

TERMS AND CONDITIONS
eCASA CUSTOMER REFERRAL PROGRAMME

1. The CIMB eCASA Referral Programme (“**Campaign**”) is jointly organised by CIMB Bank Berhad [197201001799] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [200401032872] (“**CIMB Islamic**”). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as “**CIMB**”.

The Campaign Period

2. The Campaign period shall commence on 21 April 2025 00:00 hours (GMT +8) and end on 31 January 2026 23:59 hours (GMT +8), both dates inclusive unless otherwise notified by CIMB (“**Campaign Period**”).
3. CIMB reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period by giving seven (7) calendar days’ prior notice.

Eligibility and Qualifying Criteria

4. Subject to the Terms and Conditions herein, this Campaign is open to:
 - a. All individuals aged of eighteen (18) years and above; and
 - b. Individuals who are Malaysian nationality; and
 - c. Selected CIMB individual customers who received a notification with referral code to participate in the campaign via CIMB OCTO App Push Notification and/or Short Message Service (“**SMS**”) and/or an Electronic Direct Mailer (“**eDM**”) from CIMB; and/or
 - d. Employees of CIMB Group* (including its subsidiaries and related companies) who are not directly involved in the selection of winners for this Campaign who participate on a voluntary basis; and
 - e. Individuals who open a CIMB account online and obtain a referral code upon completion of the Digital Account Opening eForm ; and
(Item c. , d., and e. hereinabove shall collectively be referred as “**Referrer**”)
 - f. Individuals referred by the Referrer using the provided referral code, and who do not have any Current Account/-i, Savings Account/-i (“**CASA/-i**”), or Daily Unrestricted Investment Account-i (“**DURIAN-i Account**”) with CIMB prior to the Campaign Period (“**Referee**”).herein collectively referred to as “**Eligible Participant(s)**”.

5. The following non-individual entities are **NOT eligible** to participate in this Campaign:
 - a. Small medium enterprises/enterprise banking/commercial and corporate customers as shall be determined by CIMB which include but shall not be limited to sole proprietorships, partnerships, public listed companies, private limited companies, charitable/non-profit organization/societies, clubs, associations, cooperatives and professional partnerships; and/or
 - b. Individuals below the age of eighteen (18) years old; and/or
 - c. Individuals who are not of Malaysian nationality; and/or
 - d. Employees of CIMB Group* (including its subsidiaries and related companies) under the below categories:
 - i. Employees who are directly involved in the selection of winners for this Campaign including Product Owner, Digital Sourcing and Decision Management teams,
 - ii. Customer and sales-fronting staff.“CIMB Group” refers to the group 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; and/or

- e. 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; and/or
- f. Referees who are CIMB CASA/-i and CIMB DURIAN-i Account existing customers, including current secondary account holders without a primary account (Existing-to-Product) (“ETP”); and/or
- g. Referees who apply for CIMB CASA/-i or CIMB DURIAN-i Account via QR code scanning at the branch.
- h. Customers whose CIMB CASA/-i and CIMB DURIAN-i is terminated, closed, suspended, delinquent or unsatisfactorily conducted as determined by CIMB within the Campaign Period;
- i. In relation to joint accounts, only the first named account holder i.e. the primary account holder shall be eligible to participate in the Campaign (“**Primary Accountholder**”). For the purpose of this Campaign, joint accountholders will be treated as one accountholder.

Qualifying Criteria and Campaign Rewards

6. In order to be qualified to earn Campaign Reward(s) defined in Clause 6f hereof, the Eligible Participant(s) must fulfill the following qualifying criteria (“**Qualifying Criteria**”).
- a. To participate in this Campaign, Referrer may refer any number of Referees each of whom shall be an individual and not an existing CIMB CASA/-i and CIMB DURIAN-i Account customers, including current secondary account holders without a primary account customer of CIMB. For the avoidance of doubt, a Referrer may not refer himself/ herself for this Campaign.
 - b. Referee must enter the Referral code in the designated field on the Digital Account Opening eForm.
 - c. Referee must successfully open and complete the initial deposit funding for either one of the following accounts (“**Participating Accounts**”) through CIMB online application form during the Campaign Period:
 - (a) AirAsia Savers Account
 - (b) Basic Savings Account with Fee
 - (c) Basic Savings Account without Fee
 - (d) Basic Savings Account-i with Fee
 - (e) Basic Savings Account-i without Fee
 - (f) Daily Unrestricted Investment Account-i (DURIAN-i)
 - (g) EcoSave Savings Account-i
 - (h) Regular Savings Account
 - (i) Basic Current Account
 - (j) Basic Current Account-i
 - (k) Current Account-i
 - (l) Prime Account
 - (m) Regular Current Account
 - d. Referee must successfully register for CIMB Clicks ID and download CIMB OCTO Application.
 - e. By sending out a referral code, the Referrer is deemed to have agreed to assume full responsibility for his/ her own actions and the actions of the Referees or third parties who forward or further forward the referral code.
 - f. Upon fulfilling the Qualifying Criteria stated in Clause 6a until Clause 6e, the Eligible Participant(s) will be entitled to:

