

**TERMS AND CONDITIONS**  
**CIMB Q1 2025 TIA-i Bundle with CASA/-i Campaign**

1. The “**CIMB Q1 2025 TIA-i Bundle CASA/-i**” Campaign (“**Campaign**”) is jointly organized by CIMB Bank Berhad [Registration No.: 197201001799] (“**CIMB Bank**”) and CIMB Islamic Bank Berhad [Registration No.: 200401032872] (“**CIMB Islamic**”). Both CIMB Bank and CIMB Islamic shall collectively be referred to as “**CIMB**”.

**Campaign Period**

2. The Campaign shall run from **17 March 2025 to 31 May 2025, both dates inclusive** (“**Campaign Period**”) or upon reaching the maximum campaign placement of **Ringgit Malaysia Two Billion** (RM2,000,000,000.00), whichever is earlier.
3. a. Notwithstanding Clause 24 (a) below, CIMB reserves the right, from time to time, to vary the Campaign Period, Campaign Indicative Rates and/or its criteria/requirement(s) for the Campaign (“**Variation of Period, Rates or Criteria**”), upon giving the Eligible Participant(s) prior notice via:
  - i. announcement at CIMB website; and/or
  - ii. notice at CIMB branches; and/or
  - iii. by any other means of notification which CIMB may select.
- b. The Variation of Period, Rates or Criteria shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB in the notification.
- c. Eligible Participant(s) agree to access CIMB website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to date with any Variation of Rates or Criteria.

Any Variation of Rates in accordance with 3 (a.) above is not applicable to placements of Term Investment Account-i (“**TIA-i**”) made prior to the effective date of such Variation of Rates.

**Eligibility**

4. Subject to Terms and Conditions herein, this Campaign is open to all new and existing CIMB account holders with CIMB’s Current Account/-i and/or Savings Account/-i (“**CASA-i**”) opened in Malaysia listed below:

<b>Current and Savings Accounts (“CASA”)</b>	<b>Current and Savings Accounts-i (“CASA-i”)</b>
a. Basic Savings Account;	a. Basic Savings Account-i;
b. Senior Basic Savings Account;	b. EcoSave Savings Account-i;
c. Senior Savings Account;	c. OctoSavers Savings Account-i;
d. Petronas Savers Account;	d. Savings Account-i Plus;
e. AirAsia Savers Account;	e. Senior Basic Savings Account-i;
f. Regular Savings Account;	f. Senior Savings Account-i;
g. Basic Current Account;	g. Preferred Savings Account-i;
h. Regular Current Account;	h. Savings Account-i;
i. Senior Basic Current Account;	i. Basic Current Account-i;

and/or j. Preferred Current Account.	j. Current Account-i; k. Senior Basic Current Account-i; and/or l. Preferred Current Account-i.
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the aforesaid account holders shall include but not limited to:-

- a. Customers who are non-residents; and/or
- b. Permanent, temporary and/or contract staff or employees of CIMB and/or CIMB Bank and/or CIMB Investment Bank Berhad [Registration No.: 197401001266] (including their respective subsidiaries and related companies) participate in this Campaign via their CIMB's non-salary Current Account/-i and/or Savings Account/-i ("CASA-i").

The aforesaid account holders shall hereinafter be collectively referred to as the "**Eligible Customer(s)**" and all CASA/-i eligible to participate in this Campaign shall hereinafter be collectively referred to as the "**Eligible CASA/-i**".

5. For the avoidance of doubt to the provision of Clause 4 above, the following persons/entities shall **NOT** be eligible to participate in this Campaign: -
  - a. Sole-proprietorships, Partnerships, Charitable/Non-profit Organizations/Societies, Public Companies, Private Limited Companies, Clubs, Association and Corporate and Commercial Customers; and/or
  - b. Individuals below the age of eighteen (18) years.

By participating in this Campaign, the Eligible Customer(s) confirms that he/she does not fall within the categories of persons/entities excluded above.

