

TERMS AND CONDITIONS
CIMB Visa Infinite Extra Bonus Points Campaign July 2025 – June 2026

1. The **CIMB Visa Infinite Extra Bonus Points Campaign July 2025 – June 2026** (“the Campaign”) is organised by CIMB Bank Berhad [Registration No: 197201001799] (“**CIMB**”).

The Campaign Period

2. The Campaign shall run from 1 July 2025 to 30 June 2026, both dates inclusive (“**Campaign Period**”). The Campaign Period is further divided into twelve (12) campaign months (“**Campaign Month**”) as below:

Campaign Month	Duration
July 2025	1 July 2025 – 31 July 2025
August 2025	1 August 2025 – 31 August 2025
September 2025	1 September 2025 – 30 September 2025
October 2025	1 October 2025 – 31 October 2025
November 2025	1 November 2025 – 30 November 2025
December 2025	1 December 2025 – 31 December 2025
January 2026	1 January 2026 – 31 January 2026
February 2026	1 February 2026 – 28 February 2026
March 2026	1 March 2026 – 31 March 2026
April 2026	1 April 2026 – 30 April 2026
May 2026	1 May 2026 – 31 May 2026
June 2026	1 June 2026 – 30 June 2026

3. CIMB reserves the right upon giving notice of not less than fourteen (14) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Period.

Eligibility

4. This Campaign is open to all customers who are **Principal credit cardholders** who hold and spend with **CIMB Visa Infinite Credit Cards** (“**Eligible Cards**”) issued by CIMB in Malaysia. Hereinafter referred to as “**Eligible Participant(s)**”.
5. No registration is required to participate in this Campaign.

Campaign Mechanics and Conditions

6. “**Bonus Points**” refers to points awarded to the Eligible Participant for Eligible Transaction(s) (as defined under Clause 8 herein) charged to the Eligible Card(s).
7. Subject to these terms and conditions, the Eligible Participant(s) shall be eligible for up to 15,000 Bonus Points upon meeting the Qualifying Requirements during Campaign Month(s) as stated in Table 1 below and subject to Bonus Points cap in clause 9.

Table 1: Qualifying Requirements to be entitled for Bonus Points				
Tier	Monthly Spend Requirement ¹ (RM)	Eligible Mode of Monthly Repayment to Eligible Card(s)	CIMB Bonus Points	CIMB Bonus Points Cap Pool per Campaign Month
1	Minimum RM3,000 – RM4,999.99 on Eligible Transactions	Monthly Repayment to Eligible Cards(s) must be made via CIMB Current or Savings Account/-i	7,500 Bonus Points per Eligible Participant for the Campaign Month	20,000,000
2	Minimum RM5,000 and above on Eligible Transactions		15,000 Bonus Points per Eligible Participant for the Campaign Month	60,000,000

8. **“Eligible Transaction(s)”** shall mean purchase transactions for goods and/or services with Eligible Card(s) including online purchases for goods and services incurred for personal consumption and not for business and shall not include betting or gaming or any investment transactions. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s):
- Balance Transfer, Cashlite, Balance Conversion, Flexi Payment Plan or any monthly instalments under any instalment payment facility provided by CIMB;
 - Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
 - Cash advance/withdrawal/deposit transactions;
 - JomPAY, FPX, and/or Duitnow QR transactions;
 - Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions;
 - e-wallet transactions under MCC 6540; and
 - transactions with merchant description including “FoneApp”, “Kiplepay”, “Lazada Topup”, “Razer”, or “ShopeePay”.

Any determination by CIMB as to what constitutes Eligible Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

9. The Bonus Points are capped at a maximum of 15,000 Bonus Points per eligible participant, per campaign month, subject to monthly capping of 20,000,000 Bonus Points for Tier 1 and monthly capping of 60,000,000 for Tier 2. The Bonus Points will be awarded to Eligible Participant(s) who meet the Qualifying Requirements on a first-come, first-serve basis subject to availability.
10. For the avoidance of doubt, any transaction(s) made on the Eligible Cards’ supplementary credit card(s) will not be considered as Eligible Transaction(s) and will not be considered as part of the monthly spending requirement.

