

9 August 2024

Important Notice: Revision to the CIMB Visa Infinite and CIMB Visa Signature Extra Bonus Points Campaign May 2024 – April 2025 Terms and Conditions

Dear CIMB Visa Infinite and Visa Signature Credit Cardholders,

Effective 1 September 2024, the CIMB Visa Infinite and CIMB Visa Signature Extra Bonus Points Campaign May 2024 – April 2025 Terms and Conditions will be revised.

For ease of reference, the revised Terms and Conditions are set out in the table below:

a) CIMB Visa Infinite Extra Bonus Points Campaign May 2024 – April 2025 Terms and Conditions.

Clause		Existing C	lause		Revised Clause
8	"Eligible Transactransactions for got Card(s) including services incurred for business and shall investment transact the following transast shall not be treated i) Balance Transactions Plexi Paymen under any instactions (CIMB; ii) Payment of delivery charges, fraud or penalties otherwise; iii) Cashadvance, iv) JomPAY, FPX v) Spending transactions of transactions o	cods and/or online pur or personal not include etions. For actions are as Eligible of a Eligible of	or services of chases for consumption betting or gathe avoidance expressly expressly expressly expressly expressly expressly expressly expressly expressly ment facility expressly express	with Eligible goods and nand not for aming or any ce of doubt, xcluded and (s): Conversion, instalments provided by ce charges, ents, card tax, dispute ees, charges / CIMB or sactions; ubsequently uthorised or 0; and on including	 "Eligible Transaction(s)" shall mean purchase transactions for goods and/or services with Eligible Card(s) including online purchases for goods and services incurred for personal consumption and not for business and shall not include betting or gaming or any investment transactions. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s): Balance Transfer, Cashlite, Balance Conversion, Flexi Payment Plan or any monthly instalments under any instalment payment facility provided by CIMB; Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise; Cash advance/withdrawal/deposit transactions; JomPAY, FPX, and/or Duitnow QR transactions; Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions; e-wallet transactions under MCC 6540; and transactions with merchant description including "FoneApp", "Kiplepay", "Lazada Topup", "Razer", or "ShopeePay".
	For the avoidance of doubt, Eligible Transaction(s) are subjected to the following categories capping for the listed categories and Merchant Categories Code (MCC) stated in Table 2 below. Other categories and MCC not listed in Table 2 will not be subjected to any capping. Table 2 No Category MCC Examples of Monthly Eligible Transactions			Any determination by CIMB as to what constitutes Eligible Transaction(s) shall be conclusive and shall not be challenged in any manner whatsoever unless the same appears as grossly unfair or unjust.	



				Capping
				(RM)
1	Supermarket / Hypermarket	5411, 5422, 5451	Jaya Grocer, Village Grocer, BIG, AEON, 99 SPEEDMA RT	2,500
2	Utilities	4813, 4815, 4816, 4817, 4818, 4819, 4820, 4821, 4899, 4900	TNB, Netflix, Air Selangor, Sabah Electricity (SESB), Sarawak Electricity Supply Corporation (SESCO)	2,500
3	Professional Services	1520, 1711, 1799, 6211, 6513, 7230, 7261, 7278, 7398, 7311, 7372, 7392, 7393, 7399, 7538, 8043, 8641, 8888, 8999	Siam Oasis, A Cut Above, Cardup, Google Ads, Facebook ads, Shopee- Gpay	2,500
4	Insurance	5960, 6300	AIA, ALLIANZ, PRUDENTI AL, Great Eastern, Manulife	2,500
5	Mail and Telephone Order (MOTO)	5961, 5962, 5964, 5965, 5966, 5967, 5968, 5969	Lazada, Shopee, Fave Pay, Amway, AMAZON	2,500
6	Telecommuni cation	4812, 4814	Maxis, Celcom, Digi, Telekom, TIME	2,500

Example of a Campaign Month spend illustration and consideration of Eligible Transactions Amount: <u>Example 1:</u>

Category Spend (RM)	Eligible Transactions Amount (RM)	Meet Minimum Monthly
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			Spend Requirement
Dining	600	600	
Supermarket	400	400	
Utilities	450	450	No
Insurance	1,000	1,000	INO
eWallet	1,000	0	
Total	3,450	2,450	

Example 2:

Category	Category Spend (RM)	Eligible Transaction s Amount (RM)	Meet Minimum Monthly Spend Requirement
Dining	900	900	
Airlines	2,700	2,700	V th-
Supermarket	700	700	Yes, meet the
Utilities	800	800	monthly spend requirement
Insurance	3,000	2,500	under Tier 2.
eWallet	1,000	0	unuer nerz.
Total	9,100	7,600	

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

b) CIMB Visa Signature Extra Bonus Points Campaign May 2024 – April 2025 Terms and Conditions.

