

Important Notice:

Revision on CIMB@Work Terms and Conditions for Employees

Date: 10 December 2024

Dear Valued Customers,

The CIMB@Work Terms and Conditions for Employees will be revised effective from 1 January 2025.

For your easy reference, the revised or new clauses of the CIMB@Work Terms and Conditions for Employees are set out in the table below:

Clause	Existing Clause	Revised/ New Clause
2.2	CIMB's record of individuals who have fulfilled the CIMB@Work eligibility requirements and who has been accepted by CIMB as a CIMB@Work Customer shall be deemed final and conclusive unless there is manifest error.	2.2 CIMB's record of individuals who have fulfilled the CIMB@Work eligibility requirements and who has been accepted by CIMB as a CIMB@Work Customer shall be deemed final and conclusive unless there is obvious error.
2.3	NA	2.3 CIMB Current/Savings Account/-i is protected by PIDM up to RM 250,000 for each depositor. Daily Unrestricted Investment Account-i is not protected by PIDM.
3.1	After CIMB has accepted the customer as a CIMB@Work Customer, subject to these Terms and Conditions, the CIMB@Work Customer may enjoy the CIMB@Work Features, Benefits & Rewards. CIMB@Work Customers are able to view the full and exhaustive list of the CIMB@Work Features, Benefits and Rewards at CIMB website at www.cimb.com.my .	3.1 After CIMB has accepted the customer as a CIMB@Work Customer, subject to these Terms and Conditions, the Customer(s) shall be entitled to the services, benefits and/or privileges under the CIMB@Work Programme. By using these services/benefits and/privileges, the

