

TERMS AND CONDITIONS GOVERNING CIMB PREFERRED REFERRAL PROGRAMME 2017

1. The CIMB Preferred Referral Programme 2017 ("Promotion") is open to existing retail banking customers ("Referrers") of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") who successfully refer a new customer ("Referred Person") to open a CIMB Preferred Account as the main account holder in Singapore ("Referral") between 3 January 2017 and 31 December 2017 ("Qualifying Period"), both dates inclusive.

Eligibility

2. Referrers refer to existing retail banking customers who hold any Retail Banking Products with CIMB Bank.
3. Retail Banking Products include any retail banking accounts, investments (Unit Trusts and Structured Deposits), insurance, housing loans, renovation loans, education loans and secured share overdraft.
4. To qualify for this Promotion, the Referred Person needs to deposit at least S\$250,000 in the form of New Deposits ("New Deposits") with the Bank within three (3) months from the date of account opening to be a Qualified Preferred Customer, and maintain the aforesaid minimum New Deposits for a minimum period of six (6) months from the date of account opening in order to be deemed as a successful Referral. Details of being a Qualified Preferred Customer can be found on CIMB Preferred Terms and Conditions governing the use of CIMB Preferred Services (available on www.cimbpreferred.com)
5. New Deposits refer to:
 - i) funds in the form of non-CIMB Bank cheques;
 - ii) other funds that are not transferred from any existing CIMB Bank current, savings or fixed deposit account;
OR
 - iii) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Qualifying Period.
6. The Referred Person(s) must not have any Retail Banking Products with CIMB Bank at the date of the referral. Customers who have ceased to have any retail banking relationship in his/her own name or jointly with another person with the Bank within the past twelve (12) months cannot be referred.
7. There is no limit to the number of Referrals and/or Referred Persons that can be referred by the Referrer during the Qualifying Period. However, the referral of each Referred Person shall be considered as only one (1) Referral regardless of the number of new CIMB Preferred Accounts opened by the same Referred Person.
8. To qualify for this Promotion, the Referred Person must have obtained the appropriate consent from the Referrer to permit the Referred Person to disclose the Referrer's personal data to CIMB for the purpose of this Promotion. The Referred Person must duly complete the online application of CIMB Preferred Account (for account opening via online application) or sign the Participation Form and submit the duly completed Participation Form together with the CIMB Preferred Account application form (for account opening at any CIMB Bank branch). The Participation Form can be obtained from any CIMB Bank branches or online via www.cimbpreferred.com.sg.
9. Participation Form refers to the form titled "Participation Form for CIMB Preferred Referral Programme 2017".
10. By participating in this Promotion, the Referred Person acknowledges that the Referrer is or will be aware that the Referred Person has met or will meet the eligibility criteria for this Promotion (where applicable).
11. The Referred Person must indicate the details of the Referrer and this Promotion code <Preferred MGM 2017> at the point of account opening in order for the Referrer to be qualified to participate in this Promotion.

For example:

Referred by:	Mr ABC <Preferred MGM 2017>
NRIC/Passport No.:	S1234567A

12. The Referred Person must not be a staff of the Bank.

13. The Referrers cannot refer themselves for this Promotion. The Referrer must not be the joint account holder of the CIMB Preferred Account with the Referred Person.
14. CIMB Bank reserves the right to determine the eligibility of a Referral for the purposes of this Promotion in its sole and absolute discretion without the need to provide any reasons whatsoever.

