

## TERMS AND CONDITIONS

### CIMB Cash Back on Foreign Currency and Auto-Bill Campaign

1. The CIMB Cash Back on Foreign Currency and Auto-Bill Campaign (“**the Campaign**”) is organised by CIMB Bank Berhad [Registration No: 197201001799 (13491-P)] (“**CIMB**”).

#### The Campaign Period

2. The Campaign shall run from 9 July 2025 to 30 September 2025, both dates inclusive (“**the Campaign Period**”) based on three (3) campaign month cycles.

Campaign Month	Spend Period
1	9 July 2025 to 31 July 2025
2	1 August 2025 to 31 August 2025
3	1 September 2025 – 30 September 2025

3. CIMB reserves the right upon giving notice of not less than seven (7) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Duration and/or Campaign Period.

#### Eligibility

4. This Campaign is open to all new and existing CIMB Cash Rebate Platinum Mastercard principal credit cardholders who holds a CIMB Cash Rebate Platinum Mastercard credit card issued by CIMB in Malaysia (“**Eligible Participants**”). The CIMB Cash Rebate Platinum Mastercard credit card of the Eligible Participants are hereinafter referred to as the (“**Eligible Credit Card**”).
5. It shall be the Eligible Participants’ sole responsibility to ensure their mobile numbers (“**Contact Details**”) provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by them. CIMB reserves the right to forfeit the “**Cash Back**” in the event the Eligible Participants’ Contact Details maintained in CIMB’s record is invalid and/or not updated. CIMB shall not be responsible to the Eligible Participants 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 are not current or correct.

#### Campaign Mechanics and Conditions

6. the Eligible Participants must make “**Eligible Transactions**” using their Eligible Credit Card to get monthly Cash Back, as per Table 1.0 below:

Eligible Transactions	Monthly Cash Back	Monthly Cash Back Cap
<b>All In-Store/Over-The-Counter</b> (Card Present) AND/OR <b>All Online</b> (Card Not Present) Foreign Currency Transactions <b>("Eligible Foreign Currency Transactions")</b>	<b>5% Cash Back</b> with minimum RM800 spend on Eligible Foreign Currency Transactions per Campaign Month.	Monthly Cash Back is capped at a maximum of RM100 per Eligible Participant per Campaign Month
Eligible Auto-Billing Transaction on Eligible Auto-Billing Merchants <b>("Eligible Auto-Billing Transactions")</b>	<b>5% Cash Back</b> with minimum RM150 spend on Eligible Auto-Billing Transactions per Campaign Month with cumulative 3-months transactions on the same merchant.	

Table 1.0: Eligible Transactions, Monthly Cash Back and Monthly Cash Back Cap per Eligible Participant

- i) **Eligible Foreign Currency Transactions** refers to in-store or over-the-counter Card Present foreign currency transactions and/or online Card Not Present foreign currency transactions approved by CIMB and charged to the Eligible Credit Card during the Campaign Period where the currency code in which the transaction was performed in is any other currency excluding Ringgit Malaysia (RM). For the avoidance of doubt, any foreign Auto-Billing/recurring transactions tagged as recurring transaction(s) captured in CIMB's system including those billed under **Eligible Foreign Auto-Billing Transactions** under Clause 6 (ii) below is excluded as an Eligible Foreign Currency Transactions;

For the avoidance of doubt, **Eligible Foreign Currency Transactions** will be converted to Ringgit Malaysia (RM) for tracking to obtain the Monthly Cash Back, based on CIMB's prevailing exchange rate. If the purchase amount of a Foreign Currency Transaction is converted to Ringgit Malaysia at the point of sale via Dynamic Currency Conversion (DCC), it will be categorized as a Local Transaction. For clarity, a transaction will be considered as a Foreign Currency Transaction only if the currency code of the transaction is in any foreign currency excluding Ringgit Malaysia (RM).

