

TERMS AND CONDITIONS
Umrah Bersama CIMB Islamic Campaign

1. The “**Umrah Bersama CIMB Islamic**” Campaign (“**Campaign**”) is organised by CIMB Islamic Bank Berhad (671380-H) (“**CIMB**”).

Campaign Period

2. The Campaign shall run from **1st April 2019** to **30th June 2019**, both dates inclusive (“**Campaign Period**”).
3. This Campaign is available at all CIMB’s branches (“**Branches**”) in Malaysia. CIMB’s Branches are co-located at CIMB Bank Berhad’s branches nationwide.
4. CIMB reserves the right to change the duration and/or the commencement and/or expiry dates of the Campaign Period by giving fourteen (14) calendar days’ prior notice.

Eligibility

5. Subject to the terms and conditions herein, the Campaign is open to all new and existing CIMB customers who are the (i) account holders of any Participating Account; (ii) account holders of Tabung Haji account; **and** (iii) the cardholder of a CIMB Debit Card (“**Eligible Customer(s)**”).

“**Participating Account**” shall mean CIMB Savings Account-i or Current Account-i, excluding Junior Savers Account-i, Foreign Currency Current Account-i, YOUth Savers Account-i and Special Mudharabah Investment Account-i.

6. Subject to the provision of Clause 5 above, only the first named account holder of the joint Participating Account, i.e. the primary account holder shall be eligible to participate in the Campaign. For the purpose of this Campaign, the secondary joint accountholder(s) is not eligible to participate in this Campaign.
7. The following persons/ entities shall **NOT** be eligible to participate in this Campaign:
 - a) Sole-proprietorships, Partnerships, Charitable/Non-profit Organisations/Societies, Public Companies, Private Limited Companies, Clubs, Association and Co-operatives; or
 - b) Individuals below the age of eighteen (18) years; or
 - c) Non-Malaysia citizens; or
 - d) Permanent and/or temporary and/or contract staff or employees of CIMB (including its subsidiaries and related companies) and their immediate family members (i.e. spouses, children, parents, brothers and sisters).

Prize & Campaign Week

8. The following prize will be available to the selected winners of this Campaign:-

Total Winner	Prize
13 weekly winners (“Winners”)	One (1) Umrah Package worth RM20,000 for two (2) persons which is redeemable from the appointed travel agent of CIMB.

Note: Appointed travel agent of CIMB will be notified to the Winners of the Campaign

9. The Umrah Package offered is an Umrah services for two (2) persons worth RM20,000.00 (*i.e. RM10,000.00 for each person*) (“Prize”). The Prize is available to the Winner and any one (1) person invited by the Winner and it is not transferable and cannot be redeemed for cash.
10. Each Winner is entitled to win a maximum of one (1) Prize throughout the Campaign Period.
11. No refund will be given if the Winner does not utilise the entire amount of RM20,000.00 of the Prize. Any additional costs and expenses shall be borne entirely by the Winner.
12. CIMB has no control over the flights and/or any travel arrangement made by the appointed travel agent and therefore accepts no responsibility for any change or cancellation of any flight and/or travel arrangement.
13. The Winners are encouraged to obtain adequate takaful travel coverage to cover themselves against any loss, damage, death and/or injury arising from the utilization of the Prize and the contributions of such takaful travel coverage and any other costs and expenses arising thereof shall be borne solely and entirely by the Winner.
14. The Prize under this Campaign is valid for one (1) year from the expiry date of Campaign Period.
15. If applicable, the Winner shall be responsible for his/her own costs and expenses in obtaining the necessary Umrah visa and/or permit. CIMB shall neither be responsible in obtaining the necessary Umrah visa and/or permit on behalf of the Winners nor liable to provide replacement or substitute prize should the Winner fails to obtain the necessary Umrah visa and/or permit.
16. The Campaign Period to win the Prizes is divided into the following weeks (“Campaign Week”):-

