

TERMS AND CONDITIONS
"Malaysia My Second Home (MM2H) CIMB Preferred Referral Campaign 2025"

1. The **"MM2H CIMB Preferred Referral Campaign 2025"** (**"Campaign"**) is jointly organized by CIMB Bank Berhad [Registration No: 197201001799] (**"CIMB Bank"**) and CIMB Islamic Bank Berhad [Registration No: 200401032872] (**"CIMB Islamic"**). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as (**"CIMB"**).
2. This Campaign shall run from **15 May 2025 to 14 August 2025, both dates inclusive** (**"Campaign Period"**).

Eligibility

3. This Campaign is open exclusively to licensed Malaysia My Second Home (MM2H) agents (**"Eligible Customer(s)"**). To qualify, the licensed MM2H companies that the agents represent must be listed in the official Ministry of Tourism, Arts and Culture (MOTAC) website.
4. Notwithstanding Clause 3, the following persons/entities shall **NOT be eligible** to participate in this Campaign:
 - (i) Permanent, temporary and/or contract staff or employees of CIMB Bank, CIMB Investment Bank Berhad, and/or CIMB Islamic (including its subsidiaries and related companies); and/or
 - (ii) Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Corporate and Commercial Customers; and/or
 - (iii) Individuals below the age of 18 years; and/or
 - (iv) CIMB accountholders with no valid mobile number registered in CIMB's record; and/or
 - (v) Selected CIMB accountholders who have been offered to participate in other CIMB campaign(s).
5. In relation to Joint Accounts, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign (**"Primary Accountholder"**). For the purpose of this Campaign, joint accountholder(s) other than the Primary Accountholder will not be eligible to participate in this Campaign.

Campaign Mechanics

6. (a) To participate in this campaign, the Eligible Customer(s) who refer (**"Referrer"**) shall refer and provide the name(s) and contact number(s) of new to CIMB friend(s) or family member(s) (**"Referee"**) to CIMB within the Campaign Period whereby the Referrer must comply with the following: -
 - (i) completing the MM2H CIMB Preferred Referral 2025 form (**"Referral Form"**) which can be obtained from Relationship Manager or Client Financial Service Manager; and return it to any of CIMB's Relationship Manager or Client Financial Service Manager no later than 14 August 2025; and
 - (ii) obtaining the consent of the Referee to disclose particulars of the Referee including the Referee's name and contact number to CIMB for CIMB to contact them. In this respect, the Referrer hereby consents to CIMB disclosing the Referrer's name upon the Referee's successful signing up for the CIMB Preferred Status with CIMB.
- (b) By providing and submitting the personal information of the Referee to CIMB for the Campaign, the Referrer represents and confirms that the Referrer:
 - (i) has obtained the consent of the Referee to furnish his/her name, contact number, and preferred branch of CIMB to CIMB for the purposes of the Campaign and enable CIMB to contact the Referee for any matters related to the Campaign;
 - (ii) authorizes CIMB to disclose the Referrer's name to the Referee upon the request of the Referee, if any;
 - (iii) confirms that no further consent from the Referee is necessary or required in relation to the purposes stated in Clause 6(b)(i) of these terms and conditions;
 - (iv) confirms that the Referee has accessed and/or read the Privacy Notice issued by CIMB Group (which is available at all CIMB branches as well as on the CIMB website at www.cimbbank.com.my or www.cimbpreferred.com.my or has otherwise been made available to the Referee and confirmed his/her agreement to the same; and

