

TERMS AND CONDITIONS

Samsung x CIMB Bank e-Zi Tunai Personal Loan Device Financing Campaign

1. Samsung x CIMB Bank e-Zi Tunai Personal Loan Device Financing Campaign (“**Campaign**”) is jointly organized by CIMB Bank Bhd [Registration No: 197201001799 (13491-P)] (“**CIMB Bank**”) and Samsung Malaysia Electronics (SME) Sdn. Bhd [Registration No: 200301026766 (629186-D)] (“**Samsung**”).

Campaign period

2. This Campaign shall run from 1 June 2025 at 00:00 hours (GMT+8) until 30 September 2025 at 23:59 hours (GMT+8), both dates inclusive (“**Campaign Period**”).
3. CIMB Bank and Samsung reserves the right upon giving prior notice of not less than seven (7) days to change the duration and/or the commencement and/or expiry dates of the Campaign Duration and/or Campaign Period.

Eligibility

4. This Campaign is open exclusively to all Malaysian citizens who applies for, and accepts CIMB Bank’s E-Zi Tunai Personal Loan (“**e-Zi Tunai Personal Loan**”) and purchases any participating Samsung Galaxy devices or wearables as listed in the table under Clause 6 (“**Participating Model(s)**”) during the Campaign Period.

The following categories of persons/entities shall NOT be eligible to participate in this Campaign: -

- (i) Individuals below the age of 21 years at the time of application; and/or
- (ii) Permanent and/or temporary staff or employees of CIMB Bank (including its subsidiaries and/or related companies) and their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
- (iii) Representatives and/or agents (including advertising and campaign agents, third party vendors and service providers) of CIMB Bank (including its subsidiaries and/or related companies) and their permanent and/or contract employees and/or their immediate family members (i.e. spouses, children, parents, brothers and sisters); and/or
- (iv) Non-individual entities including but not limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed and private limited companies, clubs, associations and co-operatives.

By participating in this Campaign, the participant of the Campaign/customer represents and confirms that he/she does not fall within the categories of persons/entities excluded above, (hereinafter collectively referred to as the “**Eligible Participant(s)**”).

Participating Criteria

5. Eligible Participant(s) applying for new e-Zi Tunai Personal Loan and purchasing Participating Model(s) must meet the following requirements to be eligible for the Samsung x CIMB e-Zi Tunai Cash Rebate Rewards:
 - i. Eligible Participant(s) must apply for an e-Zi Tunai Personal Loan via CashLoan in Touch 'n Go eWallet within the Campaign Period;
 - ii. The Eligible Participant(s)' loan application must be approved by CIMB Bank Berhad and accepted by Eligible Participant(s) and disbursed within the Campaign Period;
 - iii. The Eligible Participant(s) shall ensure that their Touch 'n Go eWallet accounts shall not be dormant, or cancelled, or terminated for any reason, or suspected of any breach or in breach of the terms and conditions herein by the Eligible User(s) throughout the Campaign Period;
 - iv. Eligible Participant(s)'s E-Zi Tunai principal loan amount must be at least Ringgit Malaysia Eight Hundred (RM 800);
 - v. Eligible Participant(s)'s E-Zi Tunai minimum loan tenure for the loan application must be of twelve (12) months;
 - vi. Eligible Participant(s) must not early settle the e-Zi Tunai Personal Loan within thirty (30) calendar days from the loan disbursement date, and before receiving "**Cash Rebate**" as defined in clause 6 herein;
 - vii. Each Eligible Participant(s)'s E-Zi Tunai Personal Loan can only be used to purchase one (1) Participating Model;
 - viii. Eligible Participant(s) purchase the Participating Model(s) within a period of **NOT MORE** than thirty (30) calendar days from or prior to the date of the disbursement of the E-Zi Tunai Personal Loan via the participating Samsung stores within the Campaign Period;
 - ix. Eligible Participant(s) must redeem the Cash Rebate via Samsung Redemption Management System ("**RMS**") during the Campaign Period, or not later than 7 days from the last day of the Campaign Period, whichever is later ("**Redemption Period**"). The redemption process and requirements are governed by Samsung's terms and conditions.
 - x. Eligible Participant(s) must perform the following steps to redeem the Cash Rebate via Samsung Redemption Management System ("**RMS**"):

