

## TERMS AND CONDITIONS GOVERNING CIMB PREFERRED FAMILY BANKING NOMINATION PROMOTION 2024

1. The CIMB Preferred Family Banking Nomination Promotion 2024 ("Promotion") is open to existing CIMB Preferred customers who successfully nominate ("Nomination") a new Nominee (defined at clause 4 below) to CIMB Bank Berhad, Singapore Branch ("CIMB", "CIMB Bank" or "the Bank") between 1 January 2024 and 31 December 2024 ("Qualifying Period"), both dates inclusive or when the applicable gift(s) are fully redeemed, whichever is earlier.

### Eligibility

2. To qualify for the Promotion, the Nominee must fulfill the following criteria:
  - a) Start a new CIMB Preferred Relationship with the Bank and maintain a Total Relationship Balance ("TRB") of at least S\$5,000 in the form of Eligible Deposits for a minimum period ("Minimum Period") of three (3) months from the date that the Nominee has maintained at least S\$5,000 of Eligible Deposits  
OR
  - b) For Nominee who already has an existing CIMB account with minimum S\$5,000 in TRB, start a new CIMB Preferred Relationship with the Bank and maintain minimum S\$5,000 in TRB for three-month Minimum Period starting from the date of Preferred account opening date.

Details of being a CIMB Preferred Customer can be found in CIMB Preferred Terms and Conditions governing the use of CIMB Preferred Services (available on [www.cimb.com.sg/en/personal/banking-with-us/cimb-preferred.html](http://www.cimb.com.sg/en/personal/banking-with-us/cimb-preferred.html)).

3. "Eligible Deposits" refers to funds placed into a current/cheque account(s) and/or savings account(s) with the Bank.
4. "Nominee" refers to customers who are immediate family members of CIMB Preferred Customer and has been nominated by the Customer to become a CIMB Preferred customer. Immediate family members refer to the following relationships:
  - a) Parent(s)
  - b) Spouse
  - c) Children

CIMB Bank reserves the right to request for proof of relationship and the Customer and Nominee agree to provide such documents that the Bank may require from time to time in order to process the Nomination.

5. "Customer" refers to CIMB Preferred customers who fulfill any of the following condition:
  - a) Holds a minimum TRB of S\$250,000
  - b) Holds a mortgage loan of at least S\$1,000,000
  - c) Is a CIMB Regional Customer
6. Nominee must be a main CIMB Preferred Account holder to be eligible for the Promotion. The Nominee must be at least 18 years old.
7. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
8. Each Customer is limited to a maximum of three (3) Nominations at all times. In the situation that Customer already has an existing Nomination with the bank, they will only be rewarded for two other Nominations under this Promotion.
9. By participating in this Promotion, the Customer:
  - (a) undertakes to comply with the Personal Data Protection Act 2012 and all subsidiary legislation related thereto (the "Act") and shall assist CIMB Bank to comply with the Act;
  - (b) warrants that he/she has obtained the appropriate consent under the Act from the Nominee to permit him/her to disclose the Nominee's personal data to CIMB Bank for the purposes of the Promotion and for CIMB Bank to contact the Nominee for the purposes of the Promotion using the contact details provided by the Customer to CIMB Bank;

- (c) warrants that he/she has obtained consent under the Act from the Nominee to permit CIMB Bank and its related corporations (in Singapore and/or elsewhere) and such other third party to collect, use, disclose and/or process the Nominee’s personal data for the purpose of the Promotion and/or any other purposes related thereto;
- (d) warrants that, to the best of his/her knowledge, the Nominee’s personal data that he/she is disclosing to CIMB Bank is accurate. The Customer shall give CIMB Bank notice in writing as soon as reasonably practicable if he/she is aware that any such personal data has been updated and/or changed after such disclosure;
- (e) undertakes to inform CIMB Bank as soon as reasonably practicable if he/she is aware that the Nominee has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;
- (f) consents to CIMB Bank disclosing the Customer’s name to the Nominee for the purposes of the Promotion and/or any other purposes related thereto;
- (g) confirms that he/she has read and agrees (and procures that the Nominee has read and agrees) to be bound by the terms and conditions governing CIMB Preferred Family Banking Nomination Promotion 2024.

