Eligible Customer(s) may contact CIMB's Customer Resolution Unit ("**CRU**") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:
- Address : Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur,
50710 Wilayah Persekutuan
- Telephone No.: +603-6204 7788
- E-mail : contactus@cimb.com
- b) CIMB may change the above contact details by notifying the Eligible Customer(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

YSA/-i is protected by Perbadanan Insurans Deposit Malaysia

(PIDM) up to RM250,000 for each depositor.

[End]