

TERMS AND CONDITIONS
Platinum-i Credit Card Zakat & Charity Campaign

1. The Platinum-i Credit Card Zakat & Charity Campaign (“**the Campaign**”) is organised by CIMB Islamic Bank Berhad [Registration No: 200401032872 (671380-H)] (“**CIMB Islamic Bank**”). CIMB Islamic Bank shall herein collectively be referred to as “**CIMB**”.

The Campaign Period

2. The Campaign shall run from 1 March 2025 to 16 February 2026, both dates inclusive (“**the Campaign Period**”) based on four (4) campaign quarter cycles as follows:

Campaign Quarter	Campaign Period
1	1 March 2025 - 31 May 2025
2	1 June 2025 - 31 August 2025
3	1 September 2025 - 30 November 2025
4	1 December 2025 - 16 February 2026

Each of the campaign quarter cycles is referred to as the “**Campaign Quarter**” and collectively the “**Campaign Quarters**”

3. CIMB reserves the right upon giving notice of not less than fourteen (14) calendar days to change the duration and/or the commencement and/or the expiry dates of the Campaign Duration and/or Campaign Period.

Eligibility

4. This Campaign is open to all principal and supplementary cardholders (herein referred to as ‘**the Eligible Participant(s)**’) who hold and spend with CIMB Platinum-i Credit Card (“**the Card**”) during the Campaign Period (hereinafter referred to as “**the Eligible Credit Card**”).
5. No registration is required to participate in this Campaign
6. No minimum spend is required to participate in this Campaign

Campaign Mechanics and Conditions

7. The Eligible Participant(s) shall make any Eligible Zakat and Charity Retail Transactions using their Eligible Credit Card to earn additional 4X Bonus Points for every RM1 and reflected in the statement during the Fulfilment Period (“**Additional Bonus Points**”).

“Eligible Zakat and Charity Retail Transaction(s)” – refer to Clauses 8 to 10 for details

8. Subject to Clause 15 of these terms and conditions, in order to be entitled to the 4X Bonus Points, the Eligible Participants must make “Eligible Zakat and Charity Retail Transaction(s)” on the following listed Eligible Merchant Category Code (“**Eligible MCC**”) using their Eligible Credit Cards during the Campaign Period.

Spend Category	Eligible MCC
Zakat & Charity	a) 8393, 8661 and 8398 (except Charitable and social service organisations) b) 9399 and 9311 with merchant description 'zakat', 'wakaf', or 'waqf' only

9. Eligible Zakat and Charity Retail Transaction(s) means purchase transactions billed under the Eligible MCC listed above and includes local and overseas transactions approved by CIMB and charged to the Eligible Credit Card during the Campaign Period.
Foreign currency Eligible Spending Transaction(s) shall be converted to Ringgit Malaysia (RM) for purpose of calculation and shall be based on CIMB's prevailing exchange rate

10. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Zakat and Charity Retail Transaction(s):
i) all transactions billed under any other Merchant Category Codes other than the above listed Eligible MCC; and
ii) Eligible Zakat and Charity Retail Transaction (s) which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions.

Any determination by CIMB as to what constitutes Eligible Zakat and Charity Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.

11. The total Bonus Points pool allocated for the Campaign is capped at 12,800,000 Bonus Points only. Whereby only 3,200,000 Bonus Points will be allocated in each Campaign Quarter. The quarterly Bonus Points will be given away on a "first come first served" basis. Once the quarterly Bonus Points pool has been fully taken up, Eligible Participant will not be entitled for the quarterly Bonus Points even the Eligible Participant fulfils their Eligible Zakat and Charity Retail Transaction(s).

12. All Eligible Zakat and Charity Retail Transaction(s) will be automatically tracked by CIMB for the purpose of awarding the Bonus Points as set out. The tracking of the Eligible Zakat and Charity Retail Transaction(s) is based on the transaction dates and/or time (Malaysian Time) as captured by CIMB transaction records during the Campaign Period.

13. CIMB shall not be held responsible or liable for any delay in the posting of the Eligible Zakat and Charity Retail Transaction(s) to the Eligible Participants' Eligible Credit Card and/or error or omission in the posting of the same due to any reasons arising including but not limited to the delay on the part of the merchant unless the same is due to the gross negligence and/or default of CIMB.

14. CIMB shall not be responsible for any failure and/or error and/or delay in the transmission of evidence of Eligible Zakat and Charity Retail Transaction(s) and/or posting of the Eligible Zakat and Charity Retail Transaction(s) to the Eligible Participants' Eligible Credit Cards by Mastercard, merchant establishments or any other party unless the same is due to the gross negligence or default of CIMB.