Eligible Participants	“Campaign Reward”	Monthly Capping
Referrer	RM28 for each successful referral to be credited into their CIMB Accounts	250 referrals
Referee	RM28 to be credited into their newly opened CIMB Accounts	250 referrals

g. The following examples illustrate the participants' eligibility.

Scenario	Illustration	Campaign Reward Eligibility
A	<ol style="list-style-type: none"> Referrer A shares referral code with Referee A, who is not an existing CIMB customer. Referee A uses the referral code and successfully opens a CIMB account and place initial deposit. 	Both Referrer A and Referee A qualifies for the Campaign Reward.
B	<ol style="list-style-type: none"> Referrer B sends referral code to Referee B, who is not an existing CIMB customer. Referee B opens a CIMB account and place initial deposit without using the referral code 	Both Referrer B and Referee B are not eligible for the Campaign Reward.
C	<ol style="list-style-type: none"> Referrer C sends referral code to Referee C, who is an ETP customer. Referee C uses the referral code and successfully opens a second CIMB account and place initial deposit. 	Both Referrer C and Referee B are not eligible for the Campaign Reward.
D	<ol style="list-style-type: none"> Referrer D sends referral code to Referee: <ul style="list-style-type: none"> D: new-to-CIMB customers E: new-to-CIMB customers F: ETP Only Referee D and F use the referral code and successfully open CIMB accounts and place initial deposit. 	Referrer D qualifies for 1 successful referral and eligible for the Campaign Reward together with Referee D.
E	<ol style="list-style-type: none"> Referrer E sends referral code to Referee E, who is new-to-CIMB customers. Referee E uses the referral code and successfully open CIMB accounts by scanning branch QR and place an initial deposit. 	Both Referrer E and Referee E are not eligible for the Campaign Reward.

h. Eligible Participant(s) must also comply with the prevailing terms and conditions governing the following products while participating in this Campaign (whichever is applicable):-

- CIMB Clicks;
- CIMB OCTO App;
- CIMB CASA/-i;
- CIMB Online Fully Account Opening
(collectively referred to as the **"Prevailing Terms and Conditions"**).
- CIMB CASA/-i is protected by PIDM up to RM250,000 for each depositor.
- CIMB DURIAN-i Account is not protected by PIDM.

Campaign Fulfilment

7. CIMB reserves the right to end or extend the Campaign with management approval once the total rewards cap is reached. Rewards will be allocated on a first-come, first-served basis during the Campaign Period.
8. Campaign Month defines as below:
 - a. **Campaign Month 1:** 21 April 2025 – 31 May 2025
 - b. **Campaign Month 2:** 1 June 2025 – 30 June 2025
 - c. **Campaign Month 3:** 1 July 2025 – 31 July 2025
 - d. **Campaign Month 4:** 1 August 2025 – 31 August 2025
 - e. **Campaign Month 5:** 1 September 2025 – 30 September 2025
 - f. **Campaign Month 6:** 1 October 2025 – 31 October 2025
 - g. **Campaign Month 7:** 1 November 2025 – 30 November 2025
 - h. **Campaign Month 8:** 1 December 2025 – 31 December 2025
 - i. **Campaign Month 9:** 1 January 2026 – 31 January 2026
9. CIMB will notify the winner(s) of Reward(s) ("**Winner(s)**") via Short Message Service (SMS) or by any other means of notification which CIMB may select at its absolute discretion after crediting the Reward(s) to the Winner(s) signed up participating account during below period:
 - a. Campaign Month 1-3: Within 90 working days after 31 July 2025 ("**Campaign Fulfillment 1**")
 - b. Campaign Month 4-6: Within 90 working days after 31 October 2025 ("**Campaign Fulfillment 2**")
 - c. Campaign Month 7-9: Within 90 working days after 31 January 2026 ("**Campaign Fulfillment 3**")
10. By accepting and receiving the Reward(s), the Winner(s) agrees to hold harmless CIMB and its affiliates and their respective directors, officers, employees and agents from and against any claim, action, proceeding, judgement, damage, loss, expense or liability in connection with such Winner(s):-
 - a. participation in the Campaign; or
 - b. receipt, redemption or use of the Reward(s).
11. CIMB reserves the right to disqualify the Eligible Participant(s) who have failed to fulfil the CIMB's Prevailing Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice.
12. CIMB shall be entitled to withhold any benefit under the services rendered, with prior notice to the Eligible Participant(s) if the Eligible Participant(s) are found to have been in breach of any of CIMB's Users Terms and Conditions.
13. Any request from the Eligible Participant(s) to transfer any Reward(s) awarded to them to any of their CIMB accounts or other accounts maintained with other financial institutions or any third party's accounts, exchange it for or substituted it with cash or different reward or reward of similar value or any other alternatives in any circumstances is not allowed.

