

## TERMS AND CONDITIONS

### CIMB Foreign Currency Current Account/-i Handling Fee Waiver Campaign 2025

#### Campaign Period

1. The CIMB Foreign Currency Current Account/-i Handling Fee Waiver Campaign 2025 ("**Campaign**") is organized by CIMB Bank Berhad [197201001799] and CIMB Islamic Bank Berhad [200401032872] (collectively referred to as "**CIMB**") shall commence from **1 April 2025 to 31 December 2025**, both dates inclusive ("**Campaign Period**").

#### Eligibility

2. This Campaign is open to all customers who open a new Foreign Currency Current Account / Foreign Currency Current Account-i ("**FCCA/-i**") denominated in Eligible Currencies (as defined in the table in Clause 3 herein below) during the Campaign Period (referred to as "**Eligible Customer(s)**").
3. For avoidance of doubt, **Eligible Currencies** are stated in the table below:

Eligible Currencies	
1. US Dollar (USD)	8. Australian Dollar (AUD)
2. British Pound (GBP)	9. Singaporean Dollar (SGD)
3. Japanese Yen (JPY)	10. Thai Baht (THB)
4. New Zealand Dollar (NZD)	11. UAE Dirham (AED)
5. Swiss Franc (CHF)	12. Canadian Dollar (CAD)
6. Euro (EUR)	13. Chinese Yuan (CNH)
7. Hong Kong Dollar (HKD)	14. Saudi Riyal (SAR)

4. The following individuals/entities shall be excluded and are **NOT** eligible to participate in this Campaign:-
  - a) Existing FCCA/-i customers who already hold Eligible Currencies accounts;
  - b) Sole-proprietorship customers; and/or
  - c) 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
  - d) Customers who closed their FCCA/-i accounts within the past six (6) months
  - e) Individuals aged eighteen (18) years and below.
5. 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 as mentioned above.

#### Campaign Mechanics

6. To participate in this Campaign, the Eligible Customer(s) must open a new FCCA/-i account and make deposits into and/or withdrawals from the account during the Campaign Period.

7. Subject to the terms and conditions set forth herein, the Eligible Customer(s) who fulfill the criteria in Clause 6 will be entitled to the handling fee (“**Handling Fee**”) waiver, as outlined in the table below:-

Fee Details	Campaign Mechanics
Handling fee for debit/credit entries (excluding transfers/placements into Foreign Currency Fixed Deposit accounts & rectification entries) - USD2.00 or RM equivalent per entry	Handling fee of USD2.00 or RM equivalent per entry will be charged for debit/credit entries during the Campaign Period and subsequently be reimbursed

8. Eligible Customer(s) who have met the criteria stated in Clause 6 and 7 will be entitled to a Handling Fee waiver in the form of reimbursement. Any Handling Fee charged during the month will be converted into MYR and reimbursed by crediting to the customer’s affiliated MYR Account/-i no later than 8 weeks from the end of each eligible month. In the event that the affiliated MYR Account/-i is inactive or unavailable, the Handling Fee reimbursement will be credited into an alternative, available CASA/-i account based on latest account opening date.
9. For the avoidance of doubt, the conversion rates used to calculate the **Handling Fee** reimbursement will be based on the Bank’s closing month-end Buying Telegraphic Transfer (TT) rate, as published on the Bank’s official website.
10. Illustration of **Handling Fee** waiver eligibility:

Campaign Period: 1 April 2025 – 31 December 2025

Scenario	Details	Eligibility
Customer A	No FCCA/-i accounts. Opened a FCCA/-i in May 2025 and performed transactions as below: <ul style="list-style-type: none"> <li>June 2025: 2x deposit, 1x withdrawal (USD6 or RM equivalent)</li> <li>July 2025: NIL</li> <li>August 2025: 3x deposit, 2x withdrawal (USD10 or RM equivalent)</li> </ul>	Eligible to receive Handling Fee reimbursement of in June 2025 and August 2025.
Customer B	Has an existing FCCA/-i USD account. Opened a new FCCA/-i GBP in June 2025 and performed transactions as below: <ul style="list-style-type: none"> <li>June 2025: 1x deposit, 1x withdrawal (USD4 or RM equivalent)</li> <li>July 2025: 1x deposit (USD2 or RM equivalent)</li> <li>August 2025: 3x deposit (USD 6 or RM equivalent)</li> </ul>	Eligible to receive Handling Fee reimbursement on FCCA/-i GBP for the month of June 2025, July 2025 and August 2025.
Customer C	Has an <b>existing</b> FCCA/-i USD account and performed transactions as below: <ul style="list-style-type: none"> <li>October 2025: 1x deposit, 1x withdrawal (USD4 or RM equivalent)</li> </ul>	<b>Not eligible</b> as Customer C is an existing FCCA/-i USD accountholder.

	<ul style="list-style-type: none"> <li>November 2025: 3x deposit, 2x withdrawal (USD10 or RM equivalent)</li> <li>December 2025: 1x withdrawal (USD2 or RM equivalent)</li> </ul>	
Customer D	<p>No FCCA/-i accounts. Opened a new FCCA/-i in November 2025 and performed transactions as below:</p> <ul style="list-style-type: none"> <li>November 2025: 2x deposit, 2x withdrawal (USD8 or RM equivalent)</li> <li>December 2025: 1x deposit, 1x withdrawal (USD4 or RM equivalent)</li> <li>January 2026: 2x deposit, 1x withdrawal (USD6 or RM equivalent)</li> </ul>	<p><b>Eligible</b> to receive Handling Fee reimbursement on FCCA/-i for the month of November 2025 and December 2025.</p> <p><b>No</b> Handling Fee reimbursement in the month of January 2026 as it is out of the Campaign Period.</p>

11. FCCA/-i is protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

## General Terms and Conditions

12. The Eligible Customer(s) agree that by participating in the Campaign, they:

- are required to read and understand these Terms and Conditions;
- 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;
- 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](http://www.cimb.com.my);
- agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
- 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:
  - the failure of any mechanical or electronic device, data processing system or transmission line;
  - electrical failure;
  - industrial dispute, war, strike or riot;
  - any act of God beyond CIMB 's control; or
  - 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 Handling Fee reimbursement if, during the Campaign Period and/or before the fulfilment of the Handling Fee reimbursement:

- The Eligible Customer(s) are in breach of the terms and conditions governing the FCCA/-i ;
- The FCCA/-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
- The FCCA/-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:

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

Terms and Conditions

CIMB Foreign Currency Current Account/-i Handling Fee Waiver Campaign 2025

Version: March 2025

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 wilful 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 Gift; 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.

Terms and Conditions

CIMB Foreign Currency Current Account/-i Handling Fee Waiver Campaign 2025

Version: March 2025

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](mailto: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.