6. For new and existing joint account holders of the Eligible CASA/-i maintained with CIMB, only the first named account holder i.e. the primary account holder shall be eligible to participate in this Campaign.

### Campaign Mechanics

7. Under this Campaign, the Eligible Customer(s) who fulfils the following participating criteria and comply with all requirements set out in this "**Campaign Mechanics**" section and Table 1 of Clause 11 below will be qualified to be treated as "**Eligible Participant(s)**" and will enjoy the Campaign Indicative Rate (the rates of which are specified in Table 1 of Clause 11 below) on the maturity return of their Term Investment Account-i ("**TIA-i**").
  - a. Eligible Customer(s) is required to concurrently deposit and place funds into the Eligible Customer(s)' Eligible CASA/-i and TIA-i during the Campaign Period; **AND**
  - b. The deposit and placement of funds into the Eligible CASA/-i and TIA-i must be made over the counter only at any CIMB's branches during the Campaign Period; **AND**
  - c. **Eligible Customer(s) is required to maintain minimum TIA-i placement of Ringgit Malaysia Ten Thousand (RM10,000.00) with minimum earmark placement of Ringgit Malaysia Ten Thousand (RM10,000.00) in the Eligible CASA/-i for a period of six (6) months commencing from the date of such deposit and placement during the campaign period; AND**
  - d. The deposit and placement of funds into the Eligible CASA/-i and TIA-i shall comprise solely of **Fresh Funds** (defined at Clause 8 below) deposited with CIMB.

- e. The maximum amount for TIA-i placement is **Ringgit Malaysia Two Million and Five Hundred Thousand** (RM2,500,000.00) and the maximum earmark placement in the Eligible CASA/-i is **Ringgit Malaysia Two Million and Five Hundred Thousand** (RM2,500,000.00), subject to the Placement Ratio stipulated in Table 1 of Clause 11 below.
8. The placement of funds referred in Clause 7 above shall comprise solely of Fresh Funds. “**Fresh Funds**” for the purposes of this Campaign shall mean monies or funds not originating from CIMB, but monies or funds that have been transferred, credited or paid into the Eligible Customer(s)’ Eligible CASA/-i and/or TIA-i from other bank(s) and/or financial institutions(s) through whatsoever means including but not limited to:
- Placement of Cash; and/or
  - Interbank Giro Transfers (IBG) / Instant Funds Transfer (IBFT); and/or
  - Telegraphic Transfer / Real Time Electronic Transfer of Funds and Securities (RENTAS); and/or
  - Local cheque / banker’s cheque.

For the purposes of this Campaign, monies or funds originating from the Eligible Customer(s)’ CASA/-i products which are transferred, credited or paid into the Eligible Customer(s)’ Eligible CASA/-i and/or TIA-i shall also be deemed as Fresh Funds provided always that such monies or funds were transferred, credited or paid into the Eligible Customer(s)’ CASA/-i directly or indirectly from other bank(s) and/or financial institutions(s) within **seven (7) business days**.

9. The following shall **NOT** be classified as “**Fresh Funds**”:
- Monies or funds from any matured Fixed Deposit/-i (“**FD/-i**”)/TIA-i or premature withdrawals of any existing FD/-i and/or TIA-i in CIMB; and/or
  - Intra bank transfer of funds, i.e. transfer of funds from another account maintained with CIMB; and/or
  - Inter-branch transfers of funds within and between CIMB including third party transfer,

save and except for funds originating from the Eligible Customer(s)’ Eligible CASA/-i which is deposited transferred, credited or paid into the Eligible Customer(s)’ Eligible CASA/-i and/or TIA-i in accordance with Clause 8 above.

10. The Eligible Customer(s) hereby agree and authorize CIMB to withhold and/or suspend payment of any monies from the credit balance of the Eligible Customer(s)’ Eligible CASA/-i.