General Terms & Conditions

14. The Eligible Participant(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; confirm that the key contract terms affecting their obligations have been adequately explained to them;
 - c. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - d. agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, shall be final, binding and conclusive; and
 - e. 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 which is beyond CIMB's reasonable control.
15. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or the Applicable Prize(s) will be forfeited if during the Campaign Period and/or before the crediting/delivery of the Applicable Prize(s):
- a. the Eligible Participant(s) are in breach of the Terms and Conditions governing the signed up Eligible Product(s);
 - b. the CASA/-i or DURIAN-i Account 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 CASA/-i or DURIAN-i Account is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.
16. CIMB shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a. tampering with the application process; and/or
 - b. acting in breach of these Terms and Conditions.
17. CIMB 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 Participants/Customers via:
- i. announcement at CIMB's website; and/or
 - ii. notice at CIMB's branches; and/or
 - iii. notice at CIMB's Currency Exchange counters; and/or
 - iv. by any other means of notification which CIMB may select.
- 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 cancellation, suspension, shortening or extension of the Campaign.
18. 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:
- i. the Eligible Participant(s)' participation or non-participation in the Campaign; and/or
 - ii. any non-receipt or delayed receipt by the Eligible Participant(s) of SMS and EDM.
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful default.
19. 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:
- a. announcement at CIMB website; and/or

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- b. notice at CIMB branches; and/or
 - c. notice at CIMB Currency Exchange counters; and/or
 - d. advertisement in one newspaper of CIMB choice; and/or
 - e. 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. 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 Participant(s) about these changes as soon as possible.
 - d. Eligible Participant(s) agree to access CIMB 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.
20. CIMB 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.
21. The Eligible Participant(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 Participant(s):
- a. participation in the Campaign; and/or
 - b. receipt, redemption or use of the Applicable Prize(s); and/or
 - c. breach or failure to comply with these Terms and Conditions
22. 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 product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
23. 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.
24. 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.
25. Eligible Participants shall direct any query, feedback, concern, issue or complaint pertaining to the CASA to CIMB and CASA-i and DURIAN-i Account to CIMB Islamic.
26. CIMB Islamic as the provider of all the CASA-i and DURIAN-i Account stated in **Clause 6c**.
27. By participating in the Campaign, the Winner(s) authorises CIMB to publish and/or display materials and/or information, including but not limited to the name, last four digits of their telephone numbers, photos and city of residence of the Winner(s) without compensation in the announcement of the Eligible Participant of this Campaign or for advertising and publicity purposes in the manner it deems appropriate ("**Publication Rights**").
28. If the Winner(s) objects to CIMB's Publication Rights after participating in the Campaign, CIMB shall have the right to forfeit the Applicable Prize(s) and select another Winner(s).

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29. The Winner(s) is solely responsible to ensure his/her mobile number and/or email address and/or mailing address (“**Contact Details**”) given to CIMB is/are current and updated.
30. CIMB shall have the right to forfeit the Applicable Prize(s) if the Winner(s)’ Contact Details maintained in the CIMB record are invalid and/or not updated.
31. CIMB shall not be responsible to the Winner(s) for any loss (including loss of opportunity and consequential loss flowing there from) suffered or for any failure to fulfil the delivery of the Applicable Prize(s) in the event the Winner’s Contact Details maintained in CIMB’s record are not current or correct.
32. 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 or email:
- | | |
|---------------------|--|
| Address | : CIMB Bank Berhad / CIMB Islamic 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 |
33. CIMB may change the above contact details by notifying the Eligible Participant(s) by way of announcement at CIMB’s website at **www.cimb.com.my** or by any other means of notification which CIMB may select.