Fulfillment of 4X Bonus Points

15. Eligible Participant(s) who meet the conditions in clause (7) to (13) shall earn the Bonus Points Rewards, and will be credited to the Eligible Credit Card and reflected in the Credit Card Statement during the Fulfilment Period.
16. Subject to these terms and conditions, the Bonus Points Rewards shall be credited into the Eligible Participant(s)' principal credit card account within twelve (12) weeks from the first day of the following month after the end of each Qualifying Quarter as per schedule set out below:

Eligible Category Spend During Qualifying Quarter	Fulfilment Period
1 March 2025 - 31 May 2025	Within 12 weeks from 1 June 2025
1 June 2025 - 31 August 2025	Within 12 weeks from 1 September 2025
1 September 2025 - 30 November 2025	Within 12 weeks from 1 December 2025
1 December 2025 - 16 February 2026	Within 12 weeks from 17 February 2026

17. Any determination by CIMB on the computation and the amount of Bonus Points Rewards shall be conclusive and shall not be challenged by the Eligible Participant(s) in any manner whatsoever, save for obvious error.
18. At the time of the fulfilment of the Bonus Points Rewards to the Eligible Participants, the Eligible Card account(s) of the Eligible Participants MUST NOT be delinquent, and/or be invalid or cancelled within CIMB's definition, otherwise the Eligible Participant will be disqualified from participating or from receiving the Bonus Points Rewards.
19. The Eligible Participants who are entitled to receive the Bonus Points Rewards shall be able to view the Bonus Points Rewards amount in the Eligible Participant's subsequent credit card monthly statement after the crediting of the Bonus Points Rewards has been performed by CIMB.
20. CIMB will not entertain any complaint(s) whatsoever in connection with the Bonus Points Rewards and shall not be responsible or held liable in any manner whatsoever in respect of any technical failures or any kind of, intervention, interruptions and/ or electronic or human error in administration and/or processing of the transaction performed via CIMB Credit Card unless the same is due to the gross negligence or willful default of CIMB

General Terms and Conditions

21. The Eligible Participants 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 in accordance with the CIMB Group Privacy Notice at www.cimb.com.my/en/personal/privacy-policy.html;
 - e) agree that all decisions reasonably made by CIMB in relation to every aspect of this Campaign, including the additional 4X Bonus Points to be given away and determination of the Eligible Participants, shall be final, binding and conclusive; and
 - f) agree that CIMB shall not be liable or held responsible to the Eligible Participants if CIMB is unable to perform in whole or in part of 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 in a nature of a force majeure which is beyond CIMB's reasonable control.
22. The Eligible Participants will be disqualified from participating in the Campaign and/or the additional 4X Bonus Points will be forfeited if, during the Campaign Period and/or before the crediting of the Bonus Points:
- a) The Eligible Participants are in breach of the terms and conditions governing the Eligible Credit Cards;
 - b) The Eligible Credit Cards is terminated or closed or be made subject to any attachment, adverse orders made by the Court or any authorities sanctioned by laws; or
 - c) The Eligible Credit Cards is delinquent, invalid or cancelled by the Eligible Participants or CIMB.
23. CIMB shall have the right to disqualify any Eligible Participants that it determines to be:
- a) tampering with the entry; and/or
 - b) acting in breach of these Terms and Conditions.

CIMB shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the Campaign by giving fourteen (14) calendar days' prior notice to the Eligible Participants via:

- (i) announcement at CIMB's website; and/or
- (ii) notice at CIMB's branches; and/or
- (iii) by any other means of notification which CIMB may select.

For avoidance of doubt, CIMB shall not be liable to the Eligible Participants for any losses, damages, costs or expenses as may be suffered or incurred by the Eligible Participants as a direct or indirect result of any Bonus Point and/or any cancellation, suspension, shortening or extension of the Campaign.

24. CIMB shall not be liable to any Eligible Participants or any party for any loss or damage (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 Participants participation or non-participation in the Campaign
- unless such loss or damage arises from and is caused directly by CIMB's gross negligence or wilful default.
25. 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 Participants via:
- (i) announcement at CIMB's website; and/or
 - (ii) notice at CIMB's branches; and/or
 - (iii) advertisement in one newspaper of CIMB's choice; and/or
 - (iv) by any other means of notification which CIMB may select.
- b) The Amendment shall be considered as binding on the Eligible Participants from the date as specified by CIMB in the notification.
 - c) If the changes 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 Participants about these changes as soon as possible.
 - d) Eligible Participants 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 variation to these Terms and Conditions.
26. CIMB will not be liable to the Eligible Participants for any loss or damage suffered or incurred by the Eligible Participants as a direct or an indirect result of the Amendment.
27. Eligible Participants shall fully indemnify and keep CIMB indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of the Eligible Participants:
- a) participation in the Campaign; and/or
 - b) receipt, redemption or use of the Bonus Points; and/or
 - c) breach or failure to comply with these Terms and Conditions.
28. 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 the Eligible Credit Cards which shall apply in addition to these Terms and Conditions.
29. 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.
30. 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.
31. CIMB's website may contain links to other websites ("**Third Party Links**"). CIMB has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Participants

do click on the Third Party Links, the Eligible Participants understand that they are accessing the Third Party Links at their own risk and CIMB is not responsible for any losses the Eligible Participants may incur.

32. Eligible Participants may contact CIMB's Customer Resolution Unit ("CRU") for any feedback and/or complaint in relation to this Campaign via letter, phone call, fax and email:

Address: CIMB Bank Berhad / CIMB Islamic Bank Berhad, Customer Resolution Unit (CRU),
P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan
Telephone No: 603 6204 7788
Email: contactus@cimb.com

33. CIMB may change the above contact details by notifying the Eligible Participants by way of announcement at CIMB's website or by any other means of notification which CIMB may select.