Campaign Week	Period
Week 1	1 st April – 7 th April 2019
Week 2	8 th April – 14 th April 2019
Week 3	15 th April – 21 st April 2019
Week 4	22 nd April – 28 th April 2019
Week 5	29 th April – 5 th May 2019
Week 6	6 th May – 12 th May 2019
Week 7	13 th May – 19 th May 2019
Week 8	20 th May – 26 th May 2019
Week 9	27 th May – 2 nd June 2019
Week 10	3 rd June – 9 th June 2019
Week 11	10 th June – 16 th June 2019
Week 12	17 th June – 23 rd June 2019
Week 13	24 th June – 30 th June 2019

Qualifying Criteria

17. **To participate in this Campaign, the Eligible Customer(s) is required to link his/her CIMB Debit Card with his/her Tabung Haji account** via CIMB Self Service Terminal (“SST”) and observe the criteria stated in Clause 18 hereof.
18. The Eligible Customer(s) is entitled to earn his/her qualifying entries (as specific in Table 1 hereof) in order to win the Prize by fulfilling any of the following criteria during the Campaign Period (“**Qualifying Criteria**”):
- a) Link CIMB Debit Card with Tabung Haji Account; **OR**
 - b) Open any new Participating Account; **OR**
 - c) **Perform any eligible financial transaction(s) (“Eligible Financial Transactions”) with a minimum spend of RM50; OR**
 - d) **Perform eligible debit card transactions (“Eligible Debit Card Transactions”) with a minimum spend of RM50 in a single receipt.**
19. For the purposes of Clause 18(c), the Eligible Financial Transactions shall include any of the following transactions from Participating Account with a minimum spend of RM50 performed via (i) any of the CIMB’s SST; (ii) over the counter (OTC) at any of the CIMB’s Branches; or (iii) CIMB Clicks website, CIMB Clicks mobile app and/or CIMB EVA mobile app:
- i) Interbank Giro Transfers (IBG) / Instant Fund Transfer (IBFT);
 - ii) Bill Payment, i.e. any bill payment transaction made by the Eligible Customers including bill payment transaction via JomPAY and DuitNow. Any other electronic payments made via other online payment options including the FPX Online Payment Gateway shall **not be** treated as Bill Payment under this Campaign;
 - iii) Prepaid mobile reload / Touch ‘n Go reload;
 - iv) Credit Card payment/ Financing payment (e.g. home, vehicle or personal financing payment); or
 - v) Fund transfer transactions from the Participating Account to Tabung Haji account or vice versa via CIMB’s SST, excluding any transaction for direct cash withdrawal to and/or cash deposit from Tabung Haji account.
- Any determination by CIMB as to what constitutes an Eligible Financial Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.
20. For the purposes of Clause 18(d), the Eligible Debit Card Transactions shall mean any local and overseas purchase transactions debited from the Participating Account with a minimum spend of RM50 using the CIMB Debit Card for goods and services incurred for personal consumption and shall not include the following: -
- i) Quasi Cash transactions – for example: betting and/or gaming transactions;
 - ii) Payment of annual fees or service charges, government tax, delivery charges, cash payments, card replacement fee, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise;
 - iii) Cash withdrawals, deposits or transfers; or
 - iv) Any unposted, cancelled, void, disputed, refunded, fraudulent or unauthorised transactions.

Any determination by CIMB as to what constitutes an Eligible Debit Card Transaction shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

Table 1: Entry

No.	Eligible Transactions For Qualifying Criteria	No. of Entry
1	Every new Participating Account opened.	50 entries
2	Link CIMB Debit Card to Tabung Haji account.	50 entries
3	Every performance of the Eligible Financial Transaction with a minimum spend of RM50.	10 entries
4	Every performance of the Eligible Debit Card Transaction with a minimum spend of RM50 in a single receipt.	10 entries

21. All Eligible Financial Transactions and Eligible Debit Card Transactions must be performed via any of the Eligible Customer's Participating Accounts.
22. The number of entry is calculated with effective from the relevant Campaign Week upon the CIMB Debit Card is linked to the Eligible Customer's Tabung Haji account during the Campaign Period. All entries earned during the Campaign Week will only be taken into account during that relevant Campaign Week and cannot be brought forward to the next Campaign Week.
23. For the Eligible Customer with more than one (1) CIMB Debit Cards, he/she is required to link any of the CIMB Debit Card to his/her Tabung Haji account and all transactions (as defined in Clause 18 above) from any of the Participating Account will be eligible for the calculation of entry.