11. Overseas Eligible Transaction(s) will be calculated based on the Ringgit Malaysia (RM) equivalent of the transacted sum which will be converted at the prevailing exchange rate determined by CIMB at its absolute discretion.
12. All Eligible Transactions will be automatically tracked by CIMB for the purpose of meeting the Qualifying Requirement of the Eligible Participants. The tracking of Eligible Transaction(s) is based on the transaction dates and/or time (Malaysia Time) as captured by CIMB transaction records during the Campaign Period.
13. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Transaction(s) to the Eligible Participants' Eligible Cards and/or error or omission in the posting of the same due to any reasons whatsoever and howsoever arising including but not limited to the delay on the part of the merchant unless the same is due to the gross negligence and/or default of CIMB. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Transaction(s) and/or posting of the Qualifying Spend Transaction(s) to the Eligible Participants' Eligible Cards by Visa, merchant establishments or any other party unless the same is due to the gross negligence or default of CIMB.
14. CIMB Current/Savings Account/-i ("CASA/-i") is protected by PIDM up to RM250,000 for each depositor.

Campaign Bonus Points and Fulfillment Criteria Process

15. Eligible Participant(s) who meet the conditions in clause (7) to (10) shall earn the Bonus Points (capped at a maximum of 15,000 Bonus Points per eligible participant, per campaign month, subject to monthly capping stated in Table 1, on first-come, first-serve basis) credited to the Eligible Card and reflected in the statement during the Fulfilment Period.

Eligibility Illustration for campaign month of July 2025:

Eligible Participant	Total Eligible Transactions in July 2025 Campaign Month (RM)	Mode of Monthly Repayment to Eligible Card(s)	Bonus Points Eligibility
A	2,500	Via CIMB Current or Savings Account/-i	Not eligible
B	4,999	Via CIMB Current or Savings Account/-i	Eligible – Tier 1
C	5,000	Via CIMB Current or Savings Account/-i	Eligible – Tier 2
D	8,000	Via non-CIMB Current or Savings Account/-i	Not eligible

16. Subject to these terms and conditions, the monthly Bonus Points shall be credited into the Eligible Participant(s)' principal card account within eight (8) weeks after the end of each Campaign Month.

17. Any determination by CIMB on the computation and the amount of Bonus Points shall be conclusive and shall not be challenged by the Eligible Participant(s) in any manner whatsoever, save for obvious error. The Bonus Points cannot be exchanged for a different prize or reward of similar value or any other alternatives in any circumstances.
18. At the time of the fulfilment of the Bonus Points to the Eligible Participants, the Eligible Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Bonus Points.
19. The Eligible Participants who are entitled to receive the Bonus Points shall be able to view the Bonus Points amount in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Bonus Points has been performed by CIMB.
20. CIMB will not entertain any complaint(s) whatsoever in connection with the Bonus Points and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of, intervention, interruptions and/ or electronic or human error in administration and/or processing of the transaction performed via Eligible Cards unless the same is due to the gross negligence or wilful default of CIMB.

General Terms and Conditions

21. The Eligible Participants 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 Participants 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 Participants 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.
22. The Eligible Participants will be disqualified from participating in the Campaign and/or the Bonus Points will be forfeited if, during the Campaign Period and/or before the crediting of the Bonus Points:
 - a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Cards;

- b) The Eligible Card(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 Eligible Card(s) is delinquent, invalid or cancelled by the Eligible Participants or CIMB.
23. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:
- a) tampering with the participation; and/or
 - b) acting in breach of these Terms and Conditions.
24. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participants 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 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 cancellation, suspension, shortening or extension of the Campaign.

25. CIMB 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
 - b) Any non-receipt or delayed receipt by the Eligible Participants 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 wilful default.
26. 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 Participants 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 Eligible Participants 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 Participants about these changes as soon as possible.
- d) Eligible Participants 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.

27. CIMB will not be liable to the Eligible Participants for any losses, costs or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.
28. The Eligible Participants 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 Participants:
- a) participation in the Campaign; and/or
 - b) receipt, redemption or use of the Bonus Points; and/or
 - c) breach or failure to comply with these Terms and Conditions
29. 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 CIMB's product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.
30. 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.
31. 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.
32. a) Eligible Participants may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:
Address: CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU), 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 Participants by way of announcement at CIMB's website or by any other means of notification which CIMB may select.
33. 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 Participants do click on the Third Party Links, the Eligible Participants understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants may incur.