Terms and conditions governing CIMB i.Pay Plan ("IPP")

Eligibility

1. Only **principal cardmembers** of credit cards issued by CIMB Bank Berhad, Singapore Branch ("Eligible Cardmember", each an "Eligible Credit Card", collectively "Eligible Credit Cards") can apply for IPP.

2. For an Eligible Cardmember to be eligible for IPP, his/her Eligible Credit Card account must be valid (ie must not be suspended, cancelled, and/or terminated, in good standing, and conducted in a proper and satisfactory manner, as determined by CIMB Bank Berhad, Singapore Branch ("CIMB Bank", "CIMB" or the "Bank") in its sole and absolute discretion (and the Bank shall not be obliged to disclose its reason).

Transactions Eligible for IPP

3. Only retail and online transactions can be put on IPP ("Eligible Transactions"). The Bank may determine in its absolute discretion what constitutes an Eligible Transaction.

4. The following transactions shall not be eligible for IPP:
   a) Cash Advance
   b) Balance Transfers
   c) Funds Transfers
   d) Any fees or charges payable to the Bank (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges)
   e) Any such other transactions that CIMB may determine from time to time.

5. Eligible Cardmembers can apply for IPP for Eligible Transactions that are:
   a) reflected on the latest credit card statement; or
   b) posted to the account but have not been billed.

IPP Application

CIMB Mobile App

6. Eligible Cardmembers can apply for IPP by logging into CIMB Mobile App.
7. The IPP application will be processed within 1 working day after the Eligible Cardmember submits the application in CIMB Mobile App.

B. CIMB Credit Card Call Centre

8. Eligible Cardmembers can apply for IPP by calling CIMB Credit Card Call Centre at +65 63336666.
9. The IPP application will be processed within 5 working days after the Eligible Cardmember puts in the request to the customer service officer.

C.

Instalment Tenure, Instalment Amount, and Fees

10. Eligible Transaction amounts of S$300 and above in a single transaction charged to an Eligible Card and be put on IPP for 3, 6 or 12 months instalment tenure; and S$1,000 for 24 months instalment tenure. The maximum amount for IPP conversion is S$30,000 per Eligible Transaction.

11. The Eligible Transaction will be divided into equal monthly instalments. If the Eligible Transaction amount cannot be divided into equal monthly instalments, the balance will be aggregated with the last instalment amount.

12. A processing fee of up to 6% (EIR from 5.98% p.a.) of the Eligible Transaction amount will be charged upon approval of the IPP application.

13. After the IPP application has been approved, the IPP monthly instalment cannot be modified without the Bank's consent. If the Bank consents to the Eligible Cardmember's request to modify the IPP tenure and/or the IPP monthly instalment amount, the alteration of the IPP tenure and/or monthly instalment amount is subject to an administrative fee of S$50 (or such other amount as the Bank may specify from time to time).

14. The Eligible Cardmember may, at any time after the approval of the IPP application, cancel the IPP via Phone only or such other method as the Bank may prescribe from time to time. The Bank shall be entitled to charge and debit the Eligible Credit Card account a cancellation fee of S$50 in the event of voluntary card account closure, termination, cancellation or early settlement of the IPP amount and the IPP processing fee. Upon the cancellation of the IPP, the total outstanding IPP amount and the IPP processing fee (if any) shall immediately become due and payable to the Bank. All such outstanding IPP amount and the IPP processing fee (if any) will be shown in the monthly statement and the Eligible Cardmember shall pay the same in accordance with the provisions of the Card Agreement in default of which the Bank shall be entitled to exercise its rights under the Cardmember's Agreement.

Approval of IPP

15. Upon the Bank's approval of the IPP application, the credit limit will be reduced by the aggregate amount of the outstanding IPP monthly instalment amounts due. As each IPP monthly instalment amount is repaid, the amount equivalent to the IPP monthly instalment amount so repaid shall be restored to the Eligible Cardmember's available credit limit.

16. If an IPP application is approved, the monthly instalment amount will be reflected in the following month's credit card statement, and every month thereafter until full settlement of all the IPP monthly instalments.

17. Each IPP application is subject to the Bank's approval, and the Bank reserves the right to determine at its own discretion whether a transaction qualifies as an Eligible Transaction.

18. The Bank will not approve the application if the Eligible Cardmember's credit card account is not in good standing or not conducted in a proper or satisfactory manner as determined by the Bank at its discretion.

Other Terms and Conditions

19. The Eligible Cardmember shall pay the IPP processing fee and IPP monthly instalment amount, in addition to the Minimum Payment due on the rest of the balance outstanding (if any). No interest will be levied if the full instalment amount each month is settled by the due date. In the event the Bank does not receive the IPP processing fee and/or the IPP monthly instalment in full before the payment due date, the applicable finance charges, interest and fees shall be levied on the unpaid balance or part thereof in accordance with the terms and conditions of Clause 5.2 of the Cardmember's Agreement.

20. Each CIMB Credit Card has its respective cashback programme. Please refer to www.cimb.com.sg for more information.

21. The IPP monthly instalment amount will not be eligible for cashback or valid for other promotions organized by the Bank and vice versa unless otherwise stated.

22. Regardless of whether an event of default has occurred, CIMB Bank shall be entitled at its absolute discretion at any time without having to assign any reason to the Cardmember to terminate the IPP

made available to the Eligible Cardmember where upon all outstanding IPP monthly instalments together with the IPP processing fee (if any) shall immediately become due and payable upon demand of the same by notice in writing to the Cardmember. All such outstanding IPP monthly instalments together with the IPP Processing Fee (if any) will be shown in the monthly statement and the Cardmember shall pay the same in accordance with the terms applicable to the CIMB Credit Card(s) and/or Card Account, in default of which, the Bank shall be entitled to exercise its rights thereunder. 16.

23. In case of dispute arising from or relating to the promotion (including any dispute as to CIMB Bank's determination of the eligibility of any Cardmember to participate in the iPP under this promotion), the decision of CIMB Bank shall be final, conclusive and binding. No correspondence or claims will be entertained.

24. The Bank reserves the right to vary, amend or modify the terms and conditions hereto contained at any time without prior notice to the Cardmember or any reason whatsoever. The IPP facility may be replaced in whole or in part by another programme at its absolute discretion. Cardmembers shall be bound by such amendments if Cardmembers do not terminate the use of their CIMB Credit Card(s).

25. The prevailing terms and conditions governing the Cardmember's Agreement shall continue to apply and shall be read together with these IPP terms and conditions. Please refer to www.cimb.com.sg for the full Cardmember's Agreement. In the event of any inconsistency between these terms and conditions and the Cardmember's Agreement, these terms and conditions shall prevail. Except where the context otherwise requires or unless these terms and conditions herein provide otherwise, words and expressions defined in the Cardmember's Agreement shall have the same meaning when used or referred to in these terms and conditions.

26. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

27. These terms and conditions shall be governed by and construed in accordance with the laws of Singapore, and you irrevocably submit to the non-exclusive jurisdiction of the Courts of Singapore.

28. This clause does not limit the Bank's right to bring legal proceedings in any country and to take concurrent legal proceedings in more than one country.

29. All other terms and conditions applicable to and governing the use of CIMB Credit Cards shall continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.

30. 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.

Information is correct as of 20 July 2026
CIMB Bank Berhad (197201001799) (13491-P)