

CIMB PETRONAS VISA PLATINUM-i CREDIT CARD TERMS AND CONDITIONS

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1. Cash rebates ("Cash Rebate(s)" available under the CIMB PETRONAS Visa Platinum-i Credit Card ("Co-Brand Card") made available by CIMB Islamic Bank Berhad [200401032872 (671380-H)] ("Bank") are subject to these terms and conditions. These terms and conditions are to be read together with the CIMB Islamic Cardholder Terms and Conditions ("**CIMB Islamic Terms and Conditions**"). Words used in these terms and conditions, if not specifically defined, shall have the same meaning as defined in the **CIMB Islamic Terms and Conditions**. If there is any discrepancy or inconsistency between these terms and conditions and those contained in the **CIMB Islamic Terms and Conditions**, these terms and conditions governing the Rebates and Benefits shall prevail in so far as they apply to the Co-Brand Card.
2. Cash Rebate(s) are only given to principal and/or supplementary cardholders of the Co-Brand Card ("Cardholder(s)") whose accounts are current, valid, subsisting and who have not breached any of the terms of the CIMB Islamic Terms and Conditions.
3. Cardholder(s) will be awarded Cash Rebate(s) for transactions made at eligible merchants stated in the table below:-
 - a) The Cardholder(s)' Monthly Statement Balance will determine the Tier which the Cardholder(s) falls into. The applicable percentage of Cash Rebate(s) will be awarded on the selected categories as per the table below.

Categories	Statement Balance*		Monthly Capping
	RM500 – RM1,999	RM2,000 & above	
PETRONAS service stations ("PETRONAS") and Setel	4%	8%	RM50
Groceries	1%	2%	RM50
Dining			
Parking			

- b) The Cash Rebate(s) is accumulated on a monthly basis and is based on the following selected Merchant Category Code (MCC):-

Eligible Spend Category	Eligible Transactions Type / Merchant Category Code ("MCC")	Description of payments of transactions entitling Cardholder(s) to the Cash Rebate(s)
PETRONAS and Setel	5541, 5542, 6540	Petronas, PDB, PS, PSS and Setel
Groceries	5411, 5422, 5451	Not applicable
Dining	5811, 5812, 5813, 5814, 5921	Not applicable
Parking	7523	Not applicable

* Statement Balance includes any outstanding balances which are carried forward from the previous month's statement and new transactions made on the current month's statement. Any payments made before the current month's statement date will be taken into account in calculating the current month's Statement Balance.

4. For purpose of calculating the Cash Rebate(s), foreign currency spending will be converted to Ringgit Malaysia (RM) and shall be based on the Bank's transaction records only. Such conversions shall be conclusive, save for obvious error.
5. The Bank reserves the right to vary the rate of and/or to impose limits on the Cash Rebate(s) at any time and from time to time, upon giving the Cardholder(s) prior notice of at least twenty-one (21) calendar days.
6. The classification of Eligible Transaction Type and MCC and/or the determination of the Cardholder(s)' qualifying spend for the Cash Rebate(s) is the responsibility of the respective merchant's acquiring bank. The Bank will not be responsible for any incorrect classification of the Eligible Transaction Type and MCC and/or the determination of the Cardholder(s)' qualifying spend to the relevant transaction that may result in the non-posting of the Cash Rebate(s) for transactions at the eligible merchants. The Cardholder(s) shall not make any claim for compensation against the Bank for non-posting of the Cash Rebate(s) due to incorrect classification by the respective merchant's acquiring bank.
7. If any transaction on the Co-Brand Card is reversed, the reversal will result in the Cash Rebate(s) being reversed.

