

**CIMB SpeedSend Zero Fee to Singapore Campaign
Terms and Conditions**

1. The CIMB SpeedSend Zero Fee to Singapore Campaign ("**Campaign**") is jointly organised by CIMB Bank Berhad [197201001799] ("**CIMB Bank**") and CIMB Islamic Bank Berhad [200401032872] ("**CIMB Islamic**"). CIMB Bank and/or CIMB Islamic shall herein collectively be referred to as ("**CIMB**").

The Campaign Period

2. The Campaign shall run from **21st April 2025 (00:00 GMT +08) to 31st July 2025 (23:59 GMT +08)**, both dates inclusive ("**Campaign Period**").

Eligibility and Qualifying Criteria

3. The Campaign is open to CIMB customers:
 - a) who have valid and active Current Account/-i and/or Savings Account/-i ("**CASA/-i**"); excluding Junior Savers Account/-i, YOUth Savers Account/-i, Flexi Current Account, Special Mudharabah Investment Account-i, Foreign Currency Accounts/-i, CIMB Money Multiplier Account and Private Banking Current Account/-i; and
 - b) who perform a successful SpeedSend ("**SS**") to Singapore via CIMB OCTO App or CIMB Clicks Web during the Campaign Period.herein collectively referred to as "**Eligible Customers**".
4. The following individual and non-individual entities are **NOT eligible** to participate in this Campaign:
 - a) Other non-individual entities not defined above, including charitable/non-profit organisations/societies, corporate and commercial customers, public listed companies, clubs, associations and co-operatives; and/or
 - b) Individuals below the age of 18 years; and/or
 - c) CIMB accountholders with no valid mobile number registered in CIMB's record; and/or
 - d) Who did not perform outward SS to Singapore via CIMB OCTO App or CIMB Clicks Web during Campaign Period.
5. The Eligible Customers shall ensure that all payments, transfers from or to other foreign currency accounts within CIMB or other banks are in compliance with prevailing provisions of the Notices on Foreign Exchange Policy Notice and direction issued by Bank Negara Malaysia pursuant to the Financial Services Act 2013/Islamic Financial Service Act 2013 and amendments thereto.

Campaign Offer

6. Eligible Customers are entitled to enjoy RM0 fee for every successful SpeedSend to Singapore transaction via CIMB OCTO App and CIMB Clicks Web during Campaign Period.

General Terms and Conditions

7. The Eligible Customers 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 Customers 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 Customers 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.
8. The Eligible Customers will be disqualified from participating in the Campaign and will be forfeited if, during the Campaign Period and/or before the delivery of the fee waiver:
- a) The Eligible Customers are in breach of the Terms and Conditions governing the SS transaction.
 - b) The SS transaction 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 SS transaction is delinquent, invalid or cancelled by the Eligible Customers or CIMB.

9. CIMB shall have the right to disqualify any Eligible Customers that it determines to be:
- a) tampering with the application process; and/or
 - b) acting in breach of these Terms and Conditions.
10. 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 Customers via:
- (i) announcement at CIMB's website; and/or
 - (ii) notice at CIMB's Branches; and/or
 - (iii) notice at CIMB's Currency Exchange counters; and/or
 - (iv) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Customers for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Customers as a direct or indirect result of any cancellation, suspension, shortening or extension of the Campaign.

11. CIMB shall not be liable to any Eligible Customers 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 Customers' participation or non-participation in the Campaign; and/or
 - b) Any non-receipt or delayed receipt by the Eligible Customers 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 willful default.

12. 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 Customers via:
- (i) announcement at CIMB's website; and/or
 - (ii) notice at CIMB's branches; and/or
 - (iii) notice at CIMB's Currency Exchange counters; and/or
 - (iv) advertisement in one newspaper of CIMB's choice; and/or
 - (v) by any other means of notification which CIMB may select.

b) The Amendment shall be considered as binding on the Eligible Customers 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 Customers about these changes as soon as possible.

- d) Eligible Customers 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.
13. CIMB will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the SS transaction 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.
14. CIMB will not be liable to the Eligible Customers for any losses, costs or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of the Amendment.
15. The Eligible Customers shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Eligible Customers:
- a) participation in the Campaign; and/or
 - b) receipt, redemption or use of the fee waiver; and/or
 - c) breach or failure to comply with these Terms and Conditions
16. 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.
17. 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.
18. 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.
19. The Eligible Customers agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.
20. 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 Customers do click on the Third Party Links, the Eligible Customers understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Customers may incur.

21. a) Eligible Customers may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, 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 Customers by way of announcement at CIMB's website at www.cimb.com.my or by any other means of notification which CIMB may select.
22. If the product/service relating to this Campaign which the Eligible Customers have subscribed is offered by CIMB Bank, any question the Eligible Customers have will be handled by CIMB Bank. Similarly, if the product/service is offered by CIMB Islamic, Eligible Customers' concern will be addressed by CIMB Islamic.