

## CIMB@WORK TERMS AND CONDITIONS FOR EMPLOYEES

### 1. Definitions

- (a) **“CIMB@Work Terms and Conditions”** means the terms and conditions set out below.
- (b) **“CIMB”** or **“the Bank”** means CIMB Bank Berhad [Registration No.: 1972010017999] and/or CIMB Islamic Bank Berhad [Registration No.: 200401032872], as the case may be.
- (c) **“CIMB@Work Customer”** means an individual who has fulfilled the CIMB@Work eligibility requirements under Clause 2 below and who has been accepted by CIMB as a CIMB@Work Customer.
- (d) **“CIMB@Work Features, Benefits & Rewards”** means the features, benefits and rewards under (i) the CIMB@Work Value Proposition Programme and/or (ii) the CIMB Member Rewards Programme.
- (e) **“CIMB@Work Payroll and Banking Solutions Package”** means a payroll and banking solutions package offered by CIMB to companies to enable the crediting of the companies’ staff salaries into the staff’s salary accounts via BizChannel@CIMB.
- (f) **“CIMB@Work Value Proposition Programme”** otherwise known as **“Programme”** means a benefits programme designed by CIMB for CIMB@Work Customers to enjoy features, benefits and rewards on products and services offered by CIMB which may be offered to CIMB@Work Customers from time to time in accordance to these Terms and Conditions.
- (g) **“Business Current Account”** means a current account of a sole proprietor, partnership, private and public limited companies, clubs/associations/societies maintained with any banks in Malaysia.
- (h) **“Payroll Account”** means a Current Account/-i or Savings Account/-i or Daily Unrestricted Investment Account-i of CIMB@Work Customers maintained with CIMB.
- (i) **“POS enabled Debit Card”** means a CIMB Debit MasterCard that may be used to perform point of sale (POS) transactions via the MasterCard network.

### 2. CIMB@Work Eligibility Requirements

- 2.1 In order to be eligible to be a CIMB@Work Customer, the individual employee must have his/her monthly payroll credited into a Current Account/-i or Savings Account/-i (**“CASA/CASA-i”**) or Daily Unrestricted Investment Account-i (**“DURIAN-i”**) maintained with CIMB.
- 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.

### 3. CIMB@Work Features, Benefits & Rewards

- 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](http://www.cimb.com.my).
- 3.2 CIMB may at any time and from time to time introduce and/or offer new features, benefits, rewards, products or services to CIMB@Work Customers. The existing and new features, benefits, rewards, products or services made available to CIMB@Work Customers shall be subject to these Terms and Conditions as well as the terms and conditions governing the relevant or respective products or services.
- 3.3 All product benefits allocated as part of the CIMB@Work Value Proposition Programme must be read in conjunction with the terms and conditions governing the respective product or services.
- 3.4 CIMB reserves the right to impose further terms and conditions in relation to the CIMB@Work Features, Benefits & Rewards by giving prior notice of twenty-one (21) calendar days to CIMB@Work Customers.
- 3.5 CIMB reserves the right to revise, modify, suspend, cancel, terminate or withdraw the CIMB@Work Features, Benefits & Rewards in whole or in part, by giving the CIMB@Work Customer(s) prior notice of twenty-one (21) calendar days. For the avoidance of doubt, any revision, modification, suspension, cancellation, termination, withdrawal or restriction of all or any of the CIMB@Work Features, Benefits & Rewards shall not entitle the CIMB@Work Customer(s) and/or any person to any claim or compensation against the Bank for any losses or damages suffered or incurred by the CIMB@Work Customer(s) and/or any person as a direct or indirect result of the act of revision, modification, suspension, cancellation, termination, withdrawal or restriction.

