

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 Clause	Revised Clause															
8	<p>“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 <u>excluded</u> and shall not be treated as Eligible Transaction(s):</p> <ul style="list-style-type: none"> 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) Cashadvance/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”. <p>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.</p> <table border="1" data-bbox="227 1749 868 1902"> <thead> <tr> <th colspan="5">Table 2</th> </tr> <tr> <th>No</th> <th>Category</th> <th>MCC</th> <th>Examples of merchants</th> <th>Monthly Eligible Transactions</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Table 2					No	Category	MCC	Examples of merchants	Monthly Eligible Transactions						<p>“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 <u>excluded</u> and shall not be treated as Eligible Transaction(s):</p> <ul style="list-style-type: none"> 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”. <p>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.</p>
Table 2																	
No	Category	MCC	Examples of merchants	Monthly Eligible Transactions													

				Capping (RM)
1	Supermarket / Hypermarket	5411, 5422, 5451	Jaya Grocer, Village Grocer, BIG, AEON, 99 SPEEDMART	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, 7298, 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, PRUDENTIAL, 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	Telecommunication	4812, 4814	Maxis, Celcom, Digi, Telekom, TIME	2,500

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
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			Spend Requirement
Dining	600	600	No
Supermarket	400	400	
Utilities	450	450	
Insurance	1,000	1,000	
eWallet	1,000	0	
Total	3,450	2,450	

Example 2:

Category	Category Spend (RM)	Eligible Transaction Amount (RM)	Meet Minimum Monthly Spend Requirement
Dining	900	900	Yes, meet the monthly spend requirement under Tier 2.
Airlines	2,700	2,700	
Supermarket	700	700	
Utilities	800	800	
Insurance	3,000	2,500	
eWallet	1,000	0	
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	<p>“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 <u>excluded</u> and shall not be treated as Eligible Transaction(s):</p> <ul style="list-style-type: none"> 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”. 	<p>“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 <u>excluded</u> and shall not be treated as Eligible Transaction(s):</p> <ul style="list-style-type: none"> 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”.

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.

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.

Table 2				
No	Category	MCC	Examples of merchants	Monthly Eligible Transactions Capping (RM)
1	Supermarket / Hypermarket	5411, 5422, 5451	Jaya Grocer, Village Grocer, BIG, AEON, 99 SPEED MART	1,500
2	Utilities	4813, 4815, 4816, 4817, 4818, 4819, 4820, 4821, 4899, 4900	TNB, Netflix, Air Selangor, Sabah Electricity (SESB), Sarawak Electricity Supply Corporation (SESCO)	1,500
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4	Insurance	5960, 6300	AIA, ALLIANZ, PRUDENTIAL, Great Eastern, Manulife	1,500
5	Mail and Telephone Order (MOTO)	5961, 5962, 5964, 5965, 5966, 5967, 5968, 5969	Lazada, Shopee, Fave Pay, Amway, AMAZON	1,500

6	Telecommunication	4812, 4814	Maxis, Celcom, Digi, Telekom, TIME	1,500
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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	No
Supermarket	300	300	
Utilities	350	350	
Insurance	500	500	
eWallet	500	0	
Total	2,050	1,550	

Example 2:

Category	Category Spend (RM)	Eligible Transactions Amount (RM)	Meet Minimum Monthly Spend Requirement
Dining	400	400	Yes, meet the monthly spend requirement under Tier 2.
Airlines	2,000	2,000	
Supermarket	350	350	
Utilities	500	500	
Insurance	500	500	
eWallet	500	0	
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