

TERMS AND CONDITIONS

“ CIMB WASIAT LAUNCH- ISLAMIC LEGACY PLANNING BUNDLE CAMPAIGN ”

The Campaign

1. The “CIMB Wasiat Launch-Islamic Legacy Planning Bundle Campaign” (“**Campaign**”) is jointly organized by CIMB Islamic Bank Berhad [Registration No: 200401032872] (“**CIMB Islamic**”) and As-Salihin Trustee Berhad [Registration No 200401031859 (670367-D)] (“**As-Salihin**”). CIMB and/or CIMB Islamic shall herein collectively be referred to as (“**CIMB**”).

Campaign Period

2. This Campaign shall run from 1st January 2025 to 31st December 2025, inclusive of both dates (“**Campaign Period**”).

Eligibility

3. The Campaign is open to all CIMB customers with CIMB current account/current account-i or savings account/savings account-i (“**CIMB CASA/-i**”).
4. Notwithstanding to aforesaid clause 3, the following persons/entities shall **NOT** be eligible to participate in this campaign:
 - a) individuals who are non-Malaysian
 - b) individuals below 18 years;
 - c) individuals with existing Wasiat with AS-Salihin; and
 - d) non-Muslim individuals.

CIMB customers who are eligible to participate in the Campaign as stated above shall be referred to as “**Eligible Customer(s)**”.

Participating Products

Table A

Wasiat Participating Product(s)	Trust Company
<ul style="list-style-type: none">• Express Wasiat• Comprehensive Wasiat	As-Salihin

Table B

Personal Financing Participating Product(s)	Financing Product Operator
Personal Financing, which consist of the following products that are managed and offered by CIMB Islamic Bank Berhad: <ul style="list-style-type: none">• Awam-i Personal Financing (“Awam-i”)	CIMB Islamic Bank Berhad

Note: Only applicable for Awam-i applied during the Campaign Period

Campaign Mechanics

- To be entitled for the **Express Wasiat Promotional Pricing Offer and/or Comprehensive Wasiat Promotional Pricing Offer** as set out in the **Table D**, Eligible Customers must have applied for the Awam-i product with full submission of the relevant / required documentation as outlined in the Awam-i Terms & Conditions.

Table C

Category	Group	Express Wasiat Promotional Pricing Offer	Comprehensive Wasiat Promotional Pricing Offer
Wasiat Only (Table A)	Mass	RM 399	RM 1,299
	Preferred/ CIMB@Work/ Staff	RM 350	RM 1,199

Table D

Category	Group	Express Wasiat Promotional Pricing Offer	Comprehensive Wasiat Promotional Pricing Offer
Wasiat with any Participating Product(s) in Table B (Table A + Table B)	Mass	RM 299	RM 1,199
	Preferred/ CIMB@Work/ Staff	RM 275	RM 1,099

Note: The Retail Price of Express Wasiat is RM500 and the Retail Price of Comprehensive Wasiat is RM1,600.

- Eligible Customer(s) who take up any of the Wasiat Participating Product(s) in Table A from CIMB's sales staff shall be eligible for the Express Wasiat Promotional Pricing Offer or Comprehensive Wasiat Promotional Pricing Offer as stated in Table C. Eligible Customer(s) who take up the Financing Participating Product(s) as stated in Table B **AND** any of the Wasiat Participating Product(s) from CIMB's licensed sales staff as stated in Table A shall be eligible for the Express Wasiat Promotional Pricing Offer or Comprehensive Wasiat Promotional Pricing Offer as stated in Table D.
- Eligible Customer(s) participating in this Campaign are required to sign all relevant standard documents and comply with all terms and conditions in respect of his/her Participating Product(s) application, which is separate from these Terms and Conditions.
- CIMB is only a distributor of the Participating Product(s) in Table A managed by As-Salihin, a trust company incorporated under the Companies Act 2016 and registered under the Trust Companies Act 1949 ("**Trust Company**").

9. CIMB is the originator and operator of the Participating Product(s) in Table B, regulated by Bank Negara Malaysia and licensed under the Islamic Financial Services Act 2013 (“**the Bank**”).
10. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Participating Product(s) 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.
11. The Wasiat Participating Product(s) are not CIMB’s product(s) and are therefore:
 - a) not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates;
 - b) CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Product(s) provided by the Trust Company; and
 - c) The Trust Company being the licensed service provider of the Participating Product(s) in Table A shall fully undertake the Wasiat obligations.
12. The Eligible Customer(s) and/or the contract holder is subject to a credit assessment which will be conducted at the pre-point of sales/participation process before the Participating Product(s) recommendation by the authorized representative of CIMB. The Eligible Customer(s) and/or the contract holder(s) are bound by each Participating Product’s T&C and shall refer to the Participating Product(s)’s Product Brochure, Product Disclosure Sheet and any other relevant product materials for more information on the Participating Product(s). The Participating Product(s)’s Product Brochure is available at CIMB website or may be obtained from the authorized representative.
13. The Eligible Customer(s) and/or the contract holder shall direct any query, feedback, concern, issue or complaint pertaining to the Participating Product(s) for resolution respectively at:
 - a) The Trust company for Wasiat Product(s):