Similarly, by participating in this Promotion, the Nominee agrees to comply with the Act and the above provisions in this clause (as amended accordingly to apply to the Nominee). In particular, the Nominee warrants that he/she has obtained the appropriate consent under the Act from the Customer to permit him/her to disclose the Customer’s personal data to CIMB Bank for the purposes of the Promotion.

- 14. CIMB Bank reserves the right to determine the eligibility of a Customer and Nominee for the purposes of this Promotion in its sole and absolute discretion without the need to provide any reasons whatsoever.

**Nomination Gift (“Gift”)**

- 15. The Gift to be awarded to a Customer will be determined in accordance with the table below:

| Total Relationship Balance “TRB” by Nominee   | Gift              | Gift Entitlement    |
|---|-------------------|---------------------|
| <b>S\$5,000</b> (or any applicable foreign currency of equivalent value in SGD) and above | S\$50 Cash Credit | First 800 Customers |

- 16. Customer must open or hold a CIMB Account to receive the Gift.
- 17. For the avoidance of doubt, each Customer will be entitled to a maximum of one (1) Gift per Nomination regardless of the Nominee’s TRB, the number of new CIMB accounts opened or number of wealth management products taken up.
- 18. The first 800 Customers who are eligible to receive the relevant Gift will be determined by CIMB based on the date the Nominee meets the relevant TRB criteria.
- 19. In the event where the Nominee established a joint CIMB Preferred Relationship with any existing consumer banking customer(s), there must be an increase of at least S\$5,000 in TRB of the existing consumer banking customer(s) in order to qualify for the Promotion.
- 20. Where applicable and upon fulfilment of the terms and conditions herein, the Gift will be credited to the eligible Customer’s CIMB Preferred Account within four (4) calendar months after the Nominee has been upgraded to Preferred status.
- 21. The Gifts are on a first-come, first-served basis, and subject to availability. CIMB reserves the right to replace the Gift with an item of similar value at its discretion without prior notice without liability. For all Islamic Products, the Gifts under this Promotion shall be given subject to the Bank’s sole discretion.

22. In the event that (i) the Customer's TRB drops within the three-month Minimum Period; (ii) the Nominee closes his/her CIMB Account within three (3) months from the date of account opening; (iii) the Customer/Nominee breaches any of the terms and conditions contained herein; or (iv) the Customer no longer qualifies or is eligible for the Gift, CIMB Bank may in its discretion forfeit the Gift and where the Gift has already been awarded, CIMB Bank reserves the right to deduct a sum equivalent to the value of the Gift from the Customer's account. Any expenses or costs resulting from such a deduction will be borne by the Customer. The Customer is deemed to have authorised such deductions.
23. If more than one Customer refers the same Nominee to open a CIMB Account during the Qualifying Period, the Customer that is indicated on the Nominee's duly completed account opening form first received by CIMB Bank will be entitled to the Gift. Notwithstanding the aforesaid, CIMB Bank reserves the right to determine in its absolute discretion, the Customer in respect of that Nomination for the purposes of this Promotion. CIMB Bank's decision in this matter will be final and conclusive.

#### **General Terms and Conditions**

24. The customer warrants and represents that he has assessed that the financial product(s) is/are suitable for him and cater(s) to his needs and his motivation to invest in a financial product is not solely driven by the benefits that are on offer for this Promotion.
25. By participating in this Promotion, all participants agree and consent that CIMB may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on [www.cimb.com.sg](http://www.cimb.com.sg)) and for the purposes of administering and conducting this Promotion, and all participants confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
26. CIMB assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the participant being ineligible to participate in the Promotion.
27. CIMB reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on the participants of this Promotion with effect from the earliest of the following:
  - a) the date CIMB places notice of such changes on its Singapore website;
  - b) the day after CIMB sends notice of such changes to the participant's last known address in the records of CIMB by ordinary post;
  - c) the date CIMB sends notice of such changes to the participant's last known mobile number or electronic mail address via short messaging system (SMS) or electronic mail respectively; and/or
  - d) the date CIMB places such notice at all of its branch(es) in Singapore.
28. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
29. References herein to "CIMB" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.
30. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
31. These terms and conditions shall be governed by the laws of Singapore and the participants of this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
32. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

**33. Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

- 34. Policy Owners' Protection Scheme** Insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**CIMB Bank Berhad** (197201001799 (13491-P))