### 4. Benefits & Mechanics under the CIMB@Work Value Proposition Programme

- 4.1 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.
- 4.2 The CIMB@Work Customers(s) shall be entitled to the following benefits under the Programme as below:

Products / Services	Eligibility & Mechanics
<b>(i) Lowered Income Requirement for selected CIMB Credit Cards</b> <i>(Effective 1 January 2024 – 31 December 2024)</i>	<ul style="list-style-type: none"><li>• CIMB@Work Customer(s) will be eligible to apply CIMB Visa Infinite, CIMB World MasterCard, World Travel MasterCard and/or CIMB PETRONAS Visa Infinite-i under CIMB Bank Berhad with minimum income requirement of RM60,000 per annum (p.a.).</li><li>• Any approval for CIMB Visa Infinite, CIMB World MasterCard, World Travel</li></ul>

	MasterCard and/or CIMB PETRONAS Visa Infinite-i shall be subject to the credit profile of the CIMB@Work Customer(s) and/or discretion of CIMB, as the case may be.														
<b>(ii) CIMB@Work Expatriate Credit Card Program</b> (Effective 1 January 2024 – 31 December 2024)	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) who are expatriates will be eligible to apply for any CIMB Credit Cards without pledging any Fixed Deposit (FD) /Fixed Return Income Account-i (FRIA-i) and/or income document(s).</li> <li>• This program is applicable to CIMB@Work Customer(s) who are expatriates with minimum gross income of RM15,000 credited into CIMB CASA/ CASA-i for three (3) consecutive months.</li> <li>• 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.</li> </ul>														
<b>(iii) Term Financing-i Secured by ASB Certificate (TF-i ASB)</b> (Effective 1 January 2024 – 31 December 2024)	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be eligible to competitive financing rates for Term Financing-i Secured by ASB Certificate (TF-i ASB).</li> <li>• Approval is subject to CIMB’s discretion.</li> <li>• The preferential effective profit rate is subject to change with the change in Standardized Base Rate (“SBR”).</li> </ul> <table border="1" data-bbox="626 892 1500 1894"> <thead> <tr> <th data-bbox="626 892 873 951">Features</th> <th data-bbox="873 892 1500 951">Requirements</th> </tr> </thead> <tbody> <tr> <td data-bbox="626 951 873 1039">SBR + 1.45% p.a</td> <td data-bbox="873 951 1500 1039">Minimum financing amount of RM30,000 &amp; maximum RM200,000</td> </tr> <tr> <td data-bbox="626 1039 873 1127">Eligibility</td> <td data-bbox="873 1039 1500 1127">Applicant must be Malaysian Bumiputera age 18 and above with evidence of income</td> </tr> <tr> <td data-bbox="626 1127 873 1257">Tenure</td> <td data-bbox="873 1127 1500 1257">Minimum <b>5 years</b> Maximum <b>40 years</b> or up to age <b>70 years</b>, whichever is earlier</td> </tr> <tr> <td data-bbox="626 1257 873 1560">Margin of Financing</td> <td data-bbox="873 1257 1500 1560"> <b>100% financing</b> of the ASB unit trust value + <b>5% financing</b> of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful  <b>Important Notes:</b>                      GTFT is <b>OPTIONAL</b>. It is highly recommended for customer to take up as it protects their interests. Claimable upon death &amp; Total and Permanent Disability (TPD). If GTFT contribution exceeds 5% MOF, the takaful tenure to be reduced accordingly to match the contribution disbursed to SunLife Malaysia Takaful                 </td> </tr> <tr> <td data-bbox="626 1560 873 1774">Fees &amp; Charges</td> <td data-bbox="873 1560 1500 1774">                     Documentation Fee: RM 50 certificate lien fee                      Nominal Stamp Duty: RM 10 stamp duty fee on Financing Approval Details.                      **The fees and charges above will be charged into customer’s financing account by CSA upon financing disbursement; customer is required pay together with the first installment.                 </td> </tr> <tr> <td data-bbox="626 1774 873 1894">Default Clause</td> <td data-bbox="873 1774 1500 1894">In the event that the financing is in arrears for 2 months, the pledged share will be liquidated immediately and the proceeds will be used for</td> </tr> </tbody> </table>	Features	Requirements	SBR + 1.45% p.a	Minimum financing amount of RM30,000 & maximum RM200,000	Eligibility	Applicant must be Malaysian Bumiputera age 18 and above with evidence of income	Tenure	Minimum <b>5 years</b> Maximum <b>40 years</b> or up to age <b>70 years</b> , whichever is earlier	Margin of Financing	<b>100% financing</b> of the ASB unit trust value + <b>5% financing</b> of the Group Term Financing Takaful (GTFT) ; by SunLife Malaysia Takaful <b>Important Notes:</b> GTFT is <b>OPTIONAL</b> . 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 accordingly to match the contribution disbursed to SunLife Malaysia Takaful	Fees & Charges	Documentation Fee: RM 50 certificate lien fee Nominal Stamp Duty: RM 10 stamp duty fee on Financing Approval Details. **The fees and charges above will be charged into customer’s financing account by CSA upon financing disbursement; customer is required pay together with the first installment.	Default Clause	In the event that the financing is in arrears for 2 months, the pledged share will be liquidated immediately and the proceeds will be used for
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		<p>settlement of the financing. Any deficiencies in the account must be settled by you and/or either one of you jointly and/or separately.</p>
<p><b>(iv) Preferential Fixed Deposit (FD) / Fixed Return Income Account-i (FRIA-i)</b> <i>(Effective 1 January 2024 – 31 December 2024)</i></p>		<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will be eligible for preferential Fixed Deposit (“FD”) and Fixed Return Income Account-i (“FRIA-i”) of up to 20 Basis Points (“BPs”) above the Board Rate.</li> <li>• CIMB@Work Customer(s) will receive up to 20 BPs above the Board Rate but not higher than the current FD/FRIA-i empowerment rates provided to CIMB branches. In the event that the rate is higher than the FD/FRIA-i empowerment rates, the maximum that the CIMB@Work Customer(s) can receive will be the FD/FRIA-i empowerment rates.</li> <li>• This offering is not offered in conjunction with any other promotional rates for FD/FRIA-i.</li> <li>• CIMB@Work Customer(s) are required to take maturity returns for FD/FRIA-i, which includes tenure of one (1), two (2), three (3), six (6) or twelve (12) months. The FD/FRIA-i rates will be applicable for a maximum tenure of twelve (12) months.</li> <li>• The preferential rate will be applicable for <b>ONE (1)</b> cycle and will revert to the Board Rate in the next cycle automatically.</li> <li>• The preferential rate is subject to change with the change of Base Rate.</li> <li>• The preferential rate is applicable <b>for both fresh funds and existing funds</b>. Fresh funds refer to funds outside CIMB and existing funds refer to existing FD/FRIA-i contract renewal or FD/FRIA-i placement of any existing funds within CIMB.</li> <li>• CIMB is a member of PIDM. This product is protected by PIDM up to RM250,000 for each depositor.</li> </ul>
<p><b>(v) Personal Secured Overdraft Facilities<sup>1</sup></b> <i>(Effective 1 January 2024 – 31 December 2024)</i></p>		<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy a rate of SBR + 1.85% for CIMB Bank’s Personal Secured Overdraft Facilities against FD/FRIA-i.</li> <li>• The Preferential Rate will be subject to change with the change of Standardized Base Rate.</li> <li>• CIMB@Work Customer(s) whose application for the Personal Secured Overdraft Facility against FD/FRIA-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"> <li>○ Waiver of commitment fee of one percent (1%) per annum on the unutilized portion of any new facility if the aggregate limit of overdraft</li> </ul> </li> </ul>