Gift

15. Successful Referrers who have met all the terms and conditions during the Qualifying Period will be entitled to receive shopping vouchers ("Gift") corresponding to the number of successful Referrals made, as follows:

NO. OF ELIGIBLE ACCOUNTS	GIFT FOR REFERRER
First successful Referral	S\$200 worth of Takashimaya shopping vouchers
Second successful Referral and onwards	S\$250 worth of Takashimaya shopping vouchers

16. Two or more Referred Persons who open a joint CIMB Preferred Account will only be considered as one successful Referral. For each such Referral, only one (1) Gift will only be awarded to the Referrer who referred the main account holder of the CIMB Preferred Account.
17. If more than one Referrer refers the same Referred Person to open a CIMB Preferred Account during the Qualifying Period, the Referrer that is indicated on the Referred Person's duly completed account opening form first received by CIMB Bank will be entitled to the Gift. Notwithstanding the aforesaid, CIMB Bank reserves the right to determine in its absolute discretion, the Referrer in respect of that Referral for the purpose of this Promotion. CIMB Bank's decision in this matter will be final and conclusive.
18. For the avoidance of doubt, Referrer will be entitled to a maximum of one (1) Gift regardless of the number of new CIMB Preferred Accounts opened by the same Referred Person.
19. The Referrers will be notified by the Bank within three (3) calendar months for collection of the Gift after the Referred Person successfully opens a CIMB Preferred Account with the Bank.
20. The Gifts are subject to availability and are offered on a first-come, first-served basis. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion without prior notice.
21. CIMB Bank is not a supplier of the Gifts offered under this Promotion and will not accept any liability in relation thereto. The Gifts are not refundable or exchangeable for cash, credit or other items of any kind and are not transferable.
22. Usage of the Gift is subject to the terms and conditions accompanying them (e.g. vouchers are to be utilised no later than the expiry date indicated on each voucher).
23. There will be no replacement of Gift(s) reported lost or stolen.
24. In the event the Referred Person closes his/her CIMB Preferred Account within six (6) months from the date of account opening, or breaches any of the terms and conditions contained herein or if the Referrer no longer qualifies or is eligible for the Gift, CIMB Bank may in its discretion forfeit the Gift and where the Gift has already been awarded, CIMB Bank reserves the right to deduct a sum equivalent to the value of the relevant Gift for that Referral from the Referrer's account. Any expenses or costs resulting from such a deduction will be borne by the Referrer. The Referrer is deemed to have authorised such deductions.

General Terms and Conditions

25. This Promotion is not valid in conjunction with other promotional or referral programme offers unless otherwise stated.
26. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Referrer and/or Referral to participate in this Promotion.

27. CIMB Bank reserves the right at its absolute discretion without being required to assign any reason to terminate this Promotion without any liability on its part (whether accrued or otherwise) or vary, delete, supplement, modify, amend or add to any of these terms and conditions from time to time at its discretion without prior notice.
28. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
29. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
30. CIMB Bank gives no representation or warranty with respect to the quality of the Gifts or their suitability for any purpose and shall not be responsible for any consequence arising from or in connection with this Promotion and/or the redemption or use of the Gifts.
31. Notwithstanding any provisions to the contrary herein contained, any dispute concerning the relevant merchant establishment and/or their goods or services shall be settled directly with the participating merchant establishment. CIMB Bank bears no responsibility for resolving such disputes or for the dispute itself. CIMB Bank shall not be liable for any loss, injury, claim or damages suffered or incurred as a result of the relevant merchant establishment's goods and/or services.
32. CIMB Bank's Terms and Conditions Governing the Operations of Deposit Accounts and Terms and Conditions Governing Electronic Banking Services (available at any CIMB Bank branch and on www.cimbbank.com.sg) apply.
33. These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
34. 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 (Cap 53B) to enforce any of these terms and conditions.
35. By participating in this Promotion, all participants 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.cimbbank.com.sg) and for the purposes stated below and all participants 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 participants to the participating merchant establishment of goods and/or services in connection with this Promotion; and/or
 - (b) administering and conducting this Promotion.
36. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any participant to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that participant, whether directly or indirectly caused.
37. The recommendation is intended for general circulation, and does not take into account the specific investment objectives, financial situation or particular needs of any person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.
38. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).
39. All information is correct at the time of print.

40. **Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

CIMB Bank Berhad (13491-P)