- (v) agrees to indemnify CIMB against any losses, damages and or penalties which may be incurred by CIMB arising from the representation and confirmation under this Clause 6 (b).
7. The Referrer upon fulfilling Clause 6 (a) and (b) above and upon successful referral of the Referee shall be rewarded with the Cash Reward stated in Clause 13 below.
8. For the purposes of this Campaign, Successful Referral shall mean the following:
- (i) The Referee must be a non-Malaysian citizen; AND
 - (ii) The Referee successfully becomes a CIMB Preferred by placing a minimum aggregate total of RM600,000.00 ("AUM") in any deposit account(s) and/ or invested in any investment product(s) and/or purchased/ participated in selected Bancassurance/ Bancatakaful products ("Participating Product(s)"); the selected Participating Product(s) and the eligibility criteria can be viewed at the Bank's website at www.cimbpreferred.com.my of CIMB under the Referee's sole or joint account where the Referee is the primary account holder during the Campaign Period; AND
 - (iii) The Referee must maintain the minimum aggregate total AUM of RM600,000 at all times for a minimum of three (3) months from the month onboarding as CIMB Preferred; AND
 - (iv) Referee must be a new customer to CIMB who is upgraded by CIMB to CIMB Preferred status within three (3) calendar months of becoming a new customer of CIMB OR for New to Preferred (NTP) acquired in 2025 the Referee is an existing CIMB customer with less than RM10,000 AUM as at 31 December 2024 ("Baseline AUM"); AND
 - (v) The Assets Under Management ("AUM") and Wealth products calculation amount is net of sales charge;
9. This campaign is not valid in conjunction with any other Preferred Referral Programme, offers, promotions (if any) and/or privileges (eg. CIMB staff rate) offered by CIMB in relation to the Participating Product(s) unless stated otherwise.
10. Subject to clause 8 above, the Deposit made by way of cheques are subject to clearance and shall only be considered as deposits for the purposes of this Campaign after the cheques are paid or cleared.
11. Deposit in Participating CIMB Current Account(s)/ Current Account-i(s) and/or Savings Account(s)/ Savings Account-i(s) are eligible for protection by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor.
12. If at any time within the Campaign Period, two (2) Referrers refer the same Referee, the first Referrer who fulfills the requirement in Clause 6 and upon the Successful Referral in Clause 9 shall be entitled to the Cash Reward in Clause 13.

Campaign Reward

13. Subject to terms and conditions stated herein, the Referrer will be rewarded with rewards in the below table for each successful referral ("**Cash Reward**") within campaign period.

Segment	Reward
Each (1) Successful Referral	RM588

The Cash Reward under this Campaign is capped at RM220,000.00 on the first-come-first-serve basis upon referee being tagged as CIMB Preferred customer. Upon meeting the Cash Reward capping, the Campaign will end and CIMB will notify Referrer(s) 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.

14. Subject to clause 13, there is no cap in the Reward that the Eligible Referrer can be given under this Campaign as long as the requirements of this Campaign's terms and conditions are fulfilled and met at all times.
15. Cash Reward is not transferrable whether in part or in full. CIMB shall not entertain any request from any of the Referrer(s) or any other persons whomsoever to give away or change the Cash Reward to any third party.
16. All information provided by the Referrer(s) in relation to or for the purpose of the Campaign must be true, accurate, current and complete. The Referrer(s) who have failed to adhere to this requirement will be immediately disqualified from this Campaign and will not be entitled for the Cash Reward.
17. The Cash Reward will be credited to the Referrer(s)' active Saving Account/-i or Current Account/-i in CIMB records within twenty to twenty four (20-24) weeks after the month of onboarding as CIMB Preferred. The Referrer(s) will be notified by CIMB via short message service ("**SMS**") after the successful crediting of the cash reward.
18. The Cash Reward will be credited into the Referrer(s)' Saving Account/-i or Current Account/-i that is in good standing. Should the Referrer(s) hold both Preferred Current Account(s), Preferred Current Account-i, Preferred Savings Account-i, Saving Account/-i or Current Account/-i, the Cash Reward will be credited to Preferred Current Account(s), Preferred Current Account-i(s) or Preferred Savings Account-i(s).
19. At the time of crediting the Cash Reward to the Saving Account/-i or Current Account/-i, the accounts MUST be in good standing and MUST NOT be in breach of any of the terms and conditions of Preferred Current Account(s)/ Preferred Current Account-i(s) and/or Preferred Savings Account-i(s) or Saving Account/-i or Current Account/-i Agreement, and/or be invalid or cancelled within CIMB's definition, otherwise, the Cash Reward will be forfeited.
20. Any Cash Reward not claimed by the Referrer before 28 February 2026 shall be forfeited. Referrer(s) whose Cash Reward has been forfeited is not entitled to any payment of compensation regardless of the reason for not claiming the Cash Reward.
21. Any request from the Referrer(s) to credit the Cash Reward to other accounts belonging to the Referrer(s) is not allowed.
22. It shall be the Referrer(s)' sole responsibility to ensure their phone numbers and/or email addresses and/or mailing addresses ("**Contact Details**") provided to CIMB are current and updated with CIMB in the event if any changes being made to the same by referrer. CIMB reserves the right to forfeit the Cash Reward in the event the Referrer(s)' Contact Details maintained in the CIMB's record is invalid and/or not updated. CIMB shall not be responsible to the Referrer(s) 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.
23. The notification of the Cash Rewards by CIMB will be based on the Referrer(s)' telephone number in Malaysia maintained with CIMB.
24. All risks, loss or damage associated with the redemption or use of the Cash Reward shall be assumed by the Referrer(s).
25. The Referrer(s) shall be solely responsible for the following as a result of receipt of the Cash Reward.
 - (i) any tax filing obligation or any tax payment due to any authority; and
 - (ii) to seek independent advice on the possible implications on his/her own financial situation.