#### TIA-i Campaign Indicative Rate

11. To enjoy the Campaign Indicative Rate, the Eligible Participant(s) must comply with the requirements set out in Table 1 below:

**Table 1: Campaign Indicative Rate Requirements and Placement Ratio**

	TIA-i for Six (6) Months	Eligible CASA/-i earmarks for Six (6) Months
<b>Profit Sharing Ratio (PSR)</b>	*50%:50%	
<b>Placement Ratio</b>	50%	50%
<b>Minimum Placement</b>	RM10,000.00	RM10,000.00

<b>per Eligible Participant</b>		
<b>Maximum Placement per Eligible Participant</b>	RM2,500,000.00	RM2,500,000.00
<b>Campaign Indicative Rate</b>	6.28% p.a.** when earmark with Eligible CASA-i	The prevailing Standard Interest / Profit Rate of the respective Eligible CASA/-i products**
	5.98% p.a.** when earmark with Eligible CASA	
<b>Effective Rate***</b>	Up to 4.02% p.a.	

\*CIMB may revise the PSR during the tenure of the profit sharing (Mudarabah) contract without the account holder's consent provided that the account holder's allocated PSR is revised upwards from the pre-agreed PSR of 50%:50%.

\*\*Should there be an Overnight Policy Rate (OPR) change, the Campaign Indicative Rate may be revised as per Clause 12 below, with the prevailing Standard Interest / Profit Rate of the respective Eligible CASA/-i products during the Campaign Period shall be available on CIMB's website at [www.cimb.com.my](http://www.cimb.com.my).

\*\*\*The Effective Rate being the average actual interest / profit earned by the Eligible Participant(s) on **both** TIA-i and Eligible CASA/-i earmark placements shall reach up to a maximum of 4.02% p.a. The Effective Rate available to the Eligible Participant(s) will vary in accordance with the amount of TIA-i placement, the amount of Eligible CASA/-i earmark placement and the type of Eligible CASA/-i. If there are changes to the Campaign Indicative Rate in accordance to these Terms and Conditions and/or changes to the prevailing Standard Interest / Profit Rate of the Eligible CASA/-i during the six (6) months' period of which the Eligible Participant(s)' funds are earmarked, the Effective Rate may also be changed accordingly.

#### Example 1:

CASA-i	Fresh Funds	Campaign Indicative Rates	Effective Rate
Customer A (Earmark into Preferred Current Account-i with existing balance of RM250,000)	<ul style="list-style-type: none"> <li>RM200,000 into Preferred Current Account-i</li> <li>RM200,000 into TIA-i</li> </ul>	6.28% p.a.	4.02% p.a.

Customer A who is currently a CIMB customer has existing balance of RM250,000.00 in his/her Preferred Current Account-i. Customer A earmarks a sum of **Fresh Funds of RM200,000.00 into his/her Preferred Current Account-i** (with the prevailing Standard Profit Rate up to 1.75% p.a.) for six (6) months. Customer A can only place a **maximum Fresh Fund of RM200,000.00 in his/her TIA-i at the Campaign Indicative Rate up to 6.28% p.a.** for six (6) months since the placement ratio under this Campaign is fixed at 50%:50% as stated in Table 1 of Clause 11 above. The Effective Rate enjoyed by Customer A in his/ her Preferred Current Account-i earmark placement and TIA-i placement is **4.02% p.a.**

#### Example 2:

CASA	Fresh Funds	Campaign Indicative Rates	Effective Rate
Customer B	<ul style="list-style-type: none"> <li>RM10,000 into Basic Savings Account</li> </ul>	5.98% p.a.	3.12% p.a.