Step 1	Go to RMS portal via Samsung Malaysia website. Register or sign into Samsung Account
Step 2	Upload below required information and documents for redemption: • Full Name • Device IMEI • NRIC No. • Device Model • Purchase Date • Receipt Screenshot • Phone Number (Uploaded documents must be a PDF document or in an image format (jpg, jpeg or png format). Maximum size of each document is 5MB. Any documents

	with unclear details may delay the redemption process. Any submission after the Redemption Period will be void)
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- a. The redemption request in relation to the following will be processed by Samsung's fulfilment partner:
 1. On the validity of Eligible Participant(s)' purchase on Samsung's participating model.
 2. The status of the purchased Samsung's Participating Model(s) is activated.
- b. Upon completing the redemption process, Eligible Participant(s) will receive an email confirmation from Samsung that the **submission** is successful or failed. The submission of redemption will still go through validation by both Samsung and CIMB Bank.
- c. It is the responsibility of the Eligible Participant(s) to ensure all the details stated in the redemption form are accurate. The information stated in the redemption form cannot be changed once submitted. Each e-mail address or invoice can only be used to submit up to a maximum of **three (3) redemptions**. Each redemption submission must be based on a valid invoice or receipt and a valid Product IMEI/Serial Number. Any duplicate redemption submission based on the same Product IMEI/Serial Number shall be rejected.
- d. Samsung reserves the right to reject any redemption in the event of the following:
 - redemption form exceeds the maximum number of redemption;
 - redemption form is incomplete;
 - redemption form or any redemption documents appear to be fraudulent;
 - redemption form is not in accordance with the terms and conditions;
 - in the event that Samsung believes the redemption is a fraudulent or an irregular transaction or being manipulated in any whatsoever manner;
 - Eligible Participant fails to respond to RMS request 4 weeks after the last day of redemption.
- e. Samsung shall not be liable for any failure on the part of the Eligible Participant(s) who fails to submit and/or resubmit the complete redemption form with all the supporting documents within the stipulated timeline and/or any delay or non-delivery, lost or delivery cannot be performed due to wrong or inadequate details provided.

(Hereinafter collectively referred to the requirements in Clause 5 as "**Participating Criteria**")

Campaign Reward

6. a) The Eligible Participant(s) shall be entitled to 10% rebate of the Participating Model(s) purchase price based on Samsung's consumer invoice as set out in the table below ("**Cash Rebate**").
- b) The Cash Rebate based on the **Recommended Retail Price ("RRP")** of the Participating Model(s) stated in the table below is the maximum value of the Cash Rebate amount entitled by the Eligible Participant(s) who met the Participating Criteria.

c) Available Units of Participating Model(s) are the available units of the Participating Model(s) under this Campaign that are entitled to the Cash Rebate and are shared with another similar campaign known as Samsung X CIMB Bank Cash Plus Personal Loan Device Financing Campaign (“**Second Campaign**”). Cash Rebate will be awarded on a first come first served basis across this Campaign and Second Campaign, and are subject to stock availability of the Participating Model(s):

