

## TERMS AND CONDITIONS GOVERNING CIMB BANK GREEN PROPERTY LOAN VOUCHERS PROMOTION

1. This Green Property Loan Voucher Promotion ("Promotion") is available from 1 January 2025 to 31 December 2025 ("Qualifying Period"), both dates inclusive. "Loan" refers to any loan approved by CIMB Bank Berhad, Singapore Branch ("CIMB Bank") and the customer(s) accepted by 15 January 2026 for the purchase or refinancing from other banks, of Singapore private residential properties that has attained one of the following valid BCA Green Mark Award for certification year from 2021 and onwards:
  - Platinum Super Low Energy
  - GoldPLUS Super Low Energy
  - Platinum
  - GoldPLUS
2. Subject to the fulfilment of these terms and conditions, customer(s) will be eligible to receive S\$200 eCapita Vouchers ("Vouchers"):
  - the Qualifying Loan Amount is S\$200,000 and above;
  - the Loan application being dated and received by CIMB Bank within the Qualifying Period;
  - the Loan application being approved by CIMB Bank; and
  - CIMB Bank's Letter of Offer ("LO") being accepted by the customers on or before 15 January 2026.
3. Eligible customers will be notified to collect or receive the Vouchers within 3 months from date of acceptance of the LO. Any Voucher(s) which are not claimed and remain unclaimed after the stipulated redemption date will be deemed as null and void. The Vouchers are valid for three (3) months from the date of delivery of the voucher(s). CIMB will not extend the validity of any Vouchers under any circumstances.
4. The value of the Vouchers will constitute a discount, rebate or benefit received for the purchase of a residential property and the value will be deducted from the purchase price to derive the adjusted purchase price, in compliance with applicable regulations. The loan amount will be computed on the applicable loan-to-value based on this adjusted purchase price or the current market value, whichever is lower.
5. For avoidance of doubt, this Promotion is not applicable to restructuring, refinancing or repricing of existing Loan(s) already with CIMB Bank. Likewise, the Promotion is not applicable for any mortgage equity withdrawal loan.
6. This Promotion is not valid with other promotional offers unless otherwise stated.
7. The customer's Loan account must be in good standing during the Qualifying Period and up till the time the Voucher is awarded. In the event the Loan application is cancelled for any reason whatsoever whether by CIMB Bank or left undrawn on the expiry of the Availability Period as stated in the LO, CIMB Bank reserves the right at their sole discretion to not award the Voucher to the customer and/or to clawback the Vouchers or the same value in cash from any account the customer holds with CIMB Bank.
8. The Vouchers are non-refundable, non-transferrable, and not exchangeable for cash, credit or other goods and services. CIMB Bank reserves the right at their sole discretion at any time without prior notice to replace the Vouchers with an item of similar value if it is unavailable.
9. Customer(s) shall accept the Vouchers "as is". CIMB Bank is not the supplier of the Vouchers and any related service(s) and makes no representation or warranty whatsoever as to the availability, merchantability and/or the fitness of purpose of the Vouchers, the good(s) and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Vouchers, the good(s) and service(s). CIMB Bank is not an agent of the merchant. Any dispute over the Vouchers, product quality and/or services by a merchant should be resolved directly with the merchant.
10. By participating in the Promotion, all customer(s) 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](http://www.cimb.com.sg)) and for the purposes stated below and (all

customer(s) 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. In the event of any inconsistency between these terms and conditions 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.
12. CIMB Bank reserves the right at its sole and absolute discretion to determine if the customer(s) have complied with all the requirements of this Promotion and, be entitled to the Vouchers.
13. CIMB Bank may at any time vary, modify, add or delete any of the terms and conditions governing this Promotion, including without limitation the revisions of the applicable Voucher amount payable, or terminating or withdrawing this Promotion, without any prior notice or reason provided and without any liability. Amendments shall be binding on customer(s) with effect from the earliest of the following:
  - the date CIMB Bank places notice of such changes on its Singapore website;
  - 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;
  - the date after CIMB Bank sends notice of such change to the customer(s) by short messaging system (SMS) or electronic mail; and/or
  - the date CIMB Bank places such notice at all of its branch(es) in Singapore.
14. CIMB Bank's decision in all matters arising out or in connection with this Promotion is final and conclusive and no correspondence will be entertained.
15. Vouchers terms and conditions apply.
16. There will be no replacement of Voucher(s) reported lost or stolen.
17. 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.
18. The Promotion is governed by the laws of Singapore and the customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.