TERMS AND CONDITIONS GOVERNING CIMB PREFERRED REFERRAL PROGRAMME 1 JULY 2026 to 30 SEPTEMBER 2026

1. The CIMB Preferred Referral Programme 1 July 2026 to 30 September 2026 ("Promotion") is open to existing Consumer Banking customers (“Referrers”) of CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or “the Bank”) who successfully refer a New-to-Preferred customer ("Referred Person") to start a CIMB Preferred Relationship with CIMB Bank in Singapore (“Referral”) between 1 July 2026 and 30 September 2026 ("Qualifying Period"), both dates inclusive.

Eligibility

2. Referrers refer to existing Consumer Banking customers who hold any Consumer Banking Products with CIMB Bank.

3. “New-to-Preferred” customers refer to customers who are not CIMB Preferred customers in the past twelve (12) months immediately prior to the date of establishment of the new CIMB Preferred Relationship.

4. Consumer Banking Products include any Consumer Banking accounts, investment, insurance, housing loans, renovation loans, education loans, secured share overdraft and credit cards (principal or supplementary) issued by the Bank.

5. To qualify for this Promotion, the Referred Person needs to:

   a. start a new CIMB Preferred Relationship with a minimum of S$250,000 fresh funds (“Minimum Fresh Funds”) into their Qualifying Account(s) and maintain such fresh funds for a minimum period (“Minimum Period”) of six (6) months starting from the following calendar month from the date of funding (“Funding Date”) of the Minimum Fresh Funds. Please refer to Clause 16, 17 and 18 for illustration.

   b. Qualifying Account(s) refer to the following accounts in SGD and other currencies, e.g. USD:
      i. CIMB StarSaver account;
      ii. CIMB StarSaver (Savings) account;
      iii. CIMB FastSaver account;
      iv. Investment and insurance products; and
      v. CIMB Fixed Deposit placements (SGD & other currencies)

   c. For the purpose of these terms and conditions, “fresh funds” are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
      i. funds in the form of non-CIMB cheques;
      ii. other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
      iii. other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.

6. There is no limit to the number of Referrals and/or Referred Persons that can be referred by the Referrer during the Qualifying Period. However, the referral of each Referred Person shall be considered as only one (1) Referral regardless of the number of new CIMB Preferred Accounts opened by the same Referred Person.

7. By participating in this Promotion, the Referrer:

   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 Referred Person to permit him/her to disclose the Referred Person's personal data to CIMB Bank for the purposes of the Promotion and for CIMB Bank to contact the Referred Person for the purposes of the Promotion using the contact details provided by the Referrer to CIMB Bank;

   c. warrants that he/she has obtained consent under the Act from the Referred Person 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 Referred Person'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 Referred Person's personal data that he/she is disclosing to CIMB Bank is accurate. The Referrer 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 Referred Person has withdrawn such consent as set out in sub-paragraphs (b) and (c) above;

   f. consents to CIMB Bank disclosing the Referrer's name to the Referred Person 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 Referred Person has read and agrees) to be bound by the terms and conditions governing the Promotion.

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

8. By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).

9. The Referred Person must indicate the following details and this Promotion code <**2026Q3**> with **Last 4 characters of NRIC/Passport Number** at the point of account opening:
   a. Referrer's Full Name under 'Referrer's Full Name (as per NRIC/Passport);
   b. Referrer's Last 4 Characters of NRIC/Passport number under 'NRIC/Passport No. (Last 4 Characters).

Referrer's Full Name (as per NRIC/Passport):	NRIC/Passport No (Last 4 characters)
Referrer's Full Name	Eg. 153C

10. The Referrers cannot refer themselves for this Promotion. The Referrer must not be the joint account holder of the CIMB Preferred Account with the Referred Person.

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

12. Employees of CIMB Bank are not eligible for this Promotion.

Referral Gift

13. Successful Referrers who have met all the terms and conditions during the Qualifying Period will be entitled to receive Referral Gift ("Gift"), as follows:

Total Relationship Balance "TRB" by Customer	Eligible Criteria	Referral Gift
S$250,000 *(or any applicable foreign currency of equivalent value in SGD)* **and above**	Successful Referrers	S$500 cash credit

14. Two or more Referred Persons who open a joint CIMB Preferred Account will only be considered as one successful Referral. For each such Referral, only one (1) Gift will only be awarded to the Referrer who referred the main account holder of the CIMB Preferred Account.

15. If more than one Referrer refers the same Referred Person to open a CIMB Preferred Account during the Qualifying Period, the Referrer that is indicated on the Referred Person'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 Referrer in respect of that Referral for the purposes of this Promotion. CIMB Bank's decision in this matter will be final and conclusive.

