

**TERMS AND CONDITIONS**  
**CIMB Bank Currency Exchange – Exclusive Giveaway Travel Gifts Campaign**

**1. Campaign Period**

- 1.1. The CIMB Bank Currency Exchange – Exclusive Giveaway Travel Gifts Campaign (“**Campaign**”) is organized by CIMB Bank Berhad [197201001799 (13491-P)] (“**CIMB Bank**”) and shall run from 1 June 2025 to 28 February 2026, both dates inclusive (“**Campaign Period**”).
- 1.2. Every mention of “CIMB” or “Bank” refers to CIMB Bank.
- 1.3. CIMB Bank reserves the right to change the duration, commencement and/or expiry dates of the Campaign Period by giving twenty one (21) calendar days prior notice.

**2. Eligibility**

- 2.1. This Campaign is open to all individuals residing in Malaysia, including Malaysian citizens, permanent residents and non-Malaysian citizens (except citizens from the countries as stated in Clause 2.2 herein) who make a purchase at any CIMB Bank Currency Exchange counters (“**CCE Counters**”) displaying the “CIMB Bank Currency Exchange Up, Up, Up & Buy Campaign” marketing material located at the CCE in Clause 3.1.7. (“**Eligible Participants**”).
- 2.2. Notwithstanding Clause 2.1 above, citizens of the following countries are not eligible to participate in this Campaign:
  - a) Iran;
  - b) North Korea;
  - c) Cuba;
  - d) Israel;
  - e) Syria;
  - f) Donetsk People’s Republic & Luhansk People’s Republic (Ukraine)
  - g) North Sudan; and
  - h) Crimea Region.

**3. Campaign Mechanism**

- 3.1. There are Three (3) tiers of the Campaign.

- 3.1.1. First Tier

Eligible Participants who fulfill the following criteria will be entitled to a CIMB Bank Currency Exchange Cutlery Set (“**Gift A**”):

- (a) Convert a minimum of Ringgit Malaysia One Thousand Five Hundred (RM1,500.00) to any foreign currency sold by CIMB Bank; or
- (b) Convert any foreign currency equivalent to Ringgit Malaysia One Thousand Five Hundred (RM1,500.00) bought by CIMB Bank to another foreign currency sold by CIMB Bank.

Hereinafter referred to as **“First Tier Qualified Transaction”**.

3.1.2. Second Tier

Eligible Participants who fulfill the following criteria will be entitled to a CIMB Bank Currency Exchange Toiletries Pouch (**“Gift B”**):

- (c) Convert a minimum of Ringgit Malaysia Two Thousand (RM2,000.00) to any foreign currency sold by CIMB Bank; or
- (d) Convert any foreign currency equivalent to Ringgit Malaysia Two Thousand (RM2,000.00) bought by CIMB Bank to another foreign currency sold by CIMB Bank.

Hereinafter referred to as **“Second Tier Qualified Transaction”**.

3.1.3. Third Tier

Eligible Participants who fulfill the following criteria will be entitled to a CIMB Bank Currency Exchange Travel Bag (**“Gift C”**):

- (e) Convert a minimum of Ringgit Malaysia Three Thousand (RM3,000.00) to any foreign currency sold by CIMB Bank; or
- (f) Convert any foreign currency equivalent to Ringgit Malaysia Three Thousand (RM3,000.00) bought by CIMB Bank to another foreign currency sold by CIMB Bank.

Hereinafter referred to as **“Three Tier Qualified Transaction”**.

3.2. **The First Tier Qualified Transaction, Second Tier Qualified Transaction and Three Tier Qualified Transaction** are hereinafter collectively referred to as **“Qualified Transaction(s)”**.

3.3. Gift A, Gift B and Gift C are collectively referred to as the **“Gift(s)”**.

3.4. The Campaign is only applicable for Qualified Transaction(s), which are transacted at any of the CCE counters.

3.5. The Campaign is to reward the Eligible Participants with a Gift(s) if they performed any of the Qualified Transaction(s) are subject to be given on first come first serve and on a while stocks last basis.

3.6. Each Eligible Participants who has successfully performed a Qualified Transaction(s) during the Campaign Period as set out in Clause 3 during the Campaign Period will:

- (a) Receive Gift A, Gift B or Gift C at the CCE Counter where the Qualified Transaction(s) is performed; and
- (b) Be entitled to one (1) Gift only upon the completion of each Qualified Transaction(s) in a single receipt on a while stocks last basis.