8. The Cash Rebate(s) earned shall be applied firstly towards settlement of the Yearly Facility Charges incurred (if any). If the Cash Rebate(s) earned is more than the Yearly Facility Charges incurred, the remaining Cash Rebate(s) earned shall be utilized towards payment for retail purchase(s) made. The Bank may however vary the date and frequency of the crediting of the Cash Rebate(s) at its sole and absolute discretion by giving the Cardholder(s) at least twenty-one (21) calendar days prior notice.
9. All Cash Rebate(s) granted to the Cardholder(s) are in lieu of bonus points and/or any other rewards usually associated with the Bank's other credit cards. Unless otherwise expressly stated, where a Cardholder is granted Cash Rebate(s), that Cardholder(s) Co-Brand Card shall not be entitled to bonus points and/or any other rewards usually associated with the Bank's other credit cards.
10. The Cash Rebate(s) earned by the Cardholder(s) for each current month will be calculated (rounded down to the nearest Malaysian Ringgit) up until the statement date in respect of the current month, and will be posted to the Cardholder(s)' Co-Brand Card account in the next month's statement. If any transactions are disputed or alleged to be fraudulent, the Cash Rebate(s) earned on such transactions may be reversed or cancelled by the Bank.
11. Cash Rebate(s) earned by the Cardholder(s) for each current month will not be posted to the Cardholder(s)' Co-Brand Card account in the next month's statement if the Cardholder(s) fails to make the minimum payment due by the Due Date stated in the current month's statement.
12. Transaction shall mean purchase transactions for goods and services including online purchases for good and services incurred for personal consumption and not for business purposes and shall not include betting or gaming transactions. For the avoidance of doubt, no Cash Rebate(s) will be granted in respect of the following transactions:-
 - a) Petrol transactions for other brands other than PETRONAS;
 - b) all monthly instalments due for any programmes/arrangements operated by the Bank, including but not limited to monthly instalments due for 0% Easy Pay, CashLite-i, Flexi Payment Plan-i, Balance Conversion-i, Auto balance conversions-i and Cash Advance transactions;
 - c) Quasi Cash transactions - (for example: betting and/or gaming transactions);
 - d) Late payment charges, reversals, fraudulent retail transactions and other fees and charges;
 - e) Lump sum repayment of the original transaction amount which the Cardholder(s) previously elected to make repayment of by monthly installments under any installment payment facilities provided by the Bank or other banks where the Bank granted the Cardholder(s) the Cash Rebate(s) on the original transaction (if any);
 - f) Payments to charity under designated Merchant Category Code 8398 - Charitable and social service organisations;
 - g) Any government related payments under designated MCC below:-

9211	Court costs, including alimony and child support
9222	Fines
9223	Bail and bond payments
9311	Tax payments
9399	Government services
9402	Postal services - Government only
9405	Intra - government purchases - Government only

- h) Recurring payments transactions (not applicable to transactions made at PETRONAS and Setel stated under Clause 3);
- i) JomPAY, FPX and/or Duitnow QR transactions; and/or
- j) E-wallet transaction under designated MCC: 6540.

The Bank's determination as to whether a transaction earns or does not earn Cash Rebate(s) shall be final and conclusive unless there is obvious error.

General Terms and 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 Co-Brand Card.
14. The Bank assumes no liability or responsibility for any act, omission, default or defects in the services and Rewards offered by the PETRONAS Dagangan Berhad (PDB) 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 services provided by these parties in connection with the items purchased by the Cardholders from PDB and related PDB merchant(s). The Bank will not be responsible for attending to and resolution of any claims, complaints or disputes whatsoever of the Cardholders and any disputes must be resolved directly with PDB.

15. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and, for the resolution of disputes, the Cardholder(s) agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.
16. The Bank may vary (whether by adding to, deleting from or otherwise amending) ("**Amendment**") any of these terms and conditions by giving the 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 CIMB Islamic Terms and Conditions.
17. The Bank reserves the right to suspend, cancel, terminate or withdraw the Cash Rebate(s) in whole or part, by giving the Cardholder(s) prior notice of at least twenty-one (21) calendar days. The Cardholder(s) is not entitled to any claim or compensation for any losses or damages suffered as a direct or indirect result of such suspension, cancellation, termination, or withdrawal.
18. 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 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