		customer agrees to the Terms & Conditions stated in this CIMB@Work Programme. The full and exhaustive list of services, benefits and/or privileges including the prevailing Terms and Conditions are made available at https://www.cimb.com.my/en/personal/day-to-day-banking/cimb-work.html				
4.1	<p>Benefits & Mechanics under the CIMB@Work Value Proposition Programme.</p> <p>The CIMB@Work Customer(s) are required to present proof of employment by producing their staff identification card at CIMB's branches or Auto Finance Centres to be eligible to the benefits under the Programme.</p>	Removed				
4.2	<p>The CIMB@Work Customers(s) shall be entitled to the following benefits under the Programme as below effective 1 January 2024 – 31 December 2024:</p> <table border="1" data-bbox="240 1184 1159 1701"> <thead> <tr> <th data-bbox="240 1184 444 1262">Products / Services</th> <th data-bbox="444 1184 1159 1262">Eligibility & Mechanics</th> </tr> </thead> <tbody> <tr> <td data-bbox="240 1262 444 1701"> (i) Lowered Income Requirement for selected CIMB Credit Cards </td> <td data-bbox="444 1262 1159 1701"> <ul style="list-style-type: none"> • CIMB@Work Customer(s) will be eligible to apply for CIMB World MasterCard Credit Card, CIMB Travel World Credit Card and/or CIMB PETRONAS Visa Infinite-i Credit Card with minimum income requirement of RM60,000 per annum (p.a.). • Any approval for CIMB Travel World Credit Card and/or CIMB PETRONAS Visa Infinite-i Credit Card is subjected to the credit profile of the CIMB@Work Customer(s) and/or discretion of CIMB, as the case may be. </td> </tr> </tbody> </table>	Products / Services	Eligibility & Mechanics	(i) Lowered Income Requirement for selected CIMB Credit Cards	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will be eligible to apply for CIMB World MasterCard Credit Card, CIMB Travel World Credit Card and/or CIMB PETRONAS Visa Infinite-i Credit Card with minimum income requirement of RM60,000 per annum (p.a.). • Any approval for CIMB Travel World Credit Card and/or CIMB PETRONAS Visa Infinite-i Credit Card is subjected to the credit profile of the CIMB@Work Customer(s) and/or discretion of CIMB, as the case may be. 	Removed
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<p>(ii) CIMB@Work Expatriate Credit Card Program</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) who are expatriates will be eligible to apply for any CIMB Credit Cards without pledging any Fixed Deposit/-i (FD/-i) and/or income document(s). • This program is applicable to CIMB@Work Customer(s) who are expatriates with minimum gross income of RM15,000 credited into CIMB CASA/-i or DURIAN-i for three (3) consecutive months. • Any approval for CIMB Credit Cards shall be subject to the credit profile of the CIMB@Work Customers and/or discretion of CIMB, as the case may be. 											
<p>(iii) Term Financing-i Secured by ASB Certificate (TF-i ASB)</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will be eligible to competitive financing rates for Term Financing-i Secured by ASB Certificate (TF-i ASB). • Approval is subject to CIMB’s discretion. • The preferential effective profit rate is subject to change with the change in Standardized Base Rate (“SBR”). <table border="1" data-bbox="488 1052 1122 1900"> <thead> <tr> <th data-bbox="488 1052 659 1108">Features</th> <th data-bbox="659 1052 1122 1108">Requirements</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1108 659 1199">SBR+1.45% p.a</td> <td data-bbox="659 1108 1122 1199">Minimum financing amount of RM30,000 & maximum RM200,000</td> </tr> <tr> <td data-bbox="488 1199 659 1329">Eligibility</td> <td data-bbox="659 1199 1122 1329">must be Malaysian Bumiputera age 18 and above with evidence of income</td> </tr> <tr> <td data-bbox="488 1329 659 1459">Tenure</td> <td data-bbox="659 1329 1122 1459">Minimum 5 years Maximum 40 years or up to age 70 years, whichever is earlier</td> </tr> <tr> <td data-bbox="488 1459 659 1900">Margin of Financing</td> <td data-bbox="659 1459 1122 1900"> 100% financing of the ASB unit trust value + 5% financing of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful Important Notes: GTFT is OPTIONAL. It is highly recommended for customer to take up as it protects their interests. Claimable upon death & Total and Permanent Disability (TPD). If GTFT contribution exceeds 5% MOF, the takaful tenure to be reduced </td> </tr> </tbody> </table>	Features	Requirements	SBR+1.45% p.a	Minimum financing amount of RM30,000 & maximum RM200,000	Eligibility	must be Malaysian Bumiputera age 18 and above with evidence of income	Tenure	Minimum 5 years Maximum 40 years or up to age 70 years , whichever is earlier	Margin of Financing	100% financing of the ASB unit trust value + 5% financing of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful Important Notes: GTFT is OPTIONAL . It is highly recommended for customer to take up as it protects their interests. Claimable upon death & Total and Permanent Disability (TPD). If GTFT contribution exceeds 5% MOF, the takaful tenure to be reduced	
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	(iv) Preferential Fixed Deposit/-i (FD/-i)	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will be eligible for preferential Fixed Deposit/-i (“FD/-i”) rate of up to 20 Basis Points (“BPs”) above the Board Rate. • This offering is not offered in conjunction with any other promotional rates for FD/-i. • CIMB@Work Customer(s) are required to take maturity returns for FD/-i, which includes tenure of one (1), two (2), three (3), six (6) or twelve (12) months. The FD/-i preferential rates will be applicable for a maximum tenure of twelve (12) months. • The preferential rate will be applicable for ONE (1) cycle and will revert to the Board Rate in the next cycle automatically. • The preferential rate is subject to change with the change of Base Rate. • The preferential rate is applicable for both fresh funds 							

		<p>and existing funds. Fresh funds refer to funds outside CIMB and existing funds refer to existing FD/-i contract renewal or FD/-i placement of any existing funds within CIMB.</p> <ul style="list-style-type: none"> • CIMB is a member of PIDM. This product is protected by PIDM up to RM250,000 for each depositor. 	
	<p>(v) Personal Secured Overdraft Facilities¹</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will enjoy a rate of SBR + 1.85% for CIMB Bank's Personal Secured Overdraft Facilities against FD/-i. • The preferential rate is subject to change with the change of SBR. • CIMB@Work Customer(s) whose application for the Personal Secured Overdraft Facility against FD/-i is submitted or approved by CIMB or where the letter of offer is duly accepted by the CIMB@Work Customer(s) during the offering period will be entitled to the following, subject to the terms and conditions herein: <ul style="list-style-type: none"> ○ Waiver of commitment fee of one percent (1%) per annum on the unutilized portion of any new facility if the aggregate limit of overdraft facilities granted to the CIMB@Work Customer(s) under this facility and under any other overdraft facilities granted by CIMB previously or at any time or from time to time in the future is in excess of RM250,000. ○ The waiver of commitment fee is subject to CIMB's right to reinstate such commitment fee by giving the CIMB@Work Customer(s) at least twenty-one (21) calendar days' prior notice. 	

