TERMS AND CONDITIONS GOVERNING CIMB PREFERRED ACCREDITED INVESTOR OPT-IN REWARDS PROMOTION 2026

Eligibility

1. This CIMB Preferred Accredited Investor Opt-In Rewards Promotion ("Promotion") is available from 01 September to 30 September 2026 ("Promotion Period"), both dates inclusive.

2. To qualify for this Promotion and receive the Cash Reward(s), customers must:

   a. Be a CIMB Preferred customer with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") during the Promotion Period.

   b. Successfully opt in as an Accredited Investor ("AI") with the Bank during the Promotion Period (refer to Accredited Investor Form for more information).

   c. To qualify for any Treasury Investment reward under this Promotion, customers must make an eligible Treasury Investment with the Bank within three (3) months from the date of successful Accredited Investor Opt-in.

3. Customer's eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion.

CIMB Preferred Accredited Investor Opt-in Rewards

4. Subject to these terms and conditions, customers will be eligible customer who fulfil all Promotion requirements shall be entitled to receive the applicable cash reward (s) as follows:

Criteria	Reward
Preferred + AI Opt-in	S$200
Additional Treasury Investment > S$200,000	S$300
Additional Treasury Investment > S$500,000	S$800

5. For the avoidance of doubt:
   a. a customer who fulfils the criteria for the Preferred + AI Opt-In reward and an applicable Treasury Investment reward shall be entitled to receive both Cash Rewards;
   b. a customer shall not be entitled to receive more than one Treasury Investment Cash Reward under this Promotion. Where a customer fulfils the criteria for more than one (1) Treasury Investment reward tier, only the Treasury Investment Cash Reward corresponding to the highest qualifying tier shall be awarded; and
   c. the maximum Cash Reward payable under this Promotion shall be S$1,000 per customer.
   d. "Treasury Investment" refers to any eligible investment in a Dual Currency Investment (DCI), Structured Note (SN), Bond, Gold Investment Account (XAU), Structured Deposit (SD) or such other Treasury and Markets investment products as may be determined by CIMB Bank in its sole discretion from time to time for the purposes of this Promotion.

6. The Cash Reward(s) will be awarded within three (3) calendar months after customer has opted in as an Accredited Investor and, where applicable, completed the qualifying Treasury Investments in accordance with these terms and conditions. Any Cash Reward(s) which are not claimed, and remain unclaimed after the stipulated redemption date, will be deemed as void and null.

7. The Cash Rewards are on a first-come, first-served basis, and subject to availability.

8. To remain eligible for the Cash Reward(s), the customer must maintain his/her Accredited Investor status and CIMB Preferred status until the point of reward fulfilment.

9. In the event that (i) the customer closes his/her CIMB account or ceases to maintain CIMB Preferred status before reward fulfilment; (ii) the customer ceases to be an Accredited Investor before reward fulfilment; (iii) the customer breaches any of these Terms and Conditions; or (iv) the customer otherwise no longer qualifies for the Promotion or any reward thereunder, CIMB Bank may, at its sole discretion, forfeit the reward. Where any reward has already been credited, CIMB Bank reserves the right to debit from the customer's account an amount equivalent to the value of such reward. Any costs or expenses arising from such deduction shall be borne by the customer, and the customer shall be deemed to have authorised such deduction.

General Terms and Conditions

10. By participating in this Promotion, customers agree and consent that CIMB 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 customers 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 customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or

    b. administering and conducting the Promotion.

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

12. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the customer being ineligible to participate in the Promotion.

13. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on customers with effect from the earliest of the following:

    a. the date CIMB Bank places notice of such changes on its Singapore website;

    b. the day after CIMB Bank sends notice of such changes to the customer's last known address in the records of CIMB Bank by ordinary post;

    c. the day after CIMB Bank sends notice of such changes to the customer by short messaging system (SMS) or electronic mail; and/or

    d. the date CIMB Bank places such notice at all of its branch(es) in Singapore.

14. The customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.

15. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any customer to any claim or compensation from

CIMB Bank for any and all losses or damages suffered or incurred by that customer, whether directly or indirectly caused.

16. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of customers to the Promotion), CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence or claims will be entertained.

17. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

18. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.