

TERMS AND CONDITIONS**6 & 12 Months 0% Instalment Payment Plan (IPP) for Secure Motor Insurance****1. Campaign**

- 1.1 The “**6 & 12 Months 0% Instalment Payment Plan (IPP) for Secure Motor Insurance**” (“**the Campaign**”) is organized by CIMB Bank Berhad (hereinafter referred to as “**CIMB Bank**”) and Berjaya Sompo Insurance Berhad (198001008821 (62605-U) (hereinafter referred to as “**Insurer**”)
- 1.2 The Campaign shall commence from **1 April 2023 until 31 December 2024**, both dates are inclusive (“**Campaign Period**”) or such other period(s) as may be determined at the absolute discretion of CIMB Bank with prior notice of not less seven (7) calendar days.

2 Campaign Eligibility

- 2.1 Customer who purchase Secure Motor Insurance through CIMB Bank can now choose to convert their payable premium amount for their Secure Motor Insurance into 6-month or 12-month 0% IPP.
- 2.2 Applicable for CIMB Credit Card only.
- Hereinafter referred to as the “**Eligible Customers**”.

3 Campaign Mechanics

- 3.1 Please note that, to participate in the Campaign, the following criteria must be met:
- 3.1.1 Applicable for application of **Secure Motor** Insurance via:
- Online self-application; or (both 6 & 12 Month plan available)
 - Selected customer via CIMB panel call center; or (only 6 Month plan available)
 - Face to face application at CIMB Bank Branches and Auto Finance Centers. (only 6 Month plan available)
- 3.1.2 Payment must be made via **CIMB Credit Card only**;
- 3.1.3 Minimum amount of **Total Premium** payable must be **RM480** for 6-month IPP and **RM1,200** for 12-month IPP.
- Total Premium** is defined as Premium Amount after deduction of No Claim Discount (NCD) and addition of premium for Extra Coverage amount inclusive of Service Tax and Stamp Duty.
- 3.1.4 The eligible customer must select the option for the 6-month or 12-month 0% IPP during the application process. Once payment is completed and insurance policy has been issued, the 0% IPP option is no longer applicable.
- 3.2 CIMB Bank is only a distributor of the Secure Motor Insurance underwritten by Berjaya Sompo Insurance Berhad, Registration No: 198001008821 (62605-U), an insurer registered with Bank Negara Malaysia under the Financial Services Act 2013 (“**Insurer**”).
- 3.3 The Secure Motor Insurance is not CIMB Bank’s product and therefore:
- not an obligation of and not guaranteed by CIMB Bank and/or any of its subsidiaries and affiliates;
 - CIMB Bank shall not be responsible or be held liable for any matter or claims arising from the Secure Motor Insurance provided by the Insurer; and

- (c) the Insurer being the licensed insurer and underwriter of the Secure Motor Insurance shall fully undertake the insurance obligations.
- 3.4 CIMB Bank will not be responsible for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the Secure Motor Insurance or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB Bank's gross negligence or willful default.
- 3.5 Eligible Customers shall direct any query, feedback, concern, issue or complaint pertaining to the use and/or purchase and/or subscription of the Secure Motor Insurance to Berjaya Sampo Insurance Berhad, for resolution.
- 3.6 Berjaya Sampo Insurance Berhad, as the provider of the Secure Motor Insurance shall attend to any matter relating to the Secure Motor Insurance.

4. General Terms and Conditions

- 4.1 The Eligible Customers 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 Bank processing and disclosing their personal data as well as any personal data of any individual which the Eligible Customers may share with CIMB Bank in accordance with the CIMB Group Privacy Notice at www.cimb.com.my;
 - e) agree that all decisions reasonably made by CIMB Bank in relation to every aspect of this Campaign shall be final, binding, and conclusive; and
 - f) agree that CIMB Bank shall not be liable or held responsible to the Eligible Customers if CIMB Bank 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 Bank's control; or
 - (v) any factor is beyond CIMB Bank's reasonable control.
- 4.2 The Eligible Customers will be disqualified from participating in the Campaign if during the Campaign Period
 - a) The Eligible Customers are in breach of the terms and conditions governing the Secure Motor Insurance.
 - b) The Secure Motor Insurance 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 Secure Motor Insurance is delinquent, invalid or cancelled by the Eligible Customers or CIMB Bank.

4.3 CIMB Bank shall have the right to disqualify any Eligible Customers that it determines to be:

- a) tampering with the application process; and/or
- b) acting in breach of these Terms and Conditions.

4.4 CIMB Bank shall have the right to extend, shorten, discontinue, cancel, terminate or suspend the campaign by giving seven (7) calendar days' prior notice to the Eligible Customers via:

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

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

4.5 CIMB Bank shall not be liable to any Eligible Customers or any party for any losses, costs or damages (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 Customers' participation or non-participation in the Campaign; and/or
- b) Any non-receipt or delayed receipt by the Eligible Participants/Customers of the Short Message Service ("**SMS**")

unless such loss or damage arises from and is caused directly by CIMB Bank's gross negligence or wilful default.

4.6 a) CIMB Bank shall have the 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 Customers via:

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

- b) The Amendment shall be considered as binding on the Eligible Customers from the date as specified by CIMB Bank in the notification.

- c) If the changes are 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 Bank will inform/give notice to the Eligible Customers about these changes as soon as possible.

- d) Eligible Customers agree to access CIMB Bank'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.

4.7 CIMB Bank will not be liable to the Eligible Customers for any loss or damage suffered or incurred by the Eligible Customers as a direct or an indirect result of the Amendment.

4.8 The Eligible Customers shall fully indemnify and keep CIMB Bank indemnified against any fee, cost, charge, expense, loss, damage or liability, which CIMB Bank may incur as a result of Eligible Customers:

- a) participation in the Campaign; and/or
- b) receipt, redemption or use of the Instalment Payment Plan.
- c) breach or failure to comply with these Terms and Conditions

4.9 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 CIMB Bank's product(s) and/or services relating to the Campaign which shall apply in addition to these Terms and Conditions.

4.10 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 Bank is subject.

4.11 If CIMB Bank does not exercise a right that it has in these Terms and Conditions, this does not stop CIMB Bank from exercising that right or any other rights CIMB Bank has in the future.

4.12 The Eligible Customers agree that they will be responsible for any taxes, government fees or any other charges in relation to this Campaign.

4.13 CIMB Bank's website may contain links to other websites ("Third Party Links"). CIMB Bank has no control over, and do not monitor or review the contents of the Third Party Links. If the Eligible Customers do click on the Third Party Links, the Eligible Customers understand that they are accessing the Third Party Links at their own risk and CIMB Bank is not responsible for any losses the Eligible Customers may incur.

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

Address: CIMB Bank Berhad, Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan

Telephone No: 603 6204 7788

Email: cru@cimb.com

- b) CIMB Bank may change the above contact details by notifying the Eligible Customers by way of announcement at CIMB Bank's website or by any other means of notification which CIMB Bank may select.