

CIMB PREMIER VISA CREDIT CARDS IN-FLIGHT WIFI BENEFIT TERMS AND CONDITIONS

Version: 1 SEPTEMBER 2024

1. (a) The In-flight WiFi Benefit is jointly granted by CIMB Bank Berhad [197201001799(13491-P)] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] (“**CIMB Islamic**”) (CIMB Bank and CIMB Islamic are collectively referred to as the “**Bank**”) for CIMB Preferred Visa Infinite, CIMB Preferred Visa Infinite-i, CIMB Visa Infinite and CIMB Visa Signature Credit Card issued by CIMB Bank or CIMB Islamic and shall be subject to the terms and conditions set out below.
- (b) All CIMB Preferred Visa Infinite, CIMB Preferred Visa Infinite-i, CIMB Visa Infinite and CIMB Visa Signature credit cardholders shall be bound by these terms and conditions and CIMB Member Rewards Programme Terms and Conditions. Unless stated otherwise, all terms and phrases used in this terms and conditions shall, unless otherwise expressly defined or unless the context otherwise requires, have the meaning as assigned to them in the Cardholder Terms and Conditions and/or Member Rewards Programme Terms and Conditions.
2. The In-flight WiFi Benefit (as defined in Clause 3) is applicable to CIMB Preferred Visa Infinite, CIMB Preferred Visa Infinite-i, CIMB Visa Infinite and CIMB Visa Signature Principal Cardholder(s) only (“**Eligible Cardholder(s)**”).
3. The Eligible Cardholder(s) is entitled to cash back for the purchase of in-flight WiFi service (“**WiFi Spend**”) on board the aircraft of the following Airlines (“**In-flight WiFi Benefit**”) and payment must be made with CIMB Preferred Visa Infinite, CIMB Preferred Visa Infinite-i, CIMB Visa Infinite or CIMB Visa Signature credit card (“**Eligible Card**”) and the WiFi Spend is not a recurring transaction such as transaction under the Autobill Service:

No	Airline	Merchant Category Code (MCC) for In-flight WiFi
1	Air Asia	4814
2	Etihad Airlines	4816
3	Eva Air	4816
4	Malaysian Airlines	4816
5	Qatar Airways	4814 & 4816
6	Scoot Airlines	4816
7	Singapore Airlines	4816
8	Japan Airlines	4816
9	Emirates Airline	4816
10	Turkish Airlines	4814
11	All Nippon Airways (ANA)	4816
12	American Airlines	4816
13	Biman Bangladesh Airlines	4816
14	Aer Lingus	4816
15	China Airlines	4816
16	Southwest Airlines	4816
17	Swiss Air	4816
18	Tap Air	4816
19	Virgin Atlantic Airways	4816

4. Each Eligible Cardholder is entitled to the following cash back based on the total posted transaction(s) of WiFi Spend on each credit card statement date (“**Cash Back**”):

In-flight WiFi	CIMB Preferred Visa Infinite CIMB Preferred Visa Infinite-i	CIMB Visa Infinite	CIMB Visa Signature
Capped per Principal Eligible Cardholder per Statement date	Up to RM80 Cash Back	Up to RM50 Cash Back	Up to RM30 Cash Back

5. For the purpose of calculating the Cash Back, foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversion of foreign currency is determined by Mastercard International or VISA International.
6. The classification of eligible MCC and/or the determination of the Eligible Cardholder(s)' WiFi Spend for the Cash Back is the responsibility of the respective Airline's acquiring bank. The Bank will not be responsible for any incorrect classification of the eligible MCC and/or the determination of the Eligible Cardholder(s)' WiFi Spend in relation to the relevant transaction(s) that may result in the non-posting of the Cash Back(s) for WiFi Spend. Eligible Cardholders shall not make any claim for compensation against the Bank for non-posting of the Cash Back(s) due to incorrect classification by the respective Airline's acquiring bank.
7. The Cash Back entitlement arising from WiFi Spend, if any, for each current month will be calculated until the credit card statement date in respect of the current month, and will be posted to the Eligible Cardholder(s)' Eligible Card account in the following month's credit card statement date. If any WiFi Spend transaction(s) are disputed or alleged/suspected to be fraudulent, the Cash Back entitlement on such WiFi Spend transaction(s) may be reversed or cancelled by the Bank.
8. Cash Back entitlement of the Eligible Cardholder(s) if any, for each current month will be forfeited and not posted to the Eligible Cardholder's Eligible Card account in the following month's credit card statement date if the minimum payment due by the due date stated in the current month's credit card statement is not fully paid.

#### **General Terms & Conditions**

9. These Terms and Conditions shall prevail over any representations contained in any other promotional or advertising materials published or issued in relation to the In-Flight WiFi Benefit.
10. The Bank assumes no liability or responsibility for any act, omission, default or defects in the services offered by the respective Airlines and will not be responsible for any injury, loss, damage, costs or expenses suffered or incurred as a direct or indirect result of the redemption or usage of the In-flight WiFi provided by the respective Airlines and/or relevant party(ies) in connection with the In-flight WiFi. The Bank will not be responsible for attending to and resolution of any claims, complaints or disputes whatsoever of the Eligible Cardholders and any disputes must be resolved directly with the respective Airlines.
11. The In-flight WiFi is provided by the respective Airlines subject to such terms and conditions as determined by the Airlines and/or relevant party(ies). The Bank makes no representation or warranty for the products or services offered by such parties and shall not be liable 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 of any party including third party) in connection with the In-flight WiFi. The In-flight WiFi Benefit and Cash Back granted to the Eligible Cardholder(s) are non-transferable to any third party nor exchangeable for cash and/or credit of any kind.
12. The Bank reserves the right to disqualify Eligible Cardholder(s) from the Cash Back and/or the In-flight WiFi Benefit where the Cash Back will be forfeited and/or reversed if:
  - (a) the Eligible Cardholder(s) is in breach of any of Cardholder Terms and Conditions and/or the Member Rewards Programme Terms and Conditions; and
  - (b) the Eligible Cardholder(s) ceases to hold a valid Eligible Card and/or the Bank or the Eligible Cardholder(s) has terminated the Eligible Cardholder's Eligible Card.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and for the resolution of disputes, Eligible Cardholder(s) agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
14. The Bank may vary (whether by adding to, deleting from or otherwise amending) ("**Amendment**") any of these terms and conditions by giving the Eligible Cardholder(s) at least twenty-one (21) calendar days before the Amendment is effective. Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.
15. Eligible Cardholder(s) may contact the Bank's Customer Resolution Unit ("CRU") for any feedback and/or complaints by contacting the following telephone number or address (which may be changed by the Bank from time

to time by notice to the Eligible Cardholder(s)): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: [contactus@cimb.com](mailto:contactus@cimb.com)