As-Salihin Trustee Berhad [Registration No 200401031859 (670367-D)]
101 - 301, Block A, Glomac Business Centre No. 10, Jalan SS6/1, Kelana Jaya 47301, Petaling Jaya, Selangor
Phone number: 03 7880 9595
Fax: 03 7880 8190
E-mail: general@as-salihin.com
 - b) The Bank for Personal Financing Product(s):

CIMB Islamic Bank Berhad [Registration Number:200401032872) (671380-H)]
Level 12, Jalan Stesen Sentral 50480 Kuala Lumpur City Federal Territory of Kuala Lumpur
Phone Number: 03-6204 7788
E-mail: contactus@cimb.com
Website:
<https://www.cimb.com.my/en/personal/help-support/customer-help-centre.html>

14. The Trust Company and the Bank as the manager of the Participating Product(s) shall attend to any matter relating to the Participating Product(s).

Campaign Offer

15. Subject to the terms and conditions herein, the Eligible Customer(s) will be entitled to either one (1) of the following offers at any point of time, as listed in **Table C & D** above.
16. Wasiat is a product/ service by As-Salihin and CIMB acts as its distributor.
17. Each Eligible Customer is only entitled to one (1) Wasiat subscription at any point of time.
18. This offer is non-transferable and can only be redeemed by the Eligible Customer(s).

General Terms and Conditions

19. 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.
20. The Eligible Customer(s) will be disqualified from participating in the Campaign and/or offer will be forfeited if, during the Campaign Period and/or before the fulfilment of the offer:
- a) the Eligible Customer(s) is/ are in breach of the terms and conditions governing the taking up of the Wasiat Participating Product(s) and/or Personal Financing Participating Product(s)

- b) the taking up of the Wasiat Participating Product(s) and/or Personal Financing Participating Product(s) is terminated or closed or be made subject to any attachment, adverse orders made by the courts of Malaysia, or any authorities sanctioned by laws; or
- c) the signed up Participating Product(s) is delinquent, invalid or cancelled by the Eligible Customer(s) or CIMB.

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

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

22. CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving twenty-one (21) calendar days' prior notice to the Eligible Customer(s) via:

- a) announcement at CIMB 's website; and/or
- b) notice at CIMB 's branches; and/or
- c) 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.

23. 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 electronic direct mail ("eDM") or marketing email.

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

24. Other terms as presented and assured below: -

- 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 '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 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'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.
25. 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.
26. The Eligible Customer(s) 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 Customer(s):
- a) participation in the Campaign; and/or
 - b) receipt, redemption or use of the offer; and/or
 - c) breach or failure to comply with these Terms and Conditions
27. 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.
28. 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.
29. 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.
30. 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.
31. 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, fax and email at the following details:-

Customer Resolution Unit (CRU)
P.O. Box 10338, GPO Kuala Lumpur
50710 Wilayah Persekutuan
Hotline CCC: +603 6204 7788
E-mail: contactus@cimb.com
Website:
<https://www.cimb.com.my/en/personal/help-support/customer-help-centre.html>

b) Eligible Customer(s) may contact CIMB 's Contact Centre for any queries in relation to this Campaign and its Terms and Conditions at Telephone No: +603 6204 7788 or email to contactus@cimb.com.

c) CIMB may change the above contact details by notifying the Eligible Customer(s) by way of announcement at CIMB 's website or by any other means of notification which CIMB may select.

Terms and Conditions for Offer

32. The following terms and conditions shall apply for the Offers

- a) To the extent permitted by law, CIMB disclaims any representations, warranties or endorsement, implied or express, written or oral, of the offers under the Campaign.
- b) The offer under the Campaign is provided by the relevant vendor(s) under such terms and conditions as determined by the vendor(s) and therefore CIMB 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 offer under the Campaign.
- c) All risks, loss or damage associated with the use of the offer under the Campaign shall be assumed by the Eligible Customer(s).
- d) The Eligible Customer(s) shall be solely responsible for the following as a result of receipt of the offer under the Campaign:
 - i. any tax filing obligation or any tax payment due to any authority; and
 - ii. to seek independent advice on the possible implications on his/her own financial situation.
- e) Eligible Customer(s) shall ensure that his/her telephone number and/or email address and/or mailing address provided is/are current and updated with CIMB.
- f) The Eligible Customer(s) is solely responsible to ensure his/her telephone number and/or email address and/or mailing address ("**Contact Details**") given to CIMB is/are current and updated.
- g) CIMB shall have the right to forfeit the offer under the Campaign if the Eligible Customer(s)' Contact Details maintained in the CIMB 's record is invalid and/or not updated.
- h) Eligible Customer(s) of this Campaign hereby agree that CIMB may disclose their Contact Details to the vendor for fulfilment and/or registration of the offer under the Campaign.

Other General Terms and Conditions

33. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Wasiat Participating Product(s) and/or Personal Financing Participating Product(s) 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.
34. Eligible Customer(s) shall direct any query, feedback, concern, issue or complaint pertaining to the use and/or take up/ purchase of Wasiat service(s) to As-Salihin for resolution.
35. As-Salihin as the provider of the Wasiat service shall attend to any matter relating to the Wasiat Participating Product (s).