

TERMS AND CONDITIONS
"CIMB FD/FD-i UT Bundle Campaign 2025 "

1. The **"CIMB FD/FD-i UT Bundle 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"**).

Campaign Period

2. This Campaign shall run from **1 July 2025** until **31 July 2025**, both dates inclusive (**"Campaign Period"**).

Eligibility

3. This Campaign is open to all new-to-unit trust and existing-to-unit trust CIMB customers (hereinafter collectively referred to as the **"Eligible Customer(s)"**).
- New-to-unit trust customer refers to a customer whom at the point of participation, do not have unit trust or Shariah-compliant unit trust account (hereinafter collectively referred to as **"UT account"**), or unit trust or Shariah-compliant unit trust balance (hereinafter collectively referred to as **"UT balance"**) RM 0 as at 30 April 2025. He is allowed to participate and enjoy the FD/FD-i preferential rate offered in the new-to-ut tier. He could participate more than one (1) time within the same campaign period as long as the portion for FD/FD-i subscription amount is capped at a total of RM 3,000,000.
 - Existing-to-unit trust customer refers to a customer whom at the point of participation, has UT Balance more than RM 1. He is allowed to participate and enjoy the FD/FD-i preferential rate offered in the existing-to-ut tier. He could participate more than one (1) time within the same campaign period as long as the portion for FD/FD-i subscription amount is capped at a total of RM 3,000,000. Should a customer have UT balance or has opened UT account any time from 1 May 2025 onwards, he will be deemed as existing-to-UT customer.
4. For the avoidance of doubt, the following persons/entities shall NOT be eligible to participate in this Campaign: -
- a) Small medium enterprises/ enterprise banking/ commercial and corporate customers as determined by CIMB which include but shall not be limited to sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers, public listed companies, private limited companies, clubs, associations, and co-operatives; and/or
 - b) Individuals below the age of 18 years; and/or
 - c) US person as defined below (applicable to Conventional Unit Trust Fund / Shariah Compliant Unit Trust Fund or any other product(s) as it may be): -
 - i) Any citizen or resident of the United States of America including any person with a United States of America domicile; or
 - ii) Any person with a United States of America account mailing address; or
 - iii) Any person holding a United States of America Green Card; or
 - iv) Any person who meets the "substantial presence test", that is one who is present in the United States of America for at least 183 calendar days by counting all the days (at least 31 days) in the current year, 1/3 of the days in the immediately preceding year, and 1/6 of the days in the second preceding year; or
 - v) Any person defined as a US Person for United States of America Tax purposes; and/or

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 above.

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 avoidance of doubt, joint accountholder(s) other than the Primary Accountholder shall not be eligible to participate in this Campaign

Campaign Mechanics

6. The Campaign consists of the following promotions: -
 - a) Fixed Deposit ("FD") bundled/package selected Conventional Participating Unit Trust Fund(s) (as defined in Clause 15);
 - b) Fixed Deposit-i ("FD-i") bundled/package with selected Shariah-compliant Participating Unit Trust Fund(s) (as defined in Clause 15).
7. The Conventional Unit Trust Fund(s) and Shariah-compliant Unit Trust Fund(s) shall hereinafter collectively be referred to as ("**Participating Unit Trust Fund(s)**").
8. Subject to the Terms and Conditions herein, the Eligible Customer(s) will be entitled to earn FD/FD-i Rate as tabulated below in new FD/FD-i(s) created with CIMB during the Campaign Period:
9. To enjoy the Offer, Eligible Customer(s) must fulfil the following criteria and the criteria set out in Table A:-
 - a) Campaign is open to all CIMB customers with no UT or UT balance at RM0 as of 30 April 2025 or existing-to-unit trust.
 - b) Eligible Customer(s) is the primary account holder at the point of participating in this Campaign **AND**
 - c) take up the Offer as defined in Table A below.