<sup>1</sup> Valid only for CIMB Bank’s customer

	<p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>
<p><b>(vi) Competitive Home Financing Rates<sup>2</sup></b> <i>(Effective 25 August 2022 – 31 December 2024)</i></p>	<ul style="list-style-type: none"> <li>• 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 (“<b>MRTA/MRTT</b>”).</li> <li>• Applicable for the following home financing products: <ul style="list-style-type: none"> <li>○ CIMB’s Home Loan</li> <li>○ CIMB’s Variable Home Financing-i</li> <li>○ CIMB’s HomeFlexi Smart</li> <li>○ CIMB’s HomeFlexi Smart-i</li> <li>○ CIMB’s HomeFlexi</li> <li>○ CIMB’s Flexi Home Financing-i</li> </ul> </li> <li>• Competitive Home Financing Rates are subject to the risk grade of the CIMB@Work Customer(s).</li> <li>• CIMB@Work Customer(s) will be entitled to a range of Home Financing rates from Standardised Base Rate (“<b>SBR</b>”) + 1.10% p.a. to SBR + 1.50% p.a with a minimum financing amount of RM350,000.</li> <li>• The preferential rate is subject to change with the change in Standardised Base Rate.</li> <li>• The above is not applicable for Small Office/Home Office (“<b>SOHO</b>”) units or office units.</li> <li>• Approval for home financing products shall be subject to the discretion of CIMB, as the case may be.</li> </ul>
<p><b>(vii) Preferential Foreign Exchange Currency Rates at CIMB Bank Currency Exchange (CCE)</b> <i>(Effective 1 January 2024 – 31 December 2024)</i></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy preferential exchange rates for all CIMB Bank Currency Exchange (“<b>CCE</b>”) Counters nationwide.</li> <li>• The preferential exchange rate is only applicable at CIMB Bank Currency Exchange Counters and is not applicable at CIMB Branches or on digital platform.</li> </ul>
<p><b>(viii) Preferential exchange rate on Foreign Telegraphic Transfer (“FTT”) at any CIMB branch</b></p>	<ul style="list-style-type: none"> <li>• CIMB@Work Customer(s) will enjoy preferential exchange rate on Foreign Telegraphic Transfer (“<b>FTT</b>”) for any transaction submitted at any CIMB branch.</li> <li>• To be eligible for the preferential exchange rate on FTT, each transaction submitted by CIMB@Work Customer(s) must be minimum of RM250.</li> </ul>