Illustrations

Scenario 1	Transactions	Entry	Campaign Week
Opening of an Account	15 th March 2019 – Opened a new CIMB Savings Account-i	Not applicable	Not applicable
Relevant Transactions and Entry	1 st April 2019 – Spent RM150 via CIMB Debit Card	Nil	Week 1
	2 nd April 2019 – Spent RM100 on prepaid mobile reload	Nil	Week 1
	3 rd April 2019 – Financing payment for car	Nil	Week 1
	8 th April 2019 – Linked CIMB Debit Card to Tabung Haji account. <i>Eligible to participate in the Campaign</i>	50	Week 2
	9 th April 2019 – Spent RM220 via CIMB Debit Card	40	Week 2
	10 th April 2019 – Spent RM50 on Touch 'n Go reload	10	Week 2
Total eligible entries		100	

Scenario 2	Transactions	Entry	Campaign Week
Opening of an Account	1 st April 2019 – Opened a new CIMB Savings Account-i and linked the CIMB Debit Card to Tabung Haji account	100	Week 1
Relevant Transactions and Entry	2 nd April 2019 – Spent RM40 via CIMB Debit Card	Nil	Week 1
	3 rd April 2019 – Spent RM170 on prepaid mobile reload	30	Week 1
	4 th April 2019 – Transferred RM50 from Tabung Haji account to CIMB Savings Account-i	10	Week 1
Total eligible entries		140	

24. The tracking of the Eligible Financial Transactions and the Eligible Debit Card Transactions is based on the transaction dates and time (Malaysian Time) as captured by CIMB's transaction records during the Campaign Period. The Eligible Debit Card Transactions must be posted to the Eligible Customer's Debit Card account within three (3) days after each Campaign Week.
25. For the avoidance of doubt, the international transactions in foreign currency shall be converted to Ringgit Malaysia based on CIMB's prevailing exchange rate.
26. CIMB shall not be responsible for any failure and/or delay in the transmission of evidence of any transactions by VISA, Mastercard, merchant establishments and/or any other party.

Winner Selection Process

27. Subject to the terms and conditions herein, CIMB's automated system will generate a potential winner based on the eligibility (as define under Clauses 5, 6 and 7 above) and the total entries earned by the Eligible Customers throughout each Campaign Week. The potential winner shall be contacted within six (6) to eight (8) weeks after each of the Campaign Week by CIMB representative at the mobile number maintained in CIMB's records and to answer one (1) question correctly before being declared as the Winner. If the first attempt to contact the potential winner fails, i.e. due to reasons such as no answer, mobile number not in service, no connection or any other reasons, another two (2) attempts will be made to call the said potential winner. If the third (3rd) attempt is unsuccessful, such potential winner will be disqualified from winning the Prize and another potential winner will be selected.
28. CIMB has the sole discretion to fix the appointed working day (Monday-Friday) and time (9am-6pm) to make the telephone calls to the potential winner. CIMB shall not be held responsible for calls made to the potential winner which are (i) not completed or disconnected due to any reasons whatsoever; or (ii) not answered or not proceeded with due to the unavailability of the potential winner at the appointed date and time and/or due to any other whatsoever reasons. It shall be the Eligible Customer's responsibility to ensure that his/her mobile numbers provided are current and updated with CIMB in the event of any changes being made to the same by the Eligible Customer(s). CIMB reserves the right to record these telephone conversations.
29. CIMB reserves the right to publish or display the name, picture and city of residence of any Winner for advertising and publicity purposes in any manner it deems appropriate. By participating in this Campaign, the Winner hereby consents to and agrees that CIMB shall be at liberty to publish and/or display materials and/or information, including but not limited to the name, photos and city of residence of the Winner without compensation for advertising and publicity purposes. Non-compliance may result in an alternative Winner being chosen.

