

Terms and Conditions Governing CIMB Founders Card Sign-up Gift Promotion 2025

1. The CIMB Founders Card Sign-up Gift Promotion 2025 (“Promotion”) is held from 1 November 2025 to 31 December 2025, both dates inclusive (the “Promotion Period”).
2. The gift is a Nespresso Essenza Mini in Pure White (“Gift”).

Eligibility Criteria

3. To qualify for this Promotion and to receive the Gift:
 - a) Applicants must apply for the CIMB Founders Card (“Card”) issued by CIMB Bank Berhad, Singapore Branch (“CIMB Bank”, “CIMB” or the “Bank”) as a Principal Cardmember within the Promotion Period and the Card must be approved no later than 16 January 2026 (“Eligible Cardmember(s)”);
 - b) Applicants who applied for the Card but whose applications are not approved by the Bank will not be eligible to receive the Gift.
 - c) Notwithstanding any term to the contrary herein, CIMB Bank may continue to process any application received by CIMB Bank up to 16 calendar days after the end of the Promotion Period, and CIMB Bank shall retain the sole and absolute discretion to determine the eligibility of these applications and/or allow the said applications for the purposes of this Promotion on a case-to-case basis, subject to these terms and conditions;
 - d) To be eligible for this promotion, applicants have to apply for a new Card through CIMB Bank Online Channels, Telesales, or Branch.
4. “CIMB Bank Online Channels” refer to the online application form on CIMB Bank’s website and excludes an expression of interest in the Card via the Bank’s Let Us Call You Form alone.

Additional terms and conditions in relation to the Gift

5. Each Eligible Cardmember is limited to one (1) Gift during the Promotion Period.
6. Gift is capped at the first 500 Eligible Cardmembers.
7. An Eligible Cardmember will be notified within 3 months from the end of the Promotion Period on the redemption of the Gift.
8. Eligible Cardmembers who qualify for the Gift will be notified by Short Messaging System (SMS) (or such other means as CIMB may decide in its sole discretion) at their known mobile number on record with CIMB Bank (“Notification”).
9. The Gift must be collected within the stipulated timeframe stated in the Notification and no early or late collection will be entertained.
10. Any Gift(s) which remain unclaimed after the stipulated timeframe will be deemed as void and null.
11. The Gift is strictly not transferrable or exchangeable for cash, credits, or other gifts or otherwise in full or in part. No payment or compensation whether in cash, credit or in kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gift. The Gift cannot be return and/or replaced if lost, misplaced, defaced, stolen or damaged.

12. Redemption of Gift pursuant to the Notification is subject to the terms and conditions of Nestle Singapore (Pte) Ltd (which owns Nespresso Singapore). CIMB Bank shall not have any responsibility or liability in relation to the provision of products or services by Nestle Singapore (Pte) Ltd.
13. Eligible Cardmembers are not allowed to exchange the Gift for other colours or variations. No requests for replacement shall be entertained.
14. CIMB Bank reserves the right and at any time at its absolute discretion and without giving any reason or notice to withdraw, clawback, cancel and/or invalidate any Gift awarded to any Eligible Cardmembers without liability. Eligible Cardmembers will not be entitled to any payment or compensation whatsoever in respect of such withdrawal, clawback, cancellation or invalidation.
15. For the purpose of this Promotion, Eligible Cardmembers are expected to collect their Gift at the following address and present their Card for verification at:
 - a) Nespresso ION Orchard Boutique (2 Orchard Turn, B1-34/35, Singapore 238801) from 11am to 9pm, Monday to Sunday.
16. Eligible Cardmembers must show the original redemption message when redeeming the Gift, photocopy/ photo image will not be accepted.

General Terms & Conditions

17. By participating in the Promotion, the Principal Cardmembers are deemed to have read, understood and agreed to be bound by the Terms and Conditions herein and the decisions of CIMB Bank. Decision of CIMB Bank in relation to the Promotion shall be final, binding and conclusive. CIMB Bank reserves the absolute right and discretion to disqualify and/or reject any Principal Cardmember that it determines or reasonably suspects to be tampering with the process or the operation of the Promotion, or to be acting in breach of the Terms and Conditions herein.
18. Card accounts must be in good standing during the Promotion Period and up till the time the Gift is redeemed. In the event that the relevant Card account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Gift is redeemed, CIMB reserves the right to disqualify the Eligible Cardmember from the Promotion and/or to not award the Gift to the Eligible Cardmember.
19. CIMB Bank reserves the right to replace the Gift at its sole and absolute discretion at any time without prior notice.
20. CIMB Bank accepts no liability for any late approval of any Card application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
21. CIMB Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Principal Cardmember to participate in this Promotion or to receive any Gift.
22. CIMB Bank will not accept any liability in relation to the Gift offered under the Promotion.
23. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

24. In case of dispute including any dispute as to CIMB Bank's determination of the eligibility of any Eligible Cardmembers to the Gift, the decision of the Bank shall be final, conclusive and binding. No correspondence or claims shall be entertained.
25. CIMB Bank's decisions on all matter relating to the Promotion shall be final and binding on all participants.
26. CIMB Bank reserves the right to disqualify any person from the Promotion or the Gift whom in the opinion of CIMB Bank (which opinion shall be final and binding upon such person) has committed any fraud or breached any of these terms and conditions.
27. CIMB Bank shall not at any time be responsible or held liability for the quality, merchantability, fitness and/or any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, claim or damage suffered or incurred whether directly or indirectly caused, as a result of the Promotion and/or any change, amendment, cancellation, termination, suspension or otherwise of the Promotion and/or the terms and conditions.
28. The Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate or suspend 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 all participants with effect from the earliest of the following:
 - a) the date the Bank places notice of such changes on its Singapore website;
 - b) the day after the Bank sends notice of such changes to the participant's last known address in the records of the Bank by ordinary post;
 - c) the day after the Bank sends notice of such changes to the participant by short messaging system (SMS) or electronic mail; or
 - d) the date the Bank places such notice at all of its branch(es) in Singapore.
29. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any Principal Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Principal Cardmember, whether directly or indirectly caused.
30. By participating in the Promotion, all Principal Cardmembers 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 Principal Cardmembers 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 Principal Cardmembers of the Promotion for the purposes of verifying their identify, confirming eligibility, and identifying the said winners, including disclosing such data to the vendors involved in relation to the Promotion; and
 - b) administering and conducting the Promotion, including announcing the results of the Promotion and identifying and contacting the Principal Cardmembers.
31. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.

32. 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.
33. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
34. 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.

CIMB Bank Berhad (197201001799 (13491-P))
Information is correct as at 1 November 2025