3.7. The Gift(s) is provided on an “as is” basis and is neither transferable nor exchangeable for cash or credit of any kind. Where applicable, the Gift(s) shall be subject to the terms and conditions

of the supplier, manufacturer and/or merchant of the relevant Gift(s) which terms and conditions are separate from CIMB Bank's terms and conditions governing this Campaign.

3.8. The following terms and conditions shall apply for the Gift(s):

- (a) Images of the Gift(s) shown in any marketing and/or advertisement collateral are for visual purposes only and the colour/ design may vary from the actual Gift(s) received.
- (b) The Eligible Participants are not allowed to choose or change the colour or model of the Gift(s).
- (c) To the extent permitted by law, CIMB Bank disclaims any representations, warranties or endorsement, implied or express, written or oral, of the Gift(s).
- (d) The Gift(s) is provided by the relevant vendor(s) under such terms and conditions as determined by the vendor(s) and therefore CIMB Bank shall not be liable 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 of any party including third party) in connection with the Gift.
- (e) All risks, loss or damage associated with the redemption or use of the Gift(s) shall be assumed by the Eligible Participants.
- (f) The Eligible Participants shall refer to the vendor of the Gift (s) for any complaint relating to the Gift.
- (g) The Eligible Participants acknowledge and accept that the Gift(s) has not been certified by CIMB Bank and therefore the inclusion of the Gift shall not be construed as an endorsement or recommendation of the same by CIMB Bank.
- (h) CIMB Bank's liability with regards to the Gift(s) is only to pay for the price of the same to the vendor/provider.

#### **4. General Terms and Conditions**

4.1. The Eligible Participants agree that by participating in the Campaign, they:

- (a) have accessed, read and confirm their agreement to these Terms and Conditions;
- (b) consent to CIMB Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
- (c) agree that all decisions fairly and reasonably made by CIMB Bank in relation to every aspect of this Campaign, including the Gift(s) to be given away and determination of the Eligible Participants, shall be final, binding and conclusive; and

- (d) agree that CIMB Bank shall not be liable or held responsible to the Eligible Participants 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 in a nature of a force majeure which is beyond CIMB Bank's reasonable control.
- 4.2. The Eligible Participants will be disqualified from participating in the Campaign and/or the Gift(s) will be forfeited if, during the Campaign Period and/or before the delivery of the Gift(s):
  - (a) The Eligible Participants are in breach of the terms and conditions governing the Qualified Transaction(s);
- 4.3. CIMB Bank shall have the right to disqualify any Eligible Participants that it determines to be:
  - (a) tampering with the entry process; and/or
  - (b) acting in breach of these Terms and Conditions.
- 4.4. CIMB Bank shall have the right to:
  - (a) substitute the Gift(s) with other item(s) of similar cost; and/or
  - (b) extend, shorten, discontinue, cancel, terminate or suspend the Campaign.

by giving twenty one (21) calendar days' prior notice to the Eligible Participants via:

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

For avoidance of doubt, CIMB Bank 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 Gift(s) and/or any cancellation, suspension, shortening or extension of the Campaign.

- 4.5. CIMB Bank 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

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

- 4.6. (a) CIMB Bank 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 Bank’s website; and/or
  - (ii) notice at CIMB Bank’s branches; and/or
  - (iii) notice at CIMB Bank’s Currency Exchange counters; and/or
  - (iv) advertisement in one newspaper of CIMB Bank’s choice; and/or
  - (v) by any other means of notification which CIMB Bank may select.
- (b) The Amendment shall be considered as binding on the Eligible Participants from the date as specified by CIMB Bank in the notification.
- (c) Eligible Participants 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.
- 4.7. CIMB Bank 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.
- 4.8. The Eligible Participants shall fully indemnify and keep the Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of:
- (a) the Eligible Participants participation in the Campaign; and/or
  - (b) the Eligible Participants receipt, redemption or use of the Gift.
- 4.9. 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 Qualified Transaction(s) which shall apply in addition to these Terms and Conditions.
- 4.10. These Terms and Conditions shall be subject to any prevailing laws, regulations and guidelines, directives, notices issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB Bank from time to time.
- 4.11. (a) Eligible Participants may contact CIMB Bank’s Customer Resolution Unit (“CRU”) for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email: Address: Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788 / Fax: +603 2691 3248 / Email: [contactus@cimb.com](mailto:contactus@cimb.com)
- (b) CIMB Bank may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB Bank’s website or by any other means of notification which CIMB Bank may select.