General Terms and Conditions

30. By participating in this Campaign, the Eligible Customer(s) are deemed to have read, understood and agreed to be bound by the Terms and Conditions as well as consented to CIMB processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice which can be found at www.cimbislamic.com.my and agree that all decisions fairly and reasonably made by CIMB in relation to every aspect of this Campaign, including the Prize to be given away, shall be final, binding and conclusive.
31. The Eligible Customer(s)' Participating Account (i) MUST not be in breach of the terms and conditions governing the Participating Account AND (ii) MUST not be terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws, delinquent, and/or be invalid or cancelled as determined by CIMB during the Campaign Period and/or before the delivery of the Prize otherwise the Eligible Customer(s) will be disqualified from participating in this Campaign and/or the Prize will be forfeited.
32. CIMB reserves the right at its sole discretion to disqualify any Eligible Customer(s) that it determines to be tampering with the entry process, or to be acting in breach or potential breach of the Terms and Conditions.
33. CIMB reserves the right to substitute the Prize with other item(s) of similar cost and/or to extend, shorten, discontinue, cancel, terminate or suspend this Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Customer(s). For the avoidance of doubt, any extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign by CIMB shall not entitle any of the Eligible Customer(s) or any other persons whatsoever to any claim or compensation against CIMB for any losses or damages suffered or incurred by the Eligible Customer(s) as a direct or indirect result of the act of extension, shortening, discontinuance, cancellation, termination or suspension of this Campaign.
34. By participating in this Campaign, the Eligible Customer(s) hereby agree that CIMB shall not in any manner whatsoever be liable or held responsible to the Eligible Customer(s) if CIMB is unable to perform in whole or in part of any of its obligations herein, attributable directly or indirectly to the failure of any mechanical or electronic device, data processing system, transmission line, electrical failure, industrial dispute, war, strike, riot, any act of God beyond CIMB's control or due to any factor in a nature of a force majeure which is beyond CIMB's reasonable control.
35. CIMB reserves the right upon giving prior notice of twenty one (21) calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**Amendments**") any of the Terms and Conditions herein. Notification to Eligible Customer(s) in respect of the Amendments shall be effected at CIMB's absolute discretion through any one of the following means of communication, namely, via electronic communication display at CIMB's website and CIMB's Branches or CIMB's Currency Exchange counters where detail provisions regarding the Amendments may be provided in the notice itself or may be provided to the Eligible Customer(s) upon request; or by effecting an advertisement regarding the Amendments in one newspaper of CIMB's choice or by any other means of notification which CIMB may select and the Amendments shall be deemed as binding on the Eligible Customer(s) as from the date of notification of the Amendments or from such other date as may be specified by CIMB in the notification. Eligible Customer(s) acknowledge and agree to access CIMB's 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 changes or variations to the terms and conditions.
36. No compensation in cash or any kind shall be given to the Eligible Customer(s) for any losses or damages suffered or incurred by the Eligible Customer(s) as a direct or an indirect result of the Amendments of the Terms and Conditions herein.
37. The Terms and Conditions (as amended from time to time pursuant to Clause 35) shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign. The

Terms and Conditions are to be read in conjunction with the prevailing terms and conditions of the Participating Account which shall apply in addition to the Terms and Conditions herein.

38. The Terms and Conditions shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted and/or any other written laws or which are issued by Bank Negara Malaysia or any other body having supervisory authority over CIMB in relation to or which are applicable to the Campaign or any matters herein.
39. If there is any inconsistency (ies), conflict(s), ambiguity (ies) or discrepancy (ies) between the Bahasa Malaysia and English version of the Terms and Conditions herein, the English version of the Terms and Conditions shall prevail. Notwithstanding the aforementioned, where request had been made by the Eligible Customer(s) and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the Terms and Conditions has been selected by the Eligible Customer(s) to govern the operation of the Eligible Customers' Participating Account, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.
40. For feedback and/or complaints related to this Campaign, the Eligible Customer(s) may contact CIMB's Customer Resolution Unit bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB may change by notification to the Eligible Customer(s)): Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur, 50710 Kuala Lumpur / Tel: +603 6204 7788 / CRU@cimb.com.