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

<p><i>(Effective 1 January 2024 – 31 December 2024)</i></p>	<ul style="list-style-type: none"> <li>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.</li> </ul>												
<p><b>(ix) Lowered Minimum Requirements for CIMB Preferred</b> <i>(Effective 1 January 2024 – 31 December 2024)</i></p>	<ul style="list-style-type: none"> <li>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 (1<sup>st</sup>) year.                     <ul style="list-style-type: none"> <li>From the second (2<sup>nd</sup>) year onwards, the CIMB@Work Customer(s) must maintain a <b>“Minimum AUM Balance”</b> of RM250,000.00 <b>Deposit and/or Investment and/or Bancassurance/Bancatakaful</b> with CIMB Bank and/or CIMB Islamic at all times.</li> <li>AUM is defined as an aggregate:                             <ol style="list-style-type: none"> <li>Total deposited in any deposit account(s) with CIMB and/or</li> <li>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</li> <li>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 (<b>“Bancassurance/Bancatakaful”</b>) where the Customer is the policy/certificate/contract owner.                                     <ol style="list-style-type: none"> <li>The selected Investment and Bancassurance/ Bancatakaful product(s) can be viewed at the Bank’s website at <a href="http://www.cimbpreferred.com.my">www.cimbpreferred.com.my</a></li> <li>Total Investment + Bancassurance/ Bancatakaful will collectively be referred to as Wealth Management (<b>“WM”</b>).</li> </ol> </li> </ol> </li> </ul> </li> </ul>												
<p><b>(x) Touch ‘n Go e-Wallet Voucher 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)”)</b> <i>(Effective 1 January 2024 – 31 December 2024)</i></p>	<ul style="list-style-type: none"> <li>CIMB@Work Customer(s) will enjoy Touch ‘n Go e-Wallet Voucher based on the table below:                     <table border="1" data-bbox="646 1428 1531 1858"> <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 Voucher</td> <td>RM 10,000 basic 1AFYP/2AFYC</td> <td> <ul style="list-style-type: none"> <li>Sun Inspirasi</li> <li>Sun Ultimate Coverage-i (Regular Contribution)</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Sun Signature Life Plus</li> <li>Sun Wealth Plus</li> </ul> </td> </tr> <tr> <td>RM20 Touch ‘n Go e-Wallet Voucher</td> <td>RM 3,600 basic 1AFYP/2AFYC</td> <td> <ul style="list-style-type: none"> <li>SunLink Istismar Plus</li> <li>Takaful Suria Plus</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>Sun EduSmart</li> <li>Sun SaveAssured</li> <li>SunLink Max</li> </ul> </td> </tr> </tbody> </table> </li> </ul>	Reward (s)	Minimum ticket size	Family Takaful	Life Insurance	RM200 Touch ‘n Go e-Wallet Voucher	RM 10,000 basic 1AFYP/2AFYC	<ul style="list-style-type: none"> <li>Sun Inspirasi</li> <li>Sun Ultimate Coverage-i (Regular Contribution)</li> </ul>	<ul style="list-style-type: none"> <li>Sun Signature Life Plus</li> <li>Sun Wealth Plus</li> </ul>	RM20 Touch ‘n Go e-Wallet Voucher	RM 3,600 basic 1AFYP/2AFYC	<ul style="list-style-type: none"> <li>SunLink Istismar Plus</li> <li>Takaful Suria Plus</li> </ul>	<ul style="list-style-type: none"> <li>Sun EduSmart</li> <li>Sun SaveAssured</li> <li>SunLink Max</li> </ul>
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<p><sup>1</sup><b>AFYP</b> is referred to as Annualised First Year Premium.</p>										
<p><sup>2</sup><b>AFYC</b> is referred to as Annualised First Year Contribution.</p>										
<ul style="list-style-type: none"> <li>• 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 (“<b>Insurer</b>”) 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 (“<b>Takaful Operator</b>”).</li> <li>• 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 and remain in force throughout the fulfilment schedule set.</li> <li>• 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).</li> <li>• 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.</li> <li>• 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:</li> </ul>										
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	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
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	1 December 2024 – 15 January 2025	15 February 2025	Within sixty (60) working days from 15 February 2025