General Terms and Conditions

26. The Referrer(s) agrees that by participating in this 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 Referrer(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 Referrer(s) 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 which is beyond CIMB's reasonable control.

27. The Referrer(s) will be disqualified from participating in this Campaign and/or the Cash Reward will be forfeited if, during the Campaign Period and/or before the crediting/delivery of the Cash Reward:
- a) The Referrer(s) is in breach of the terms and conditions governing the Participating Product(s);
 - b) The Participating Product(s) 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 Participating Product(s) is delinquent, invalid or cancelled by the Referrer(s), Referee or CIMB.
28. CIMB shall have the right to disqualify any Referrer(s) that it determines to be:
- a) tampering with the entry process; and/or
 - b) acting in breach of these Terms and Conditions.
29. 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 Referrer(s) 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 Referrer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Referrer(s) as a direct or indirect result of any Cash Reward substitution and/or any cancellation, suspension, shortening or extension of this Campaign.

30. CIMB may substitute the Cash Reward with other item(s) of similar value and when CIMB does so, CIMB will let the Referrer(s) know
31. CIMB shall not be liable to any Referrer(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:
- (i) The Referrer(s)' participation or non-participation in this Campaign; and/or
 - (ii) any non-receipt or delayed receipt by the Referrer(s) of Short Message Service ("SMS") and/or Electronic Direct Mail ("EDM").

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

32. (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 Referrer(s) 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 Referrer(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 Referrer(s) about these changes as soon as possible.
 - (d) Referrer(s) agrees to access CIMB’s website at regular intervals to view the terms and conditions of this Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.
33. CIMB will not be liable to the Referrer(s) for any loss or damage suffered or incurred by the Referrer(s) as a direct or an indirect result of the Amendment.
34. The Referrer(s) shall fully indemnify and keep the CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the CIMB may incur as a result of:
- a) participation in the Campaign; and/or
 - b) receipt, redemption or use of the Cash Reward; and/or
 - c) breach or failure to comply with these Terms and Conditions.
35. These Terms and Conditions:
- a) shall prevail over any provisions or representations contained in any other materials advertising this Campaign; and
 - b) are to be read together with the prevailing terms and conditions of the Participating Product(s) which shall apply in addition to these Terms and Conditions.
36. 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.
37. 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.
38. (a) The Referrer(s) may contact CIMB’s Customer Resolution Unit (“**CRU**”) for any feedback, queries and/or complaint in relation to this Campaign via letter, phone call and email:
- Address: P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: 1300 885 300 (Local) / +03-22956888 (overseas)
Email: contactus@cimb.com
39. CIMB may change the above contact details by notifying the Referrers by way of announcement at CIMB ’s website or by any other means of notification which CIMB may select.
40. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected submission of the Referral Form or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB’s gross negligence or willful default.
41. CIMB’s website may contain links to other websites (“**Third Party Links**”). CIMB has no control over and does not monitor or review the contents of the Third Party Links. If the Referrer(s) do click on the Third Party Links, the Referrer(s) understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Referrer(s) may incur.
42. If the product/service relating to this Campaign which the Referrers have subscribed is offered by CIMB, any question the Referrer have will be handled by CIMB. Similarly, if the product/service is offered by CIMB Islamic, Referrers’ concern will be addressed by CIMB Islamic.