

TERMS AND CONDITIONS**Term Investment Account-i (TIA-i) and eTerm Investment Account-i (eTIA-i) July 2025 Campaign**

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Campaign Period

1. The Term Investment Account-i (TIA-i) and eTerm Investment Account-i (eTIA-i) May 2025 Campaign ("**Campaign**") is organized by CIMB Islamic Bank Berhad [Registration No: 200401032872] ("**the Bank**" or "**CIMB Islamic**") and shall commence from **11 July 2025 to 14 August 2025** both dates inclusive ("**the Campaign Period**").

Eligibility

2. This Campaign is open to all individuals who fulfil the following conditions (hereinafter referred to as "**Eligible Customer(s)**"):
 - (a) individuals aged eighteen (18) years and above;
 - (b) staff of CIMB Group (including contract and probationary staff).

Notwithstanding the above, participation in this Campaign for eTIA-i is exclusively available to Eligible Customer(s) who are Malaysian citizens.

Campaign Mechanics

3. To participate in this Campaign, the Eligible Customer(s) must open a Term Investment Account-i and/or eTerm Investment Account-i hereinafter collectively referred to as ("**TIA-i and/or eTIA-i**") as per below:

For TIA-i

TIA-i refers to single investment during the Campaign Period for a minimum amount of Ringgit Malaysia One Thousand (RM1,000.00) for the tenure of three (3) months or seven (7) months made at CIMB Islamic and CIMB Bank Berhad [Registration No: 197201001799] ("**CIMB Bank**") branches in Malaysia ("**Branches**"). CIMB Islamic Branches are co-located at CIMB Bank's Branches nationwide.

For eTIA-i via CIMB Clicks website/ CIMB Octo App

eTIA-i refers to a single investment during the Campaign Period for a minimum amount of Ringgit Malaysia One Thousand (RM1,000.00) for the tenure of three (3) months or seven (7) months via CIMB Clicks website from CIMB Current Account/-i or Savings Account/-i (CASA/-i) or Daily Unrestricted Investment Account-i and/or fund transfer from other financial institutions via Financial Process Exchanges ("**FPX**") by:

- a) CIMB Clicks website by clicking on the direct link available at:
 - i. CIMB Clicks website promotion page or at the CIMB website promotion page; or
 - ii. electronic direct mailer ("**eDM**") sent by CIMB Islamic. This option is only applicable for Eligible Customer(s) who received the eDM from CIMB Islamic;
- b) CIMB OCTO App by clicking on "Apply" and select "Term Investment Account-i" from the selection given

FPX is a secured online payment method that facilitates interbank transfer of funds and it is facilitated by Payments Network Malaysia Sdn Bhd (“PayNet”). For further details, Eligible Customer(s) may view it on PayNet’s website.

4. Subject to the terms and conditions herein, the Eligible Customer(s) who fulfill the criteria in Clause 3 above shall be entitled to the following Campaign Indicative Rate under this Campaign, the Eligible Participant(s) must make a minimum single investment amount as per the table below during the Campaign Period:

Investment Methods	Campaign Indicative Rates	Tenure	Profit Sharing Ratio (PSR)	Minimum Single Deposit Investment
TIA-i and/or eTIA-i	3.50% p.a.	Three (3) Months	50:50*	RM1,000
	3.55% p.a.	Seven (7) Months	50:50*	

* The Bank may revise the PSR during the tenure of the Mudarabah contract without the account holder’s consent provided that the investment account holder’s allocated PSR is revised upward from the agreed PSR of 50:50.

5. **Renewal:** The “**Campaign Indicative Rate**” is only applicable for TIA-i and/or eTIA-i investment for one (1) cycle only for three (3) months or seven (7) months tenure during the Campaign Period. Thereafter any renewals shall be subject to the prevailing indicative board rate applicable at the time of renewal.
6. The Campaign is not applicable for investments made via CIMB Clicks app
7. The Eligible Customer’s TIA-i must be linked to the Eligible Customer’s personal CIMB CASA/-i or Daily Unrestricted Investment Account-i for the purpose of facilitating the investment of the TIA-i and/or eTIA-i, profit payment and withdrawal of the TIA-i and/or eTIA-i (“Designated CASA/-i”). For the avoidance of doubt, only selected CASA/-i as determined by the Bank from time to time can be selected as Designated CASA/-i.
8. For investment through FPX fund transfer:
- the maximum deposit amount per transaction is based on the limit permitted by CIMB Islamic or the limit permitted by and set with the relevant banks in relation to such transfer, whichever is lower.
 - if the investment of the TIA-i and/or eTIA-i is unsuccessful, the deducted amount will be refunded into Eligible Customer’s respective bank account within seven (7) business days from the date of transaction. Eligible Customer’s will need to refer with the respective bank if the refund not receive by that time.
 - Any profit payment or withdrawal of the TIA-i and/or eTIA-i will be credited to the Designated CASA/-i.
9. For Eligible Customer(s) with an existing Current Account/-i or Savings Account/-i (CASA/-i) maintained with the Bank or CIMB Bank Berhad, the Bank may accept this existing Current Account/-i or Savings Account/-i or Daily Unrestricted Investment Account-i to be an affiliate account (herein referred to as “**Affiliate Account**”) for the purposes of crediting the profit earned. Eligible Customer(s) without an existing Current Account/-i or Savings Account/-i (CASA/-i) maintained with the Bank or CIMB Bank Berhad are advised to open a Current Account/-i or Savings Account/-i (CASA/-i) or Daily Unrestricted Investment Account-i for the purposes of crediting the profit earned.