Table A

Type of Offers ("Offer")	Type of Customer	FD/FD-i Rate (per annum)	FD/FD-i Tenure	Ratio of the Amount (RM) of the FD/FD-i*: Amount (RM) of the Participating Unit Trust Fund(s)	Minimum Total Placement Amount for the Offer (RM)	Source of Funds
FD/FD-i + Participating Unit Trust Fund(s) Bundle	New-to-UT	8.00%	3 months	1:1 for each placement of FD/FD-i with Participating Unit Trust Fund(s)	RM100,000 (FD/FD-i RM50,000 : UT RM50,000)	Fresh or existing
	Existing-to-UT	5.50%			RM200,000 (FD/FD-i RM100,000 : UT RM100,000)	

*FD/FD-i placement per Bundle per Eligible Customer is capped at RM3,000,000.

10. CIMB reserves the right to revise the FD/FD-i Rate with immediate effect upon notice by CIMB.

Any revision to the FD/FD-i Rate is not applicable to placements of FD/FD-i made prior to the effective date of such revision.

11. FD/FD-i placement and Participating Unit Trust Fund(s) proposal/application must be completed on the same day.
12. This Campaign is not valid in conjunction with any other campaign, offers, promotions (if any) and/or privileges (eg. staff rate) offered by CIMB in relation to the Participating Unit Trust Fund(s) and FD/FD-i unless stated otherwise.
13. Eligible Customer(s) is allowed to participate in more than one Offer during the Campaign Period as long as the criteria for each Offer as set out in Clause 9 and Table A are met.

14. Details on FD/FD-i

- a) For the purpose of this Campaign, FD/FD-i refers to Fixed Deposit/Fixed Deposit-i.
- b) The FD/FD-i Rate is applicable to initial placement of the FD/FD-i for one (1) cycle, i.e. three (3) months (“**FD/FD-i Tenure**”) only as per table A.
- c) Profit will be paid out upon completion of the FD/FD-i Tenure by crediting the same into the Eligible Customer’s account or add on to the principal FD/FD-i.
- d) FD/FD-i profit shall not be paid in the event that the Eligible Customer uplift(s) or withdraw(s) the participating FD/FD-i before maturity. The Eligible Customer agrees to provide a rebate (Ibra) to the Bank in which case no profit on the withdrawn amount shall be paid by the Bank. No partial withdrawal allowed to the FD/FD-i that has been placed through this campaign.
- e) **Renewal:** The “FD/FD-i Rate” is only applicable for FD/FD-i placement for 3 months’ tenure during the Campaign Period. Thereafter any renewals shall be subject to the prevailing indicative board rate applicable at the time of renewal.
- f) FD/FD-i is protected by Perbadanan Insurans Deposit Malaysia (“**PIDM**”) up to RM250,000 for each depositor.

15. Details on Participating Unit Trust Fund(s)

- a) Participating Unit Trust Fund(s) refers to:
 - i) any Unit Trust Fund(s) with maximum sales charge of 2.00% as per stipulated in the prospectus /information memorandum and is subject to change from time to time, including all new Unit Trust Fund(s) launched during Campaign Period by CIMB.
 - ii) any Unit Trust Fund(s) with sales charge of 3.00% and above as per stipulated in the prospectus /information memorandum and is subject to change from time to time, including all new Unit Trust Fund(s) launched during Campaign Period by CIMB.
- b) The applicable sales charge for the Participating Unit Trust Fund(s) shall be payable by the Eligible Customer(s). The Eligible Customer(s) shall refer to the relevant prospectus for each specific unit trust funds for information on the applicable sales charge.
- c) The Eligible Customer(s) who invest in any of the Participating Unit Trust Fund(s) via Employees Provident Fund (EPF) – Member Investment Scheme shall not be entitled to participate in this Campaign.
- d) The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by CIMB in relation to investment in the Participating Unit Trust Fund(s).
- e) In the event the 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 to earn the FD/FD-i Rate under this Campaign. The “cooling-off” is a period of six (6) business days from the date of receipt of the Eligible Customer(s)’ Participating Unit Trust Fund(s) application by CIMB.
- f) The Eligible Customer(s) is required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her investment in the Participating Unit Trust Fund(s), which are separate from the Terms and Conditions herein.