¹ Valid only for CIMB Bank's customer

<p>(vi) Competitive Home Financing Rates²</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will be entitled to apply for competitive home financing rates with the subscription to Mortgage Reducing Term Assurance and Mortgage Reducing Term Takaful (“MRTA/MRTT”). • Applicable for the following home financing products: <ul style="list-style-type: none"> ○ CIMB’s Home Loan ○ CIMB’s Variable Home Financing-i ○ CIMB’s HomeFlexi Smart ○ CIMB’s HomeFlexi Smart-i ○ CIMB’s HomeFlexi ○ CIMB’s Flexi Home Financing-i • Competitive Home Financing Rates are subject to the risk grade of the CIMB@Work Customer(s). • CIMB@Work Customer(s) will be entitled to a range of Home Financing rates from Standardised Base Rate (“SBR”) + 1.10% p.a. to SBR + 1.50% p.a with a minimum financing amount of RM350,000. • The preferential rate is subject to change with the change in Standardised Base Rate. • The above is not applicable for Small Office/Home Office (“SOHO”) units or office units. • Approval for home financing products shall be subject to the discretion of CIMB, as the case may be. 	
<p>(vii) Preferential Foreign Exchange Currency Rates at CIMB Bank Currency Exchange (CCE)</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will enjoy preferential exchange rates for all CIMB Bank Currency Exchange (“CCE”) Counters nationwide. • The preferential exchange rate is only applicable at CIMB Bank Currency Exchange Counters and is not applicable at CIMB Branches or on digital platform. 	
<p>(viii) Preferential exchange rate</p>	<ul style="list-style-type: none"> • CIMB@Work Customer(s) will enjoy preferential exchange rate on Foreign Telegraphic Transfer (“FTT”) for any transaction submitted at any CIMB 	

² For financing by CIMB Islamic Bank, the financing rates refer to the Effective Profit Rates.

	<p>on Foreign Telegraphic Transfer (“FTT”) at any CIMB branch</p>	<p>branch.</p> <ul style="list-style-type: none"> To be eligible for the preferential exchange rate on FTT, each transaction submitted by CIMB@Work Customer(s) must be minimum of RM250. The preferential exchange rate on FTT is applicable to any transaction submitted at any CIMB branch and not applicable to transaction submitted at CIMB CCE or using any digital platform. 	
	<p>(ix) Lowered Minimum Requirements for CIMB Preferred</p>	<ul style="list-style-type: none"> CIMB@Work Customer(s) will be able to enjoy CIMB Preferred Status by maintaining AUM of a minimum Ringgit Malaysia Two Hundred Thousand (RM200,000) for the first (1st) year. From the second (2nd) year onwards, the CIMB@Work Customer(s) must maintain a “Minimum AUM Balance” of RM250,000.00 Deposit and/or Investment and/or Bancassurance/Bancatakaful with CIMB Bank and/or CIMB Islamic at all times. AUM is defined as an aggregate: <ol style="list-style-type: none"> Total deposited in any deposit account(s) with CIMB and/or Invested in any investment product(s) of CIMB under the CIMB@Work Customer’s Sole or joint account(s) where the CIMB@Work Customer is the primary account holder and/or Purchased/participated in selected Life Insurance products of the Bank based on cumulative first year annualised premium and/or Family Takaful products of CIMB Islamic based on the cumulative first year annualised contribution (“Bancassurance/Bancatakaful”) where the Customer is the policy/certificate/contract owner. <ol style="list-style-type: none"> The selected Investment and Bancassurance/ Bancatakaful product(s) can be viewed at the Bank’s website at www.cimbpreferred.com.my Total Investment + Bancassurance/ Bancatakaful will collectively be referred to as Wealth Management (“WM”). 	