Participating Model(s)	RAM	Storage	RRP	Cash Rebate (Up to)		Available Units of Participating Model(s)
			(RM)	(%)	(RM)	
S25 Ultra	12GB	1TB	7,799	10%	780	475
S25 Ultra	12GB	512GB	6,599	10%	660	
S25 Ultra	12GB	256GB	5,999	10%	600	
S25+	12GB	512GB	5,599	10%	560	
S25+	12GB	256GB	4,999	10%	500	
S25	12GB	512GB	4,599	10%	460	
S25	12GB	256GB	3,999	10%	400	
S24 Ultra	12GB	1TB	7,199	10%	720	370
S24 Ultra	12GB	512GB	5,999	10%	600	
S24 Ultra	12GB	256GB	5,399	10%	540	
S24+	12GB	512GB	5,399	10%	540	
S24+	12GB	256GB	4,899	10%	490	
S24	8GB	512GB	3,999	10%	400	
S24	8GB	256GB	3,399	10%	340	
S24 FE	8GB	512GB	3,899	10%	390	335
S24 FE	8GB	256GB	3,299	10%	330	
Z Flip6	12GB	256GB	4,999	10%	500	290
Z Flip6	12GB	512GB	5,599	10%	560	
Z Fold6	12GB	256GB	7,299	10%	730	
Z Fold6	12GB	512GB	7,899	10%	790	
Z Fold6	12GB	1TB	9,099	10%	910	
S10 Ultra (5G)	12GB	256GB	6,649	10%	665	260
S10 Ultra	12GB	256GB	5,999	10%	600	
S10+ (5G)	12GB	256GB	5,249	10%	525	
S10+	12GB	256GB	4,599	10%	460	
S9 (256) + KBD 5G	12GB	256GB	4,549	10%	455	160
S9 (256) + KBD	12GB	256GB	3,899	10%	390	
A55 5G	12GB	256GB	1,799	10%	180	485
A35 5G	8GB	256GB	1,399	10%	140	
Watch Ultra 47mm (LTE)	-	-	3,399	10%	340	70

Buds3 Pro	--		999	10%	100	105
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7. Each approved and accepted e-Zi Tunai Personal Loan is only eligible to receive a maximum of one (1) time Cash Rebate for the purchase of the Participating Model(s) at Samsung Participating Stores ("**Participating Stores**") as listed here:

No.	Participating Stores
a.	Samsung Online Store (https://www.samsung.com/my and Samsung Shop App)
b.	All Samsung Experience Stores (SES)
c.	Samsung Authorized Retailers (Selected SPS)

8. Each application of e-Zi Tunai Personal Loan can be used to purchase a maximum of one (1) Participating Model(s) only.
9. Subject to these terms and conditions, if the Eligible Participant(s) has multiple or more than one (1) CIMB Bank Cash Plus Personal Loan(s) and/or CIMB Bank eZi-Tunai Personal Loan(s) ("**CIMB Personal Loans**") that fulfils the eligibility criteria and Participating Criteria for this Campaign and/or the Second Campaign, the Cash Rebate will be credited into one of the Eligible Participant(s)' CIMB Bank Personal Loans account with CIMB Bank, as determined by CIMB Bank.
10. The Cash Rebate will be fulfilled by CIMB Bank within twelve (12) weeks from the date of disbursement to the Eligible Participant(s)' e-Zi Tunai/Cash Plus Personal Loan account as advance payment.
11. CIMB Bank will endeavor to notify all Eligible Participant(s) through short message service message ("**SMS**") within two (2) weeks from the date the Cash Rebate is credited to their E-Zi Tunai/Cash Plus Personal Loan account, based on the Eligible Participant(s)' telephone number maintained with Samsung RMS. In the event the Eligible Participant(s) is found to be not eligible to the Cash Rebate, the Eligible Participant(s) will also be informed by CIMB Bank in the same manner that their redemption of the Cash Rebate is unsuccessful.

General Terms and Conditions

12. The Eligible Participant(s) agree that by participating in the Campaign, they;
- are required to read and understand these Terms and Conditions;
 - have accessed, read and confirm their agreement to these Terms and Conditions;
 - confirm that the key contract terms affecting their obligations have been adequately explained to them;
 - consent to CIMB Bank processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB Bank in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - agree that all decisions reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Cash Rebate to be given away, and determination of the Eligible Participant(s), shall be final, binding and conclusive; and