- 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



	<p>the Participating Product shall fully undertake the insurance/takaful obligations.</p> <ul style="list-style-type: none"><li>• The Insurer/Takaful Operator is a member of PIDM and all insurance/takaful certificate policy/certificate owners are eligible for protection under Takaful &amp; Insurance Benefits Protection System (TIPS) in the event the Insurer/Takaful Operator fails and is unable to honour the insurance/takaful benefits.</li><li>• 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.</li><li>• 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 the authorized representative.</li><li>• 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:-  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</li></ul> <p>Alternatively, the CIMB@Work Customer may call the Client Careline at 1300-88-5055, lodge an online enquiry via <a href="http://sunlifemalaysia.com">sunlifemalaysia.com</a>, email directly at <a href="mailto:wecare@sunlifemalaysia.com">wecare@sunlifemalaysia.com</a> or fax at (603) 2698 7035</p> <ul style="list-style-type: none"><li>• The Insurer/Takaful Operator as the underwriter/manager of the Participating Product(s) shall attend to any matter relating to the Participating Product(s).</li></ul>
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- 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 as made known at CIMB website. 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.

## 5. Termination and Suspension

5.1 CIMB reserves the right to terminate an individual's status as a CIMB@Work Customer and/or suspend and/or terminate in whole or in part any usage of the CIMB@Work Features, Benefits, & Rewards in the event of any of the following events:

- (a) Discontinuation of monthly payroll crediting into the CIMB@Work Customer's Payroll Account for four (4) consecutive months, unless a shorter period is expressly provided for;
- (b) Resignation, termination, or cessation of employment of the CIMB@Work Customer resulting in the discontinuation of monthly payroll crediting;
- (c) Withdrawal by the CIMB@Work Customer's employer from payroll crediting via BizChannel@CIMB resulting in the discontinuation of monthly payroll crediting;
- (d) The CIMB@Work Customer breaches any of these Terms and Conditions;
- (e) Upon death or insanity of CIMB@Work Customer or if the CIMB@Work Customer commits an act of bankruptcy;
- (f) If there are any changes in law or regulation which makes it impossible or unlawful for CIMB to continue to make available the CIMB@Work Features, Benefits & Rewards;
- (g) The CIMB@Work Customer does not operate any of his/her accounts satisfactorily or CIMB has reason to believe that there is a breach of any prevailing laws, by-laws or regulatory requirements, directives or orders issued by Bank Negara Malaysia and/or any other body having authority or jurisdiction over CIMB;
- (h) The CIMB@Work Customer and/or the CIMB@Work Customer's employer become subject to any sanctions, regulations, embargoes or restrictive measures administered, enacted or enforced by any authorities ("**Sanctions Authorities**") in:
  - (i) the United States of America;
  - (ii) the United Nations;
  - (iii) the states of the European Union;
  - (iv) the United Kingdom;
  - (v) Malaysia; or
  - (vi) the respective governmental institutions and agencies of any of such countries, including but not limited to the United Nations Security Council, the Office of Foreign Assets Control, the United States Department of State, Her Majesty's Treasury and Bank Negara Malaysia ("**Sanctions**");
- (i) CIMB has received notice or is/are aware of any claim, action, suit, proceeding or investigation against the CIMB@Work Customer and/or the CIMB@Work Customer's employer with respect to Sanctions by any Sanctions Authorities;
- (j) The CIMB@Work Customer notifies CIMB to terminate him/her as a CIMB@Work Customer; or
- (k) Pursuant to the termination of the CIMB@Work Payroll and Banking Solution Package by the CIMB@Work Customer's employer and/or the CIMB@Work Customer's employer breach of any of the terms and conditions governing the CIMB@Work Payroll and Banking Solution Package.

