

CIMB VISA INFINITE AND VISA SIGNATURE CREDIT CARD PLAZA PREMIUM LOUNGE ACCESS TERMS AND CONDITIONS

Version: 1 SEPTEMBER 2024

- 1. The Plaza Premium Lounge Access (as defined in Clause 2) is applicable to CIMB Visa Infinite and CIMB Visa Signature Principal Cardholder(s) only (“**Eligible Cardholder(s)**”) issued by CIMB Bank Berhad (the “**Bank**”) in Malaysia.
- 2. The Eligible Cardholder(s) will be **entitled to the following complimentary access to the Plaza Premium Lounge and its Airport Dining collection (“Plaza Premium Lounge Access”) for the first year upon activation the Eligible Cardholder(s)’ Eligible Principal Card(s)** (as defined in Clause 4).

The Eligible Cardholder(s)’s Plaza Premium Lounge Access will be renewed automatically on the Eligible Cardholder(s)’ Eligible Principal Card(s) anniversary date each year upon the Eligible Cardholder(s) meeting the spend condition set out in the table below (“**Spend Condition**”) and in accordance to Clause 3:

Eligible Principal Card(s)	Plaza Premium Lounge Access per annum	Spend Condition
CIMB Visa Signature	2X	RM36,000 per annum
CIMB Visa Infinite	5X	RM60,000 per annum

- 3. Spend Condition refers to the total Eligible Transaction(s) in the past 12 months commencing from the Eligible Cardholder(s)’ Eligible Principal Card(s) anniversary month as stated at the back of the Card under “valid thru” month. The Eligible Cardholder(s)’ Eligible Principal Card(s) anniversary month in the Bank’s system could be different from the physical credit card if the Eligible Cardholder(s) has requested to change the expiry date of the Card. For the avoidance of doubt the Eligible Principal Card(s)’ anniversary month in the Bank’s system shall prevail.
- 4. “**Eligible Transaction(s)**” shall mean purchase transactions for goods and/or services using CIMB Visa Infinite or CIMB Visa Signature credit card (the “**Eligible Principal Card(s)**”). For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s):
 - i. Quasi Cash transactions – (example: betting and/or gaming transactions);
 - ii. Monthly instalments under any instalment payment facility provided by the Bank;
 - iii. Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, or any other fees, charges or penalties whether imposed by the Bank or otherwise;
 - iv. Cash advance/withdrawal/deposit transactions;
 - v. Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions; and
 - vi. JomPAY

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

- 5. In determining whether the Spend Condition on the Eligible Principal Card(s) is met, the Eligible Cardholder’s cumulative retail spending transactions, means net reversals in the relevant period will be aggregated and can be based on the combined spend of the Eligible Principal Card(s) and its Supplementary Card(s) in the relevant period. The Eligible Transaction(s) of one principal Eligible Cardholder(s) cannot be combined with that of another principal Eligible Cardholder.
- 6. If the Eligible Cardholder(s) has multiple Eligible Principal Card(s), the Eligible Transaction(s) made on each Eligible Principal Card(s) cannot be combined and cannot be brought forward to the following year to meet the Spend Condition of any of the Eligible Principal Card(s).
- 7. Plaza Premium Lounge Access will be granted to the Eligible Cardholder(s) provided the Eligible Cardholder’s Eligible Principal Card account(s) is not delinquent and/or invalid and/or cancelled. Plaza Premium Lounge Access will have a validity of one (1) year and unutilised Plaza Premium Lounge Access will not be carried forward.

8. For the complete or updated list of participating Plaza Premium Lounges and its Airport Dining collection (“**Lounges**”) provided by Plaza Premium Group (“**Service Provider**”), please refer [here](#).
9. Eligible Cardholder(s) must present their Eligible Principal Card with a valid boarding pass before access to the Lounges. Eligible Cardholder(s) will be verified based on their identity stated in the Eligible Principal Card(s) and the boarding pass and against the eligibility in the Service Provider’s system.
10. Accompanying adults and children of the Eligible Cardholder(s) are entitled to a 50% discount on published walk-in rate of the Lounges. Infant from age of two (2) and below are entitled for complimentary access. This walk-in offer is only valid for direct branded Plaza Premium Lounges which does not include affiliated partner lounges and third-party lounges of Plaza Premium Lounge.
11. The Bank shall not be responsible or held liable in any manner whatsoever in relation to the access or denial of access to the Lounges of the Service Provider unless the same is due to the gross negligence or wilful default of the Bank.
12. The Bank is not responsible for all matters relating to the Lounges or Lounge’s facilities referred to in clause 8 including but not limited to all services rendered or to be rendered by the Service Provider to the Eligible Cardholder(s).

General Terms & Conditions

13. These Terms and Conditions shall prevail over any representations contained in any other promotional or advertising materials published or issued in relation to the Plaza Premium Lounge Access.
14. The Bank assumes no liability or responsibility for any act, omission, default or defects in the services offered by the Service Provider 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 Lounges and services provided by the Service Provider in connection with the Plaza Premium Lounge Access. The Bank will not be responsible for attending to and resolution of any claims, complaints or disputes whatsoever of the Eligible Cardholder(s) and any disputes must be resolved directly with the Service Provider.
15. The Plaza Premium Lounge Access is provided by the Service Provider under such terms and conditions as determined by the Service Provider and/or other 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 Plaza Premium Lounge Access. The Plaza Premium Lounge Access granted to Eligible Cardholders are non-transferable to any third party nor exchangeable for cash and/or credit of any kind.
16. The Bank reserves the right to disqualify Eligible Cardholder(s) from the usage of the services and/or the services under Plaza Premium Lounge Access if:
 - (a) the Eligible Cardholder (s) is in breach of any of the Cardholder Terms and Conditions and/or the Member Rewards Programme Terms and Conditions; and
 - (b) the Eligible Cardholder(s) ceases to hold a valid CIMB Visa Infinite or CIMB Visa Signature Card and/or the Bank or the Eligible Cardholder(s) has terminated his/her CIMB Visa Infinite or CIMB Visa Signature Card.
17. 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.
18. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and for the resolution of disputes, the Eligible Cardholder(s) agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
19. 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.

20. Eligible Cardholders 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): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: contactus@cimb.com