10. (a) Notwithstanding Clause 16(a) below, CIMB Islamic reserves the right, from time to time, to vary the Campaign Period, Campaign Indicative Rates and/or its criteria/requirement(s) for the Campaign (“**Variation of Period, Rates or Criteria**”), upon giving the Eligible Customer(s) prior notice via:
- (i) announcement at CIMB website; and/or
 - (ii) notice at CIMB Islamic branches; and/or
 - (iii) by any other means of notification which CIMB Islamic may select.
- (b) The Variation of Period, Rates or Criteria shall be considered as binding on the Eligible Customer(s) from the date as specified by CIMB Islamic in the notification.
- (c) Eligible Customer(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 of Rates or Criteria.

Any Variation of Rates in accordance with 10(a) above is not applicable to investments of TIA-i and/or eTIA-i made prior to the effective date of such Variation of Rates.

11. In the event of an Overnight Policy Rate Change (OPR) change, CIMB Islamic reserves the right to:
- (a) Extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB Islamic; or
 - (b) Revised the Campaign Indicative Rates with immediate effect upon notice by CIMB Islamic.

Such notice shall be given in accordance with Clause 10(a).

Any revision to the Campaign Indicative Rate in accordance with Clause 10(b) above is not applicable to any investments which have already been made prior to the effective date of such revision.

General Terms and Condition

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 and TIA-i Product Terms & Conditions and Disclosure Sheet;
 - (c) confirm that the key contract terms affecting their obligations have been adequately explained to them;
 - (d) consent to CIMB Islamic processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customer(s) may share with CIMB Islamic in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - (e) agree that all decisions fairly and reasonably made by CIMB Islamic in relation to every aspect of this Campaign, including the Campaign Indicative Rates and determination of the Eligible Customer(s), shall be final, binding and conclusive; and
 - (f) agree that CIMB Islamic shall not be liable or held responsible to the Eligible Customer(s) if CIMB Islamic 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;

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- (iv) any act of God beyond CIMB Islamic's control; or
 - (v) an act of force majeure (unforeseen circumstances) which is beyond CIMB Islamic's reasonable control.
- 13. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or entitled to the Campaign Indicative Rate and/or profit based on the Campaign Indicative Rate if, during the Campaign Period and/or before the crediting of the profit earned based on the Campaign Indicative Rate:
 - (a) The Eligible Customer(s) are in breach of the terms and conditions governing the TIA-i and/or eTIA-i;
 - (b) The TIA-i and/or eTIA-i is terminated or closed or made subject to any attachment, adverse orders made by the Court or any authorities or sanctioned by laws; or
 - (c) The TIA-i and/or eTIA-i is/are delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB Islamic.
- 14. CIMB Islamic 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.

For avoidance of doubt, CIMB Islamic 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 Campaign Indicative Rate and/or any cancellation, suspension, shortening or extension of the Campaign.
- 15. CIMB Islamic shall not be liable to any Eligible Customer(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 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 eDM, unless such loss or damage arises from and is caused directly by CIMB Islamic's gross negligence or willful default.
- 16.
 - (a) CIMB Islamic 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 Eligible Customer(s) via the modes of notification set out in Clause 10 (a).
 - (b) The Amendment shall be considered binding on the Eligible Customer(s) from the date specified by CIMB Islamic 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 Islamic will 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 Amendment to these Terms and Conditions.
- 17. CIMB Islamic will not be liable to the Eligible Customer(s) for any loss or damage suffered or incurred by Eligible Customer(s) as a direct or an indirect result of the Amendment.
- 18. Eligible Customer(s) shall fully indemnify and keep CIMB Islamic indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB Islamic may incur as a result of the Eligible Customer(s):
 - (a) participation in the Campaign; and/or

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- (b) entitlement, receipt, redemption or use of the TIA-i and/or eTIA-i Campaign Indicative Rate and/or profit based on the Campaign Indicative Rate; and/ or
- (c) breach or failure to comply with these Terms and Conditions.

19. 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 TIA-i and/or eTIA-i and/or CASA/-i and/or Daily Unrestricted Investment Account-i which shall apply in addition to the Terms and Conditions herein.

20. 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 Islamic is subject.

21. If CIMB Islamic does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Islamic from exercising that right or any other rights CIMB Islamic has in the future.

22. (a) Eligible Customer(s) may contact CIMB Islamic's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, telephone 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 Islamic 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 Islamic may select.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY THE PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").