5.2 Notwithstanding Clause 5.1, CIMB reserves the right to suspend and/or terminate the CIMB@Work

Customer's entitlement and/or to suspend and/or terminate the CIMB@Work Features, Benefits & Rewards at the discretion of CIMB without any reason by giving twenty-one (21) calendar days' prior notice.

- 5.3 Upon suspension and/or termination pursuant to Clauses 5.1 and 5.2, the CIMB@Work Customer shall immediately cease to enjoy or use all features, benefits and rewards under the CIMB@Work Features, Benefits & Rewards.
- 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:
- (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.

## 6. Privacy Clause

- 6.1 CIMB@Work Customer confirms that he/she has read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is made available at [www.cimb.com.my](http://www.cimb.com.my)) and the clauses below, as may relate to the processing of the CIMB@Work Customer's personal information. For the avoidance of doubt, the CIMB@Work Customer agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these Terms and Conditions.
- 6.2 If the CIMB@Work Customer provides personal and financial information relating to third parties, including information relating to the CIMB@Work Customer's next-of-kin and dependents ("**the Third Parties**"), for the purpose of opening or operating the CIMB@Work Customer's account(s)/facility(ies) with CIMB or otherwise subscribing to CIMB's products and services, the CIMB@Work Customer hereby:
- (a) confirms that he/she has obtained the consent from the Third Parties or are otherwise entitled to provide the personal and financial information of the Third Parties to CIMB and for CIMB to use it in accordance with these Terms and Conditions;
  - (b) warrants and agrees to ensure that the personal and financial information of the Third Parties are accurate;
  - (c) agrees to update CIMB in writing in the event of any material change to the personal and financial information of the Third Parties; and
  - (d) agrees to CIMB's right to terminate these Terms and Conditions and/or CIMB@Work Features, Benefits & Rewards upon prior notification to the CIMB@Work Customer should such consent be withdrawn by any of the Third Parties.
- 6.3 Where the CIMB@Work Customer instructs CIMB to effect any sort of cross-border transaction (including to make or receive payments), the details relevant to the cross-border transaction (including information

relating to those involved in the said transaction) may be received from or sent abroad, where it could be accessible (whether directly or indirectly) by overseas regulators and authorities in connection with their legitimate duties (e.g. the prevention of crime). In instructing CIMB and/or CIMB's agents to enter into any cross-border transaction on the CIMB@Work Customer's behalf, the CIMB@Work Customer agrees to the above said disclosures on behalf of the CIMB@Work Customer and others involved in the said cross-border transaction.

- 6.4 CIMB may any time and from time to time now and/or in the future carry out the necessary reference checks including but not limited to credit reporting/reference checks with credit reporting/reference agencies, including but not limited to Central Credit Reference Information System (CCRIS), FIS and/or any other agencies and/or from any financial institution to enable CIMB to ascertain the CIMB@Work Customer's status as may be required to help making decisions for example when CIMB needs to:
- (a) check details on applications for credit and credit-related or other facilities;
  - (b) manage credit and credit-related accounts or facilities, including conducting reviews of the CIMB@Work Customer's portfolio(s); recover debts; and/or
  - (c) any purpose related to or in connection with CIMB@Work Features, Benefits & Rewards and/or the Payroll Account under these Terms and Conditions.

The CIMB@Work Customer will be linked by the credit reporting/reference agencies to any other names the CIMB@Work Customer uses or have used and any joint and several applicants. CIMB may also share information about the CIMB@Work Customer and how the CIMB@Work Customer manages CIMB@Work Customer's Payroll Account with relevant credit reporting/reference agencies, and for any of these credit reporting/reference agencies to disclose the CIMB@Work Customer's credit information to its subscribers for purposes of fraud detection and fraud prevention.

- 6.5 Even after the CIMB@Work Customer has provided CIMB with any information, the CIMB@Work Customer will have the option to withdraw the consent given earlier. In such instances, CIMB will have the right to not provide or discontinue the provision of any product(s), service(s), account(s) and/or facility(ies) that is/are linked with such information with at least three (3) business days' prior written notice to the CIMB@Work Customer.
- 6.6 For the purposes of this clause, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "CIMB" are to be read as references to the CIMB Group.
- 6.7 This clause shall be without prejudice to any other clause in the terms and conditions of CIMB@Work Customer's relevant product(s), service(s), account(s) and/or facility(ies) of CIMB which provides for the disclosure of information.