<p>(x) Touch ‘n Go e-Wallet Credit for purchase/participate of selected Sun Life Malaysia Assurance Berhad/ Sun Life Malaysia Takaful Berhad (“Sun Life Malaysia”) Life Insurance/ Family Takaful (“Participating Product(s)”)</p>	<ul style="list-style-type: none"> CIMB@Work Customer(s) will enjoy Touch ‘n Go e-Wallet Credit based on the table below: <table border="1" data-bbox="456 485 1143 1123"> <thead> <tr> <th>Reward (s)</th> <th>Minimum ticket size</th> <th>Family Takaful</th> <th>Life Insurance</th> </tr> </thead> <tbody> <tr> <td>RM200 Touch ‘n Go e-Wallet Credit</td> <td>RM 10,000 basic ¹AFYP/²AFYC</td> <td>Sun Inspirasi Sun Ultimate Coverage-i (Regular Contribution)</td> <td>Sun Signature Life Plus Sun Wealth Plus</td> </tr> <tr> <td>RM20 Touch ‘n Go e-Wallet Credit</td> <td>RM3,600 basic ¹AFYP/²AFYC</td> <td>SunLink Istismar Plus Takaful Suria Plus Takaful Mulia Sun Enrich-i Sun Legacy Shield</td> <td>Sun EduSmart Sun SaveAssured SunLink Max Sun Income Secure Max</td> </tr> </tbody> </table> <p>¹AFYP is referred to as Annualised First Year Premium. ²AFYC is referred to as Annualised First Year Contribution.</p> <ul style="list-style-type: none"> CIMB is only a distributor of the Participating Product(s) underwritten by Sun Life Malaysia Assurance Berhad [Registration No. 199001005930 (197499-U)], an insurer regulated by Bank Negara Malaysia and registered under the Financial Services Act 2013 (“Insurer”) and/or managed by Sun Life Malaysia Takaful Berhad [Registration No. 200501012215 (689263-M)], a takaful operator regulated by Bank Negara Malaysia and registered under the Islamic Financial Services Act 2013 (“Takaful Operator”). CIMB@Work Customer(s) are only entitled to receive the Reward(s) stated in the preceding table if the proposal/application for the Participating Product(s) is accepted and the policy/contract/certificate issued by Sun Life Malaysia on or before 15 January 2025 	Reward (s)	Minimum ticket size	Family Takaful	Life Insurance	RM200 Touch ‘n Go e-Wallet Credit	RM 10,000 basic ¹ AFYP/ ² AFYC	Sun Inspirasi Sun Ultimate Coverage-i (Regular Contribution)	Sun Signature Life Plus Sun Wealth Plus	RM20 Touch ‘n Go e-Wallet Credit	RM3,600 basic ¹ AFYP/ ² AFYC	SunLink Istismar Plus Takaful Suria Plus Takaful Mulia Sun Enrich-i Sun Legacy Shield	Sun EduSmart Sun SaveAssured SunLink Max Sun Income Secure Max
Reward (s)	Minimum ticket size	Family Takaful	Life Insurance										
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RM20 Touch ‘n Go e-Wallet Credit	RM3,600 basic ¹ AFYP/ ² AFYC	SunLink Istismar Plus Takaful Suria Plus Takaful Mulia Sun Enrich-i Sun Legacy Shield	Sun EduSmart Sun SaveAssured SunLink Max Sun Income Secure Max										

and remain in force throughout the fulfilment schedule set.

- In the event the CIMB@Work Customer(s) withdraws or cancels the Participating Product(s) during the proposal/application, processing stage or any other stages on or before the Free-Look Period, or should the proposal/application of the Participating Product(s) be unsuccessful due to underwriting considerations, the CIMB@Work Customer(s) shall not be entitled to any of the Reward(s).
- The “Free-Look Period” is defined as a period where the policy owner/contract holder/certificate owner is given a Free-Look Period of fifteen (15) calendar days from the policy/contract/certificate delivery date to review the suitability of the newly purchased/participated plan. If the policy/contract/certificate is surrendered within the period, the full premium/contribution less the medical expenses incurred, if any, will be refunded to the policy owner/contract holder/certificate owner.
- Fulfillment of the Reward(s) for the purchase of/participation in the Participating Product(s) will be sent via Short Message Service (SMS) to the Eligible Customer(s)’ mobile number within the fulfilment schedule sets out as per schedule below:

Policy / Contract / Certificate Issuance Date	Policy / Contract / Certificate must be in-force as at	Fulfillment Schedule
1 January 2024 – 31 January 2024	29 February 2024	Within sixty (60) working days from 29 February 2024
1 February 2024 – 29 February 2024	31 March 2024	Within sixty (60) working days from 31 March 2024

