

## TERMS AND CONDITIONS

### GOVERNING ASNB-V INITIAL SALES CHARGE TIER CAMPAIGN 2025

#### The Campaign

1. The ASNB-V Initial Sales Charge Campaign 2025 (“**ASNB-V Initial Sales Charge (ISC) Tier Campaign 2025 or Campaign**”) is organized by CIMB Bank Berhad [Registration No: 197201001799] and CIMB Islamic Bank Berhad [Registration No: 200401032872] (collectively “**CIMB**”) and shall commence on **1<sup>st</sup> January 2025 up and until 31<sup>st</sup> December 2025**, both dates inclusive (“**the Campaign Period**”).

#### Eligibility

2. The Campaign is open to:
  - 2.1 All Malaysian individual and Malaysian Bumiputera Individual who is 18 years and above; or
  - 2.2 Guardian from the above category applying for units as the guardian for a Malaysian or Malaysian Bumiputera minor who holds a valid birth certificate but is below 18 years of age and who make the relevant investments (as explained in Clause 3 herein) in accordance to the respective products eligibility during the Campaign Period (“**the Eligible Customer(s)**”).
3. The participating Amanah Saham Nasional Berhad – Variable Price Fund(s) shall herein after collectively known as (“**ASNB-V**”) are:
  - ASN, ASN Equity 2, ASN Equity 3, ASN Equity 5 and ASN Equity Global (“**EQUITY**”) or
  - ASN Imbang 1, ASN Imbang 2 and ASN Imbang 3 Global (“**MIXED ASSET BALANCED**”) or
  - ASN Sara 1 and Sara 2 (“**MIXED ASSET CONSERVATIVE**”) and
  - ASN Sukuk

#### Campaign Mechanics

4. Under this Campaign, Eligible Customer(s) who invest ASNB-V herein which are determined by CIMB during the Campaign Period shall, subject to the terms and conditions herein, be entitled to enjoy the “**Initial Sales Charge Rate**” for the respective “**Investment Amount**” as tabulated in Table A.

**TABLE A**

Investment Amount (RM)	Initial Sales Charge of VP Funds			
	ISC Tier Campaign 2025			
	EQUITY	IMBANG	SARA	SUKUK
Below RM10,000 (Normal ISC)	5.00%	4.00%	3.50%	2.00% (Normal ISC)
RM10,000 – RM49,999	2.50%			
RM50,000 – RM299,999	2.00%			
RM300,000 – RM999,999	1.50%			
RM1,000,000 - RM1,499,999	1.25%			
>RM1.5mil & above	1.00%			

5. The Eligible Customer(s) who invest in any of the ASNB-V via Employees Provident Fund – Member Investment Scheme (EPF-MIS) shall not be entitled for this Campaign.

## TERMS AND CONDITIONS

### GOVERNING ASNB-V INITIAL SALES CHARGE TIER CAMPAIGN 2025

6. In the event Eligible Customer(s) exercises his/her cooling-off right or the investment is rejected or cancelled by any parties for whatsoever reason within the Campaign Period, the Eligible Customer(s) shall not be entitled for the Initial Sales Charge Rate under the Campaign. The “cooling-off” is a period of six (6) business days from the date of receipt of the ASNB-V application by CIMB.
7. The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by CIMB in relation to investment in the ASNB-V.
8. ASNB-V or any money withdrawn from an insured deposit for the purpose of purchasing any unit in a ASNB-V are not protected by PIDM.
9. The following terms and conditions shall apply to the ASNB-V:
  - a) The investments in the ASNB-V is not obligation of, guaranteed or protected by CIMB and are subjected to investment risks, including the possible loss of the principal amount invested.
  - b) Eligible Customer(s) are advised to do the following before investing in the ASNB-V:
    - i. to read the terms and conditions of the ASNB-V;
    - ii. to consider all fees and charges involved before investing; and
    - iii. to assess the merits and risks of any investment based on their own evaluation.
  - c) Past performance of the ASNB-V is not an indication of future performance and income distributions are not guaranteed.
  - d) Eligible Customer(s) who are in doubt as to the action to be taken should consult their professional advisers immediately.
  - e) The ASNB-V is not protected by PIDM.
  - f) The Eligible Customer(s) are required to comply with all terms and conditions in respect of their investment in the ASNB-V.
  - g) The compensation fund under Section 158 of the Capital Markets and Services Act 2007 (CMSA):
    - i. **does not** cover the Eligible Customer(s); and
    - ii. **does not** extend to Eligible Customer(s) who had suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of CIMB.
  - h) The Eligible Customer(s) may lodge a complaint with CIMB’s Customer Resolution Unit (CRU) as set out in Clause 22 of these Terms and Conditions if the Eligible Customer(s) suffer monetary loss in the above circumstances related to the acts of CIMB’s employees.
  - i) The Eligible Customer(s) who are not satisfied with CIMB’s CRU’s decision may:
    - i. refer the case to the Securities Industry Dispute Resolution Centre (“**SIDREC**”); or
    - ii. refer the case to the Ombudsman for Financial Services within six (6) months of receiving a final decision from CIMB or after 60 calendar days from the date the complaint was filed with CIMB for which no reply was received by the Eligible Customer(s); or
    - iii. direct the complaint to the Securities Commission’s Investor Affairs & Complaints Department even if the Eligible Customers had initiated a dispute resolution process with SIDREC.

## TERMS AND CONDITIONS

### GOVERNING ASNB-V INITIAL SALES CHARGE TIER CAMPAIGN 2025

10. 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.
11. The Eligible Customer(s) will be disqualified from participating in the ASNB-V Initial Sales Charge Tier Campaign 2025 and/or the Initial Sales Charge Rate will be forfeited if, during the Campaign Period:
- The Eligible Customer(s) are in breach of the terms and conditions governing the ASNB-V;
  - The ASNB-V 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 ASNB-V is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.
12. 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.
13. 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 Customer(s) via:
- announcement at CIMB's website; and/or
  - notice at CIMB's branches; and/or
  - 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.
14. 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:
- The Eligible Customer(s)' participation or non-participation in the Campaign; and/or
  - Any non-receipt or delayed receipt by the Eligible Customer(s) of the Short Message Service ("**SMS**") or **eDM**
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or willful default.
15. 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:

## TERMS AND CONDITIONS

### GOVERNING ASNB-V INITIAL SALES CHARGE TIER CAMPAIGN 2025

- 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 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.
16. 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.
17. The Eligible Customer(s) 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 Customer(s):
- a) participation in the Campaign; and/or
  - b) receipt or redemption of ASNB-V and/or
  - c) breach or failure to comply with these Terms and Conditions
18. 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.
19. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of CIMB Negara Malaysia and other relevant regulatory bodies to which CIMB is subject.
20. 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.
21. 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 Customer(s) do click on the Third Party Links, the Eligible Customer(s) understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customer(s) may incur.
22. 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 and email:
- Address: 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.

**TERMS AND CONDITIONS****GOVERNING ASNB-V INITIAL SALES CHARGE TIER CAMPAIGN 2025**

23. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB, any question the Eligible Customer(s) have will be handled by CIMB. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customers' concern will be addressed by CIMB Islamic.
24. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of ASNB-V related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB gross negligence or willful default.