- ii) **Eligible Auto-Billing Transactions** refers to Recurring/Subscription payments and transaction(s) performed on listed **Eligible Auto Billing Merchants** under Clause 6(iii) and where Eligible Participants sign-up during the Campaign Period and allow merchants to automatically charge the Eligible Participant's Eligible Credit Card as and when the payment(s) is due and where such transaction(s) are tagged as recurring transaction(s) captured in CIMB's system.

- iii) **Eligible Auto Billing Merchants** are listed in Table 2.0 below

No.	Eligible Auto Billing Merchants	Description
1	Apple	iCloud & App subscriptions
2	Netflix	Streaming platform subscriptions
3	Google	Platform/service subscriptions
4	Microsoft	Platform/software subscriptions
5	Adobe	Platform/software subscriptions
6	Spotify	Music streaming platform

7	OpenAI	ChatGPT subscriptions
8	LinkedIn	Professional social networking platform
9	Zoom	Online meeting platform subscriptions
10	Canva	Graphic design platform subscriptions
11	Disney Plus	Streaming platform subscriptions
12	TradingView	Trading social network subscriptions
13	Indeed	Job search platform subscriptions
14	Shopify	Ecommerce platform subscriptions
15	Dropbox	Storage subscriptions
16	Avast	Antivirus software subscription
17	PlayStation Network	Gaming platform subscriptions
18	McAfee	Cybersecurity software subscriptions
19	Patreon	Fans membership subscriptions
20	Grammarly	Writing assistant tool subscriptions
21	Kickstarter	Crowdfunding platform
22	Cookidoo Vorwerk	Cookware (subscription basis)

Table 2.0: List of Eligible Auto Billing Merchants

7. Subject to Clause 8 - 12 of these terms and conditions, in order to be entitled to the Monthly Cash Back, the Eligible Participants must make **“Eligible Transactions”** using their Eligible Credit Card during the Campaign Period as elaborated in Clause 6 (i) to (iii) above.
  8. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Foreign Spending Transaction(s):
    - i) Quasi Cash transactions – (example: betting and/or gaming transactions);
    - ii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
    - iii) Cash advance/withdrawal/deposit transactions; and
    - iv) Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.
- Any determination by CIMB as to what constitutes Eligible Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
9. If the Eligible Participant has multiple Eligible Credit Cards, all Eligible Transaction(s) made on all Eligible Credit Cards under the same account including supplementary cards will be consolidated and considered as Eligible Transactions.
  10. All Eligible Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Monthly Cash Back. The tracking of the Eligible Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.
  11. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Transaction(s) to the Eligible Participants’ Eligible Credit Card and/or error or omission in the posting of the same due to any reasons arising including but not limited to the delay on the part of the merchant unless the same is due to the gross negligence and/or default of CIMB. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Transaction(s)

and/or posting of the Eligible Transaction(s) to the Eligible Participants' Eligible Credit Card by Mastercard, merchant establishments or any other party unless the same is due to the gross negligence or default of CIMB.

#### Cash Back and Fulfillment Criteria Process

12. The total Cash Back pool allocated for the Campaign is Ringgit Malaysia Seven Hundred Thousand (RM700,000) with further allocation as per Table 3.0 below.

Campaign Month	Monthly Cash Back pool for Eligible Foreign Currency Transactions	Total Cash Back pool for Eligible Auto-Billing Transactions
Campaign Month 1 (Spend Period 9 July 2025 to 31 July 2025)	RM180,000 on first-come-first-served basis	RM90,000 on first-come-first-served basis
Campaign Month 2 (Spend Period 1 August 2025 to 31 August 2025)	RM180,000 on first-come-first-served basis	
Campaign Month 3 (Spend Period 1 September 2025 to 30 September 2025)	RM250,000 on first-come-first-served basis	

Table 3.0: Monthly Cash Back pool for Eligible Foreign Currency Transactions and Total Cash Back pool for Eligible Auto-Billing Transactions