16. The Gift will be fulfilled by the Bank within three (3) months ("Gift Fulfilment Deadline") after the Referred Person has fulfilled the Minimum Period. Please see illustrations of the Gift fulfilment timelines below:

Deadline to fund S$250,000 fresh funds into Qualifying Account	6-month Minimum Period	Gift Fulfilment Deadline
31 July 2026	1 August 2026 – 31 January 2027	By 30 April 2027
31 August 2026	1 September 2026 – 28 February 2027	By 31 May 2027
30 September 2026	1 October 2026 – 31 March 2027	By 30 June 2027

17. The Referred Person is required to fund a minimum of S$250,000 in fresh funds within two (2) consecutive months during the Promotion Period. For avoidance of doubt, where the funding is spread across more than two (2) consecutive months, such funding will not qualify. For example, if the Referred Person funds S$100,000 in July 2026, S$100,000 in August 2026, and S$50,000 in September 2026, this will not be considered eligible.

18. For illustrative purposes, if the Referred Person funds S$100,000 in August 2026 and S$150,000 in September 2026, the Referred Person must maintain a minimum balance of S$250,000 in fresh funds for a period of six (6) months, commencing from 1 October 2026 to 31 March 2027 (both dates inclusive).

19. The eligible Referrer entitled to the Referral Gift(s) will be notified by Preferred WhatsApp Channel or SMS or Clicks Push Notification (or such other means as CIMB Bank may decide in its sole discretion) by the Gift Fulfilment Deadline for the collection of the Gift within the stated redemption period. The Gift is 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. Any Gift(s) which are not claimed, and remain unclaimed after the stipulated redemption date, will be deemed as void and null. In the event that the Eligible Referrer has multiple accounts with CIMB Bank, CIMB Bank shall have sole discretion to decide which Eligible Referrer's CIMB Bank's account to credit the cash credit to.

20. In the event that (i) the Customer's TRB drops within the six-month Minimum Period; (ii) the Customer closes his/her CIMB Preferred Account within six (6) months Minimum Period from the Funding Date of ; (iii) the Customer/Referrer breaches any of the terms and conditions contained herein; or (iv) the Referrer no longer qualifies or is eligible for the Referral 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 for that Referral from the Referrer's account. Any expenses or costs resulting from such a deduction will be borne by the Referrer. The Referrer is deemed to have authorised such deductions.

General Terms and Conditions

21. 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.

22. Investments in Unit Trust funds are not deposits or other obligations of, or guaranteed or insured by the Investment Manager or CIMB. Investments are subject to investment and foreign exchange risks, including the possible loss of the principal amount invested. The value of the units and the income from them may fall as well as rise. The Investment Manager's past performance is not indicative of its future performance. Any forecast made is not necessarily indicative of future or likely performance of the Unit Trust funds. All applications for units in the Unit Trust funds must be made on the application forms accompanying the relevant prospectuses. Investors should read the prospectuses for more details. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

23. Unlike traditional deposits, structured deposits have an investment element and returns may vary. The customer may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase this product. In the event that the customer chooses not to seek advice from a licensed or an exempt financial adviser, the customer should carefully consider whether this product is suitable for the customer. The returns on the customer's structured deposit will be affected by the performance of the underlying asset/reference, and the recovery of the customer's principal may be jeopardised if the customer makes an early redemption. Provided that the whole amount of the principal amount is held with CIMB up to the maturity date, 100% of the principal amount shall be guaranteed and payable by CIMB to the customer on the maturity date. Where any forecast on the economy, stock market, bond market and economic trends of the markets is indicated, it should be noted that such forecast is not necessarily indicative of the future or likely performance of the structured deposit. When past performance of the structured deposit, or that of its underlying financial instruments, is utilised to illustrate possible returns of that structured deposit, it should be noted that past performance is not necessarily indicative of future performance. Structured deposits which have risk and investment elements, are not conventional deposits and accordingly, are not insured deposits for the purposes of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

24. By participating in the Promotion, all participants agree and consent that the Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below 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:
    a. disclosing the personal data of the participants of the Promotion for the purposes of identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion;

b. administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the participants; and
c. publishing and/or displaying the names and/or the pictures/photographs of the participants of the Promotion for print advertisements or other publicity materials.

25. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

26. The Gift must be taken as provided and is not refundable, exchangeable for cash, credit or other goods and services and are non-transferable.

27. The Bank reserves the right to replace or substitute the Gift with any item of equivalent or similar value, without prior notice or reason (and the Bank shall not be obliged to disclose its reason).

28. Respective merchant terms and conditions apply. Please refer to the Gift and contact the respective merchant for more details. The Bank will not accept any liability in relation to the Gift offered under the Promotion.

29. 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.

30. 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.

31. CIMB's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.

32. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

33. References herein to "CIMB" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.

34. 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.

35. 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.

36. 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.

30. **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.

31. **Policy Owners' Protection Scheme**
Certain 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 or www.lia.org.sg or www.sdic.org.sg).

CIMB Bank Berhad (197201001799 (13491-P))