## 7. Disclosure of Information

7.1 CIMB@Work Customer hereby agrees, consents to and authorises the Bank to disclose any information relating to CIMB@Work Customer, CIMB@Work Customer's affairs and/or any accounts maintained by CIMB@Work Customer's with the Bank to the following persons:-

- (a) CIMB@Work Customer's employer;
- (b) any of the Bank's agents, sub-contractors, service providers, auditors, legal counsel and/or professional advisors, in or outside Malaysia; and/or
- (c) the entities within the group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("**Group Companies**") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia.

for facilitating the business, operations, provision of CIMB@Work Features, Benefits & Rewards, CIMB@Work Payroll and Banking Solutions Package, the Programme, the Payroll Account and/or related services provided by the Bank and/or the Group Companies to CIMB@Work Customer.

7.2 The Bank may also disclose any information relating to CIMB@Work Customer, CIMB@Work Customer's affairs and/or any accounts maintained by CIMB@Work Customer with the Bank to:

- (a) any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time;
- (b) any third parties making enquiries with a view to entering into prospective transactions with the Bank;
- (c) any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under these terms and conditions;
- (d) any company and/or organisation that assist or facilitate the processing and/or fulfilment of transactions or instructions that CIMB@Work Customer requested and/or given to the Bank; and/or
- (e) such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively.

CIMB@Work Customer agrees that the consent given above cannot be withdrawn where such disclosure of CIMB@Work Customer's information is necessary for the provision of CIMB@Work Features, Benefits &

Rewards, CIMB@Work Payroll and Banking Solutions Package, the Programme, the Payroll Account and/or related services provided by the Bank and/or the Group Companies or the performance of the contract with CIMB@Work Customer to comply with contractual requirements or to comply with any legal requirements.

- 7.3 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.**

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.

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](mailto:cru@cimb.com)

## **8. Amendment of Terms and Conditions**

- 8.1 The Bank may vary (whether by adding to, deleting from or otherwise amending) ("**Amendment**") any of these Terms and Conditions by giving the CIMB@Work Customer(s) at least twenty-one (21) calendar days' notice before the Amendment is effective. The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the CIMB@Work Customer(s) upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the CIMB@Work Customer(s) last known address; or (iii) the notice being advertised in one newspaper of the Bank's choice; or (iv) the notice being sent by electronic mail or by any other means of notification which the Bank may select and the Amendment shall take effect and be binding from the date specified in the notification. If the CIMB@Work Customer does not agree to the Amendment, the CIMB@Work Customer shall immediately notify the Bank to terminate him/her as a CIMB@Work Customer in accordance with Clause 5.1(j).
- 8.2 The Amendment shall be considered as binding on the CIMB@Work Customer(s) from the date specified by CIMB in the notification.
- 8.3 The CIMB@Work Customer(s) agree to access CIMB's website at regular intervals to view the terms and conditions governing the CIMB@Work Features, Benefits & Rewards and to ensure that they are kept up-to-date with any variation to these Terms and Conditions.
- 8.4 CIMB will not be liable to the CIMB@Work Customer(s) for any loss or damage suffered or incurred by the CIMB@Work Customer(s) as a direct or an indirect result of the Amendment.

8.5 The CIMB@Work Customer(s) shall fully indemnify and keep the Bank indemnified against any fee, cost, charge, expense, loss, damage or liability which CIMB may incur as a result of:

- (a) the CIMB@Work Customer(s)' participation in the CIMB@Work Features, Benefits & Rewards; and/or
- (b) the CIMB@Work Customer(s)' receipt, redemption or use of the CIMB@Work Features, Benefits & Rewards.

## 9. Notices

9.1 Any notice required to be given to CIMB:

- (a) must be in writing;
- (b) signed by the CIMB@Work Customer; and
- (c) will be effective only on receipt by, and evidenced by an acknowledgment of CIMB; and/or
- (d) are given via channels permitted by CIMB.