- g) The Participating Unit Trust Fund(s) are arranged or distributed by CIMB and shall be passed to or effected by the selected unit trust management companies that are Capital Market Services License holders under the Capital Markets and Services Act 2007 (“**CMSA 2007**”).
- h) The Participating Unit Trust Fund(s) are not protected by PIDM.
- i) Foreign currency participating Unit Trust Product(s) are applicable. FD/FD-i amount will be determined based on MYR foreign currency buying rate by CIMB as per ratio stipulated in Table A.
- j) Any money withdrawn from an insured deposit for the purpose of purchasing the Participating Unit Trust Fund(s) is no longer protected by PIDM.
- k) The following terms and conditions shall also apply to the Participating Unit Trust Fund(s): -
 - i) Investments made in the Participating Unit Trust Fund(s) are not an obligation of, guaranteed or protected by CIMB and are subjected to investment risks, including the possible loss of the principal amount invested; and
 - ii) The Eligible Customer(s) are advised to do the following before investing in the Participating Unit Trust Fund(s);
 - a. to read the terms and conditions of the Participating Unit Trust Fund(s);
 - b. to consider all fees and charges involved before investing; and
 - c. to assess the merits and risks of any investment based on the Eligible Customer(s)’s own evaluation.

General Terms and Conditions

- 16. The Eligible Customer(s) 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 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;
 - 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 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:
 - 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.
- 17. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or the FD/FD-i Rate will be forfeited if, during the Campaign Period and/or before the crediting of the FD/FD-i Rate:
 - a) The Eligible Customer(s) are in breach of the terms and conditions governing the Participating Unit Trust Fund(s) and FD/FD-i;
 - b) Participating Unit Trust Fund(s) and FD/FD-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
 - c) The Participating Unit Trust Fund(s) and FD/FD-i is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

18. The following may lead to the Deposits, selected Investment or selected Bancassurance/Bancatakaful Product(s) being disqualified from balance calculation to determine the Eligible Customer(s) AUM balance pursuant to Clause 9 (a): -

The Eligible Customer(s)' deposit account(s) or investment product(s) with CIMB: -

- a) is not in good standing; or
 - i) is suspected by CIMB to be used for any fraudulent activities; or
 - ii) is in the opinion of CIMB has been unsatisfactorily conducted; or
- b) the name of the Eligible Customer(s) appears in any alerts or warnings issued by the relevant authorities, or other local or international authorities; or
- c) CIMB is of the reasonable opinion that any information/ documents provided to CIMB is false and/or incorrect and/or tampered and/or there has been a misrepresentation of identity; or
- d) upon the death or insanity of the Eligible Customer(s) or if the Eligible Customer(s) commit an act of bankruptcy; or
- e) the Eligible Customer(s) are in breach any of these Terms and Conditions; or
- f) the Eligible Customer(s) are in breach of any Terms and Conditions governing the deposit account(s) or investment product(s) with CIMB; or

19. CIMB shall have the right to disqualify any Eligible Customer(s) that it determines to be:

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

20. 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:

- 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 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.

21. 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 **eDM**

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

22. 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 Bank's website; and/or
 - ii) notice at CIMB Bank'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 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.
23. 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.
24. 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 or redemption of the Participating Unit Trust Fund(s) and FD/FD-i from Eligible Customer(s); and/or
 - c) breach or failure to comply with these Terms and Conditions
25. 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.
26. 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.
27. 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.
28. 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.
29. 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
- b) CIMB may change the above contact details by notifying the Eligible Customer(s) by way of announcement at CIMB Bank's website or by any other means of notification which CIMB may select.
30. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Unit Trust Fund(s) and FD/FD-I 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.
31. If the product/service relating to this Campaign which the Eligible Customer(s) have subscribed is offered by CIMB Bank, any question the Eligible Customer(s) have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customer(s)' concern will be addressed by CIMB Islamic.
32. The following terms and conditions shall apply to the Participating Unit Trust Fund(s);

- a) Past performance of the Participating Unit Trust Fund(s) is not an indication of future performance and income distributions are not guaranteed.
- b) Eligible Customer(s) who are in doubt as to the action to be taken should consult their professional advisers immediately.
- c) The Eligible Customer(s) are required to comply with all terms and conditions in respect of their investment in the Participating Unit Trust Fund(s).
- d) 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.
- e) The Eligible Customer(s) may lodge a complaint with CIMB's Customer Resolution Unit (CRU) as set out in Clause 29 of these Terms and Conditions if the Eligible Customer(s) suffer monetary loss in the above circumstances related to the acts of CIMB Bank's employees.
- f) 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.