(Earmark into Basic Savings Account with no existing balance)	<ul style="list-style-type: none"> <li>• RM10,000 into TIA-i</li> </ul>		
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Customer B earmarks a sum of **Fresh Funds of RM10,000.00 into his/her Basic Savings Account** (with the prevailing Standard Interest Rate at 0.25% p.a.) for six (6) months. Customer B can place a **maximum Fresh Fund of RM10,000.00 in his/her TIA-i at the Campaign Indicative Rate up to 5.98% p.a.** for six (6) months. The Effective Rate enjoyed by Customer B on his/her Basic Savings Account earmark placement and TIA-i placement is **3.12% p.a.**

12. In the event of an Overnight Policy Rate (OPR) change, CIMB reserves the right to:
- Extend, shorten or discontinue this Campaign with immediate effect upon notice by CIMB; or
  - Revised the Campaign Indicative Rates with immediate effect upon notice by CIMB.

Any revision of the Campaign Indicative Rates in accordance with Clause 12(b) above is not applicable to TIA-i placements made prior to the effective date of such revision.

13. If the Eligible Participant(s) at any time after the initial TIA-i placement and the Eligible CASA/-i earmark placement fails to meet and/or maintain the requirements stated in this **“Campaign Mechanics”** section or Table 1 of Clause 11 above, the Eligible Participant(s) will not be entitled to the Campaign Indicative Rate and CIMB will be deemed to be authorised by the Eligible Participant(s) to uplift the TIA-i placement with or without notice to the Eligible Participant(s), and the Eligible Participant(s) will be subject to terms and conditions governing the Eligible CASA/-i and TIA-i.
14. The Campaign Indicative Rate shall be applicable for one (1) cycle (**“TIA-i Tenure”**) of the 6 months TIA-i placement only.
15. **Renewal:** Upon maturity of the TIA-i Tenure, the Campaign Indicative Rate will cease to be applicable and the Eligible Participant(s) hereby agrees and authorizes CIMB to automatically renew or roll over the principal TIA-i amount and the profit earned for the same tenure as the placement under the Campaign at the prevailing board rate or staff rate applicable to the TIA-i at the time of renewal.
16. **Early and/or Partial Withdrawal of Eligible CASA/-i and/or TIA-i:** In the event the Eligible Participant(s) would like to withdraw the TIA-i placement and/or the Eligible CASA/-i earmark placement before maturity of the TIA-i Tenure, a complete withdrawal of the balance in the TIA-i placement and/or the Eligible CASA/-i earmark placement must be performed. Partial withdrawal of the TIA-i placement and/or the Eligible CASA/-i earmark placement before maturity of the TIA-i Tenure is not allowed.
17. Profit will be paid out by CIMB to the Eligible Participant(s) upon the completion of the TIA-i Tenure by crediting the profit into the Eligible Participant(s)' account or in the alternative, cause the profit to be added on to the principal sum of Eligible Participant(s)' TIA-i (if so selected by the Eligible Participant(s) at the time of placement of the TIA-i).
18. The Campaign Indicative Rate is not valid in conjunction with any other offers, promotions and/or privileges (e.g. staff rate) and no other special, additional or preferential rates shall be given under this Campaign, unless otherwise stated by CIMB.

19. CIMB reserves the right, from time to time, to vary the Campaign Indicative Rate and/or the requirements set out in Table 1 of Clause 11 above (“**Variation**”), upon giving the Eligible Participant(s) prior notice, and the Variation shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB in the notice.

### General Terms and Conditions

20. The Eligible Participant(s) agree that by participating in the Campaign, they:
- a. are required to read and understand these Terms and Conditions;
  - b. have accessed, read and confirm their agreement to these Terms and Conditions;
  - c. confirm that the key contract terms affecting their obligations have been adequately explained to them;
  - d. consent to CIMB processing and disclosing their personal data as well as any personal data of any individual which the Eligible Participant(s) may share with CIMB in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
  - e. agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign shall be final, binding and conclusive; and
  - f. agree that CIMB shall not be liable or held responsible to the Eligible Participant(s) if CIMB is unable to perform in whole or in part any of its obligations in these Terms and Conditions attributable directly or indirectly to:
    - i. the failure of any mechanical or electronic device, data processing system or transmission line;
    - ii. electrical failure;
    - iii. industrial dispute, war, strike or riot;
    - iv. any act of God beyond CIMB’s control; or
    - v. any factor which is beyond CIMB’s reasonable control.
21. The Eligible Participant(s) will be disqualified from participating in the Campaign and/or being entitled to the Campaign Indicative Rate, during the Campaign Period and/or before the crediting of the interest / profit based on the Campaign Indicative Rate if:
- a. the Eligible Participant(s) are in breach of the terms and conditions governing for the Eligible CASA/-i and/or the TIA-i;
  - b. the Eligible CASA/-i and/or the TIA-i is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; and/or
  - c. the Eligible CASA/-i and/or the TIA-i is delinquent, invalid or cancelled by the Eligible Participant(s) or CIMB.
22. CIMB shall have the right to disqualify any Eligible Participant(s) that it determines to be:
- a. tampering with the application process; and/or
  - b. acting in breach of these Terms and Conditions.

