

TERMS AND CONDITIONS

Junior Savers Account/-i Bonus Campaign

Campaign Period

- The Junior Savers Account/-i Bonus Campaign (“**Campaign**”) is organized by CIMB Bank Berhad [197201001799] and CIMB Islamic Bank Berhad [200401032872] (collectively referred to as “**CIMB**”) and shall commence from **01 May 2025 to 31 December 2025**, both dates inclusive (“**Campaign Period**”).

Eligibility

- This Campaign is open to all new and existing individual customers who are active Junior Saver Account/-i (“**JSA/-i**”) customer with CIMB during the Campaign Period (collectively referred to as “**Eligible Customer(s)**”).
- The following individuals/entities shall be excluded and are **NOT** eligible to participate in this Campaign:
 - Sole-proprietorship customers; and/or
 - 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 organization, societies and professional partnerships; and/or
 - Individuals aged eighteen (18) years and above
- By participating in this Campaign, the Eligible Customer(s) represents and confirms that he/she does not fall within the categories of persons/entities excluded above.

Campaign Mechanics

- For the purpose of this campaign:
 - Monthly Incremental Balance (“**MIB**”) refers to the net changes in month-end balance compared to beginning of the month or the day of new account opening of JSA/-i, whichever earlier. The following crediting/deposit transactions will not be included for the computation of MIB, if any:
 - Crediting of interest/profit/incentive or bonus interest/profit/incentive
 - Crediting of cash rebate, cashback, waiver, refund, adjustment, reversal
 - Eligible Month (“**Eligible Month**”) refers to the initial month customer first met the campaign criteria of minimally RM500 MIB, which will also be deemed as the campaign commencement month of the customer.

Illustration of MIB for month of May 2025:

| Customer | Beginning Balance (01 May) (A) | Total Deposit (B) | Total Withdrawal (C) | Ending Balance (31 May) (D) | MIB (D) – (A) | Met MIB Criteria |
|----------|--------------------------------------|-------------------------|----------------------------|-----------------------------------|------------------|---------------------|
| A | 4,000 | 1,000 | (500) | 4,500 | 500 | Yes |
| B | 0 | 1,500 | 0 | 1,500 | 1,500 | Yes |
| C | 1,000 | 500 | (100) | 1,400 | 400 | No |
| D | 3,000 | 200 | 0 | 3,200 | 200 | No |

6. Subject to the terms and conditions herein, Eligible Customer(s) who fulfill clauses 2 to 4 above shall be entitled to earn bonus interest/profit by fulfilling the campaign criteria as specified in the table below:

| Campaign Criteria | Campaign Reward |
|---|---------------------------|
| Minimum RM500 MIB for each month during the campaign period | 50% Bonus Interest/Profit |

7. The campaign reward computation will be based on the base interest/profit earned during the campaign period effective from the Eligible Month, determined as follows:
- The bonus interest/profit shall be determined at 50% of the base interest/profit earned beginning from the commencement of Eligible Month, provided that MIB is successfully carried out in respect of all the months or the remaining months (as the case may be) during the campaign period.
 - The bonus interest/profit shall be determined at 25% of the base interest/profit earned beginning from the commencement of Eligible Month, if there is a failure in carrying out the MIB which is attributable to the default of up to two (2) months in respect of all the months or the remaining months (as the case may be) during the campaign period.
 - The bonus interest/profit shall not be awarded if there is a failure in carrying out the MIB which is attributable to the default of above two (2) months in respect of all the months or the remaining months (as the case may be) during the campaign period.

Illustration of bonus interest/profit eligibility:

| Customer | Eligible Month | Meet MIB Criteria* | | | | | | | | Campaign Eligibility (A) | Base Int/Profit** (B) | Bonus Int/Profit (A) x (B) |
|----------|----------------|--------------------|-----|-----|-----|-----|-----|-----|-----|--------------------------|-----------------------|----------------------------|
| | | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | | | |
| A | May | Y | Y | Y | Y | Y | Y | Y | Y | Yes, 50% | 5,000 | 2,500 |
| B | Jul | | | Y | Y | Y | Y | Y | Y | | 3,000 | 1,500 |
| C | Sep | | | | | Y | Y | Y | Y | | 1,000 | 500 |
| D | Nov | | | | | | | Y | Y | | 100 | 50 |
| E | Dec | | | | | | | | Y | | 50 | 25 |
| F | May | Y | Y | Y | N | Y | Y | Y | Y | Yes, 25% | 5,000 | 1,250 |
| G | Jul | | | Y | Y | N | N | Y | Y | | 3,000 | 750 |
| H | Sep | | | | | Y | Y | N | N | | 1,000 | 250 |
| I | Nov | | | | | | | Y | N | | 100 | 25 |
| J | May | Y | Y | Y | N | Y | N | Y | N | No | 5,000 | 0 |
| K | Jul | | | Y | Y | N | N | Y | N | | 3,000 | 0 |
| L | Sep | | | | | Y | N | N | N | | 1,000 | 0 |

* "Y" and "N" refers to Yes and No respectively

** Base interest/profit in this example denotes the interest/profit earned beginning from Eligible Month during the campaign period

8. The Campaign Reward will be credited to Eligible Customer(s) JSA/-i no later than 90 days from the end of the campaign period.
9. For the avoidance of doubt, the Campaign Reward is capped at a maximum of RM10,000 per customer during the campaign period.
10. JSA/-i is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.
11. The Campaign cannot be used in conjunction with other offers, promotions and/or privileges unless stated otherwise.

General Terms and Conditions

12. 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.

13. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the Campaign Reward will be forfeited if, during the Campaign Period and/or before the fulfilment of the Campaign Reward:

- a) The Eligible Customer(s) are in breach of the terms and conditions governing the JSA/-i;
- b) The JSA/-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 JSA/-i is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

14. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:

- a) tampering with the entry/participation/application process; and/or
- b) acting in breach of these Terms and Conditions.

15. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign 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) 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 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.

16. 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)' participation or non-participation in the Campaign; and/or
- b) Any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service ("**SMS**") or Electronic Direct Mail ("**eDM**")

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

17. 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) notice at CIMB's Currency Exchange counters; and/or
 - (iv) advertisement in one newspaper of CIMB's choice; and/or
 - (v) 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.

18. 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.

19. 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):

- a) participation in the Campaign; and/or
- b) receipt, redemption or use of the Campaign Reward; and/or
- c) breach or failure to comply with these Terms and Conditions

20. 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 the Campaign which shall apply in addition to these Terms and Conditions.

21. 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.

22. 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.

23. 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, or email:

Address : CIMB Customer Resolution Unit, P.O. Box 10338,
GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No : +603 6204 7788
Email : 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.