Clause	Existing Clause	Revised Clause
8	 "Eligible Transaction(s)" shall mean purchase transactions for goods and/or services with Eligible Card(s) including online purchases for goods and services incurred for personal consumption and not for business and shall not include betting or gaming or any investment transactions. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s): i) Balance Transfer, Cashlite, Balance Conversion, Flexi Payment Plan or any monthly instalments under any instalment payment facility provided by CIMB; ii) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise; iii) Cash advance/withdrawal/deposit transactions; iv) JomPAY, FPX, and/or Duitnow QR transactions; v) Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions; vi) e-wallet transactions under MCC 6540; and vii) transactions with merchant description including "FoneApp", "Kiplepay", "Lazada Topup", "Razer", or "ShopeePay". 	 "Eligible Transaction(s)" shall mean purchase transactions for goods and/or services with Eligible Card(s) including online purchases for goods and services incurred for personal consumption and not for business and shall not include betting or gaming or any investment transactions. For the avoidance of doubt, the following transactions are expressly excluded and shall not be treated as Eligible Transaction(s): Balance Transfer, Cashlite, Balance Conversion, Flexi Payment Plan or any monthly instalments under any instalment payment facility provided by CIMB; Payment of annual fees or service charges, delivery charges, cash payments, card replacement fee, government service tax, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise; Cash advance/withdrawal/deposit transactions; JomPAY, FPX, and/or Duitnow QR transactions; JomPAY, FPX, and/or Duitnow QR transactions; Spending transactions which are subsequently cancelled or refunded, disputed, unauthorised or fraudulent transactions; e-wallet transactions under MCC 6540; and transactions with merchant description including "FoneApp", "Kiplepay", "Lazada Topup", "Razer", or "ShopeePay".



For the avoidance of doubt, Eligible Transaction(s) are subjected to the following categories capping for the listed categories and Merchant Categories Code (MCC) stated in Table 2 below. Other categories and MCC not listed in Table 2 will not be subjected to any capping.

Table 2 Monthly Eligible **Examples** Transactio No Category MCC of ns merchants Capping (RM) Jaya Grocer, Village Supermarket / 5411, Grocer, 1,500 1 Hypermarket 5422, 5451 BIG, AEON, 99 **SPEEDMA** RT TNB, 1,500 Netflix, Air 4813, Selangor, 4815, Sabah 4816, Electricity 4817. (SESB), 2 Utilities 4818, Sarawak 4819, Electricity 4820, Supply 4821, Corporation 4899, 4900 (SESCO) 1520, 1,500 1711, 1799, 6211, 6513, Siam Oasis, A 7230, 7261, Cut Above. 7278, Cardup, Professional 7298, Google 3 Services 7311, Ads, 7372, Facebook 7392, ads, 7393, Shopee-7399, Gpay 7538, 8043, 8641, 8888, 8999 AIA, 1,500 ALLIANZ, PRUDENTI 4 Insurance 5960, 6300 A,Great Eastern, Manulife 5961, 1,500 5962. Lazada, Mail and 5964, Shopee, Telephone 5 5965, Fave Pay, Order 5966. Amway, (MOTO) 5967. **AMAZON** 5968, 5969

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



			Maxis,	1,500
	Telecommuni		Celcom,	
6	cation	4812, 4814	Digi,	
	Callon		Telekom,	
			TIME	

Example of a Campaign Month spend illustration and consideration of Eligible Transactions Amount:

Example 1:

Category	Category Spend (RM)	Eligible Transactions Amount (RM)	Meet Minimum Monthly Spend Requirement
Dining	400	400	
Supermarket	300	300	
Utilities	350	350	No
Insurance	500	500	INO
eWallet	500	0	
Total	2,050	1,550	

Example 2:

Category	Category Spend (RM)	Eligible Transaction s Amount (RM)	Meet Minimum Monthly Spend Requirement
Dining	400	400	
Airlines	2,000	2,000	V th-
Supermarket	350	350	Yes, meet the
Utilities	500	500	monthly spend requirement
Insurance	500	500	under Tier 2.
eWallet	500	0	unuer nerz.
Total	4,250	3,750	

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

Thank you.

The Management **CIMB Bank Berhad**