- f) agree that CIMB Bank shall not be liable or held responsible to the Eligible Participant(s) if CIMB Bank 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 Bank's control; or
 - (v) any factor which is beyond CIMB Bank's reasonable control.
13. By participating in this Campaign and submitting the redemption request via Samsung RMS, the Eligible Participant(s) confirm that they had given its explicit and informed consent to Samsung to share and disclose their following personal information to CIMB Bank for the purpose of the Cash Rebate redemption and confirm that no further consent from the Eligible Participant(s) is required:
- Full Name
 - Participating Model Device IMEI
 - NRIC No.
 - Participating Model Device Model
 - Purchase Date of Participating Model
 - Customer Invoice/ Receipt Screenshot of the of Participating Model
 - Phone Number
14. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or Cash Rebate entitlement if during the Campaign Period:
- a) The Eligible Participant(s) are in breach of the terms and conditions governing the Eligible e-Zi Tunai Personal Loan;
 - b) Eligible Participant(s) e-Zi Tunai Personal Loan 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 Eligible Participant(s) e-Zi Tunai Personal Loan is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB Bank.
15. CIMB Bank shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a) tampering with the participation; and/or
 - b) acting in breach of these Terms and Conditions.
16. CIMB Bank shall have the right to 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 Bank's website; and/or
 - (ii) notice at CIMB Bank's branches; and/or
 - (iii) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB Bank 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 cancellation, suspension, shortening or extension of the Campaign.

17. CIMB Bank 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

- b) Any non-receipt or delayed receipt by the Eligible Participants/customers of the Short Message Service ("SMS") or eDM unless such loss or damage arises from and is caused directly by CIMB Bank's gross negligence or wilful default.
18. CIMB Bank shall have right to vary, add, delete, or amend any of these Terms and Conditions ("Amendment") by:
- a) giving twenty-one (21) calendar days' prior notice to the Eligible Participant(s) via:
 - (i) announcement at CIMB Bank's website; and/or
 - (ii) notice at CIMB Bank's branches; and/or
 - (iii) advertisement in one newspaper of CIMB Bank's choice; and/or
 - (iv) by any other means of notification which CIMB Bank may select.
 - b) The Amendment shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB Bank in the notification.
 - c) If the changes 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 Bank will inform/give notice to the Eligible Participant(s) about these changes as soon as possible.
 - d) Eligible Participant(s) agree to access CIMB Bank'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.
19. CIMB Bank will not be liable to the Eligible Participant(s) for any losses, costs or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.
20. Eligible Participant(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Bank may incur as a result of the Eligible Participant(s):
- a) participation in the Campaign; and/or
 - b) breach or failure to comply with these Terms and Conditions.
21. 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 CIMB's product(s) and/or service(s) relating to this Campaign which shall apply in addition to these Terms and Conditions.
22. 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.
23. If CIMB Bank 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.
24. CIMB Bank'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 Participant(s) do click on the Third Party Links, the Eligible Participant(s) understand that they are

accessing the Third Party Links at their own risk and CIMB Bank is not responsible for any losses the Eligible Participant(s) may incur.

25. Contact points:

- 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, fax and email:
Address: CIMB Bank Berhad Customer Resolution Unit (CRU),
P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: 603 6204 7788
Email: contactus@cimb.com
- b) CIMB Bank 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 Bank may select.

26. Eligible Participant(s) shall direct any query, feedback, concern, issue or complaint pertaining to the purchase of Participating Model and redemption of the Cash Rebate to Samsung for resolution at [1-800-88-9999].

27. CIMB Bank as the provider of the E-Zi Tunai Personal Loan shall attend to any matter relating to;

- a) Fulfilment of Cash Rebate to the Eligible Participant(s) e-Zi Tunai Personal Loan account for this Campaign
- b) Any query, feedback, concern, issue or complaint pertaining to e-Zi Tunai Personal Loan

28. The Terms and Conditions pertaining to Samsung Products (Participating Model) shall be further subject to Samsung's Terms and Conditions which are available at:
<https://www.samsung.com/my/offer/samsung-x-cimb-promo/>