For the avoidance of doubt, CIMB shall not be liable to the Eligible Participant(s) for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participant(s) as a direct or indirect result of any substitution of the interest / profit based on the Campaign Indicative Rate and/or any cancellation, suspension, shortening or extension of this Campaign.

23. CIMB shall not be liable to any Eligible Participant(s) or any party for any losses, costs or damages (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages) resulting from:

- a. The Eligible Participant(s) participation or non-participation in the Campaign; and/or
- b. Any non-receipt or delayed receipt by the Eligible Participant(s) of the Short Message Service ("SMS") or eDM

unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.

24. a) CIMB shall have right to vary, add, delete, or amend any of these Terms and Conditions ("**Amendment**") by giving twenty one (21) calendar days' prior notice to the Eligible Participant(s) via:

- i. announcement at CIMB's website; and/or
- ii. notice at CIMB's branches; and/or
- iii. notice at CIMB's Currency Exchange counters; and/or
- iv. advertisement in one newspaper of CIMB's choice; and/or
- v. by any other means of notification which CIMB may select.

b) The Amendment shall be considered as binding on the Eligible Participant(s) from the date as specified by CIMB in the notification.

c) If the changes are required by law or any rules, regulations, directives, notices and guidelines ("**Regulations**") then they will take effect in accordance with the law or Regulations and CIMB will inform/give notice to the Eligible Participant(s) about these changes as soon as possible.

d) Eligible Participant(s) agree to access CIMB website at regular intervals to view the terms and conditions of the Campaign and to ensure that they are kept up-to date with any variation to these Terms and Conditions.

25. CIMB will not be liable to the Eligible Participant(s) for any losses, costs or damages suffered or incurred by the Eligible Participant(s) as a direct or an indirect result of the Amendment.

26. The Eligible Participant(s) shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which the Bank may incur as a result of the Eligible Participant(s):

- a. participation in the Campaign; and/or
- b. receipt, redemption or use of the Campaign Indicative Rates; and/or
- c. breach or failure to comply with these Terms and Conditions

27. These Terms and Conditions:

- a. shall prevail over any provisions or representations contained in any other materials advertising the Campaign; and
- b. are to be read together with the prevailing terms and conditions of CIMB product(s) and/or service(s) relating to the Campaign which shall apply in addition to these Terms and Conditions.

28. These Terms and Conditions are subject to and construed in accordance with the laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant regulatory bodies to which CIMB is subject.
29. If CIMB does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB from exercising that right or any other rights CIMB has in the future.
30. a) Eligible Participant(s) may contact CIMB's Customer Resolution Unit for any feedback and/or complaint in relation to this Campaign via letter, phone call and/or email:

**Address:** Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

**Telephone No.:** +603 6204 7788

**Email address:** [contactus@cimb.com](mailto:contactus@cimb.com)

- b) CIMB may change the above contact details by notifying the Eligible Participant(s) by way of announcement at CIMB's website or by any other means of notification which CIMB may select.

**CIMB Current/Savings Account/-i is protected by PIDM up to RM250,000 for each depositor.**

**Term Investment Account-i is not protected by PIDM.**

**[End]**