			1 March 2024 – 31 March 2024	30 April 2024	Within sixty (60) working days from 30 April 2024
			1 April 2024 – 30 April 2024	31 May 2024	Within sixty (60) working days from 31 May 2024
			1 May 2024 – 31 May 2024	30 June 2024	Within sixty (60) working days from 30 June 2024
			1 June 2024 – 30 June 2024	31 July 2024	Within sixty (60) working days from 31 July 2024
			1 July 2024 – 31 July 2024	31 August 2024	Within sixty (60) working days from 31 August 2024
			1 August 2024 – 31 August 2024	30 September 2024	Within sixty (60) working days from 30 September 2024
			1 September 2024 – 30 September 2024	31 October 2024	Within sixty (60) working days from 31 October 2024
			1 October 2024 – 31 October 2024	30 November 2024	Within sixty (60) working days from 30 November 2024
			1 November 2024 – 30 November 2024	31 December 2024	Within sixty (60) working days from 31 December 2024

1 December 2024 – 15 January 2025	15 February 2025	Within sixty (60) working days from 15 February 2025
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- The Participating Product(s) are not CIMB’s products and therefore not an obligation of and not guaranteed by CIMB and/or any of its subsidiaries and affiliates. CIMB shall not be responsible or be held liable for any matter or claims arising from the Participating Product(s) provided by the Insurer and/or the Takaful Operator and the Insurer and/or the Takaful Operator being the licensed insurer/takaful operator and underwriter / manager of the Participating Product shall fully undertake the insurance/takaful obligations.
- The Insurer/Takaful Operator is a member of PIDM and all insurance/takaful certificate policy/certificate owners are eligible for protection under Takaful & Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to honour the insurance/takaful benefits.
- The CIMB@Work Customer is required to sign all relevant standard documents and comply with all terms and conditions in respect to his/her proposal/application for the relevant Participating Product(s), which is separate from these Terms and Conditions.
- The CIMB@Work Customer is subject to a suitability assessment which will be conducted at the pre-point of sales/participation process before the Participating Product(s) recommendation by the authorized representative of CIMB. The CIMB@Work Customer(s) shall refer to the Participating Product(s)’s Product Brochure, Product Disclosure Sheet and any relevant product materials for more information on the Participating Product(s). The Participating Product(s)’s Product Brochure is available at CIMB website or may be obtained from

		<p>the authorized representative.</p> <ul style="list-style-type: none"> The CIMB@Work Customer shall direct any query, feedback, concern, issue or complaint pertaining to the participation in the Participating Product(s) to the Insurer/Takaful Operator for resolution at:- <p>Sun Life Malaysia Assurance Berhad Registration Number: 199001005930 (197499-U) Sun Life Malaysia Takaful Berhad [Registration Number: 200501012215] (689263-M)] Level 11, 338 Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur</p> <p>Alternatively, the CIMB@Work Customer may call the Client Careline at 1300-88-5055, lodge an online enquiry via sunlifemalaysia.com, email directly at wecare@sunlifemalaysia.com or fax at (603) 2698 7035</p> <ul style="list-style-type: none"> The Insurer/Takaful Operator as the underwriter/manager of the Participating Product(s) shall attend to any matter relating to the Participating Product(s). 	
4.3	CIMB@Work Customer(s) employed by selected CIMB@Work companies are entitled to additional benefits and/or features on certain products and services under the Program. To verify and confirm your entitlement to additional benefits and/or features under the Program, please visit any of CIMB branches nationwide, or contact CIMB's Contact Centre at 03-6204 7788.		Removed
5.4	CIMB shall not be liable or responsible for any loss or damage suffered or incurred by the CIMB@Work Customer or any other party, if CIMB is unable to perform any of its obligations in respect of the CIMB@Work Features, Benefits & Rewards attributable directly or indirectly to: <ul style="list-style-type: none"> (a) the breakdown or malfunction of any mechanical or electronic device, data processing system or transmission line, electrical failure, industrial dispute, war, strike or riot, any Act of God or any factor in a nature of a force majeure which is beyond CIMB's reasonable control; and/or (b) CIMB's action in terminating or suspending the CIMB@Work Customer's enjoyment or use the CIMB@Work Features, Benefits & Rewards pursuant to Clause 5.1 and Clause 5.2. 		4.4 CIMB shall not be liable or responsible for any loss or damage suffered or incurred by the CIMB@Work Customer or any other party, if CIMB is unable to perform any of its obligations in respect of the CIMB@Work Features, Benefits & Rewards attributable directly or indirectly to:

		<p>(a) the breakdown or malfunction of any mechanical or electronic device, data processing system or transmission line, electrical failure, industrial dispute, war, strike or riot, any Act of God or any factor in a nature of an unforeseen circumstances which is beyond CIMB's reasonable control; and/or</p> <p>(b) CIMB's action in terminating or suspending the CIMB@Work Customer's enjoyment or use the CIMB@Work Features, Benefits & Rewards pursuant to Clause 5.1 and Clause 5.2.</p>
<p>7.3</p>	<p>Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross selling purposes of the Bank and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected to by CIMB@Work Customer.</p> <p>The Bank may also disclose CIMB@Work Customer's information such as name and contact details (excluding CIMB@Work Customer's affairs or account) to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes if the consent from CIMB@Work Customer has been obtained.</p> <p>However, CIMB@Work Customer may at any time revoke or withdraw the above mentioned consent to disclosure of information by CIMB to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to CIMB@Work Customer): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: cru@cimb.com</p>	<p>6.3 Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross selling purposes of the Bank and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected to by CIMB@Work Customer.</p> <p>The Bank may also disclose CIMB@Work Customer's information such as name and contact details (excluding CIMB@Work Customer's affairs or account) to third party business partners and strategic alliance partners for cross selling, marketing</p>

		<p>and promotional purposes if the consent from CIMB@Work Customer has been obtained.</p> <p>However, CIMB@Work Customer may at any time revoke or withdraw the above mentioned consent to disclosure of information by CIMB to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to CIMB@Work Customer): Customer Resolution Unit, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: contactus@cimb.com</p>
10.1	<p>Upon your acceptance by CIMB as a CIMB@Work Customer and/or your usage of the features, services, benefits and/or rewards under the CIMB@Work Features, Benefits & Rewards, you agree to the following:</p> <ul style="list-style-type: none"> (a) have accessed, read and understood these Terms and Conditions; (b) that the key contract terms affecting the CIMB@Work Customer's obligations have been adequately explained to you; (c) to be bound by these Terms and Conditions; (d) consent to the Bank processing and disclosing your personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my; (e) that all decisions reasonably made by CIMB in relation to every aspect of the CIMB@Work Features, Benefits & Rewards and the determination of the eligibility of the CIMB@Work Customer(s) shall be final, binding and conclusive; and 	<p>9.1 Upon your acceptance by CIMB as a CIMB@Work Customer and/or your usage of the features, services, benefits and/or rewards under the CIMB@Work Features, Benefits & Rewards, you agree to the following:</p> <ul style="list-style-type: none"> (a) have accessed, read and understood these Terms and Conditions; (b) that the key contract terms affecting the CIMB@Work Customer's

	<p>(f) that CIMB shall not be liable or held responsible to the CIMB@Work Customer(s), 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:</p> <ul style="list-style-type: none">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; orv) any factor in a nature of a force majeure which is beyond CIMB's reasonable control.	<p>obligations have been adequately explained to you;</p> <p>(c) to be bound by these Terms and Conditions;</p> <p>(d) consent to the Bank processing and disclosing your personal data in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;</p> <p>(e) that all decisions reasonably made by CIMB in relation to every aspect of the CIMB@Work Features, Benefits & Rewards and the determination of the eligibility of the CIMB@Work Customer(s) shall be final, binding and conclusive; and</p> <p>(f) that CIMB shall not be liable or held responsible to the CIMB@Work Customer(s), 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:</p> <ul style="list-style-type: none">(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 an unforeseen circumstances which is
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		beyond CIMB's reasonable control.
10.18	<p>For any complaint and/or feedback relating to the enrollment as a CIMB@Work Customer and/or CIMB@Work Features, Benefits & Rewards, the CIMB@Work Customer may contact CIMB's Customer Resolution Unit ("CRU") at the following address, telephone and email which CIMB may change by notification to the CIMB@Work Customers:</p> <p>Address : Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan</p> <p>Contact : 603-6204 7788 Number</p> <p>Email Address : cru@cimb.com</p>	<p>9.18 For any complaint and/or feedback relating to the enrollment as a CIMB@Work Customer and/or CIMB@Work Features, Benefits & Rewards, the CIMB@Work Customer may contact CIMB's Customer Resolution Unit ("CRU") at the following address, telephone and email which CIMB may change by notification to the CIMB@Work Customers:</p> <p>Address: Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan</p> <p>Contact number: 603-6204 7788</p> <p>Email address: contactus@cimb.com</p>

Thank you

The Management

CIMB Bank Berhad & CIMB Islamic Bank Berhad