13. CIMB will make the final determination on the computation and amount of the Cash Back which will be considered correct unless there is a clear error. The Eligible Participants may contact CIMB if they believe such an error has occurred. The Cash Back cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
14. Subject to Clause 12 of these terms and conditions, the total Monthly Cash Back obtained for each Campaign Month by each Eligible Participant shall be credited into the Eligible Participant's Eligible Credit Card's principal account within four (4) weeks from the end of each Campaign Month ("**Fulfilment Period**"). The Eligible Participants should notify CIMB within eight (8) weeks from the Fulfilment Period ("**Specified Period**") if the Cash Back was not credited. If the Eligible Participants do not notify CIMB within the Specified Period, the Cash Back will be considered as successfully credited. Fulfilment Period for Eligible Auto-Billing Transactions will be extended to twelve (12) weeks from the end of the Campaign Period to allow Eligible Participants sufficient time for Auto-Billing sign up and meet Campaign Requirement of 3 cumulative billings.
15. Only the Eligible Participant who is a principal cardholder shall be eligible to the Cash Back rewarded under this Campaign.
16. At the time of the receipt of the Cash Back by the Eligible Participants, the Eligible Credit Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Cash Back.

17. The Eligible Participants who are entitled to receive the Cash Back shall receive a notification via SMS from CIMB that they are entitled to the Cash Back. The Cash Back amount will be reflected in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Cash Back if they are entitled to receive the Cash Back.
18. The notification by CIMB will be based on the Eligible Participants' telephone number in Malaysia maintained with CIMB.
19. CIMB will not entertain any complaint(s) whatsoever in connection with the Cash Back and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of, intervention, interruptions and/ or electronic or human error in administration and/or processing of the transaction performed via CIMB Credit Card unless the same is due to the gross negligence or wilful default of CIMB.
20. CIMB accepts no responsibility for any tax implications that may arise from the Cash Back or the use thereof. Any tax filing obligation or any tax payment due to any authority as a result of receipt of the Cash Back remains the sole responsibility of the Eligible Participants. It is the responsibility of each Eligible Participant to seek independent advice on the possible implications this may have on his/her own financial situation.

#### **General Terms and Conditions**

21. The Eligible Participants 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 in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my/en/personal/privacy-policy.html](http://www.cimb.com.my/en/personal/privacy-policy.html);
  - e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the Cash Back to be given away and determination of the Eligible Participants, shall be final, binding and conclusive; and
  - f) agree that CIMB shall not be liable or held responsible to the Eligible Participants 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 in a nature of unforeseen circumstances which is beyond CIMB's reasonable control.
22. The Eligible Participants will be disqualified from participating in the Campaign and/or the Cash Back will be forfeited if, during the Campaign Period and/or before the crediting of the Cash Back:
  - a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Cards;

- b) The Eligible Credit Cards 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 Credit Cards is delinquent, invalid or cancelled by the Eligible Participants or CIMB.

23. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:
- a) tampering with the entry; and/or
  - b) acting in breach of these Terms and Conditions.

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 via:

- (i) announcement at CIMB's website; and/or
- (ii) notice at CIMB's branches; and/or
- (iii) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Participants for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any Cash Back and/or any cancellation, suspension, shortening or extension of the Campaign.

24. CIMB shall not be liable to any Eligible Participants 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 Participants participation or non-participation in the Campaign; and/or
  - b) Any non-receipt or delayed receipt by the Eligible Participants of the SMS and/or WhatsApp

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

25. 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 Participants 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 Participants from the date as specified by CIMB 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 will inform/give notice to the Eligible Participants about these changes as soon as possible.
- d) Eligible Participants 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.

26. CIMB will not be liable to the Eligible Participants for any loss or damage suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.

27. Eligible Participants shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of the Eligible Participants:
- a) participation in the Campaign; and/or
  - b) receipt, redemption or use of the Cash Back; and/or
  - c) breach or failure to comply with these Terms and Conditions.
28. 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 Eligible Credit Cards which shall apply in addition to these Terms and Conditions.
29. 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.
30. 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.
31. 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 Participants do click on the Third Party Links, the Eligible Participants understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants may incur.
32. Eligible Participants 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 / 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](mailto:contactus@cimb.com)

CIMB may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB's website or by any other means of notification which CIMB may select.