9.2 Notices, statement of account and other communication to the CIMB@Work Customer will be via any of the following modes and deemed to have been received and served on CIMB@Work Customer:

- (a) if sent by post, on the seventh (7<sup>th</sup>) day after posting (which may be by way of insertion into any statement of accounts); or
- (b) if delivered personally, at the time of delivery or dispatch; or
- (c) if by courier, immediately on the CIMB@Work Customer's acknowledgment on the courier consignment note; or
- (d) if by any forms of instantaneous communication (including e-mail, SMS and voice recording), immediately; or
- (e) if by publication on CIMB's website or at any of CIMB's branches, on the day of publication.

It will be the CIMB@Work Customer's responsibility to ensure that any notices sent to him/her via any of the modes stated above are not read or accessed by any third party. CIMB will not be responsible in any manner for any embarrassment caused or for any loss or damage however arising, by the third party reading or accessing such notices.

9.3 The CIMB@Work Customer must notify CIMB promptly if there is any change to his/her (i) correspondence address; (ii) telephone number(s); (iii) e-mail address(es); and/or (iv) other particulars recorded with CIMB (collectively "**Personal Particulars**"), to ensure that all correspondence and/or communications reach CIMB@Work Customer in a timely manner.

## 10. General Terms and Conditions

10.1 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, the CIMB@Work Customers agree to the following:

- (a) have accessed, read and agree to be bound by these Terms and Conditions;

- (b) consent to the Bank processing and disclosing their personal data in accordance with the CIMB Group Privacy Notice at [www.cimb.com.my](http://www.cimb.com.my);
- (c) agree 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
- (d) agree 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:
  - (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.

10.2 The CIMB@Work Customer(s) will be disqualified from usage of the features, services, benefits and/or rewards under CIMB@Work Features, Benefits & Rewards and/or the features, benefits and rewards will be forfeited if during the Programme period and/or before the crediting/delivery of the features, benefits and rewards:

- (a) the CIMB@Work Customer(s) is in breach of any of these Terms and Conditions;
- (b) the CIMB@Work Features, Benefits & Rewards and/or signed up Programme 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 CIMB@Work Features, Benefits & Rewards and/or signed up products and services under the Programme is delinquent, invalid or cancelled by the CIMB@Work Customer(s) or CIMB.

10.3 CIMB shall have the right to disqualify any CIMB@Work Customer(s) that it determines to be:

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

10.4 CIMB shall have the right to:

- (a) substitute the CIMB@Work Features, Benefits & Rewards with other programme(s); and/or
- (b) vary, add, delete, or amend any of the Terms and Conditions and/or CIMB@Work Features, Benefits & Rewards ("Amendment") by giving twenty-one (21) calendar days' prior notice to the CIMB@Work Customer(s) via:
  - (i) announcement at CIMB's website; and/or
  - (ii) notice at CIMB's branches; and/or
  - (iii) notice at CIMB's Currency Exchange counters; and/or
  - (iv) by any other means of notification which CIMB may select.

The Amendment shall be considered as binding on the Eligible Customer from the date as specified by the Bank in the notification.



10.5 For avoidance of doubt, CIMB shall not be liable to the CIMB@Work Customer(s) for any losses, damages, costs or expenses as may be suffered or incurred by the CIMB@Work Customer(s) as a direct or indirect result of any substitution and/or any cancellation, suspension, shortening or extension of the CIMB@Work Features, Benefits & Rewards.

10.6 CIMB shall not be liable to any CIMB@Work Customer(s) 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 CIMB@Work Customer(s)' participation or non-participation in the CIMB@Work Features, Benefits & Rewards; and/or
- (b) any non-receipt or delayed receipt by the CIMB@Work Customer(s) of the SMS

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

10.7 These Terms and Conditions:

- (a) shall prevail over any provisions or representations contained in any other materials advertising the CIMB@Work Features, Benefits & Rewards; and
- (b) are to be read together with the prevailing terms and conditions of the underlying product and/or services within the CIMB@Work Features, Benefits & Rewards which shall apply in addition to these Terms and Conditions.

10.8 These Terms and Conditions shall continue to be valid and binding notwithstanding the CIMB@Work Customer's death and shall be binding on the heirs, personal representatives and successors-in-title of CIMB and the CIMB@Work Customer respectively and the rights and obligations of the CIMB@Work Customer under these Terms and Conditions are personal and are not transferable and cannot be assigned for any reasons whatsoever.

10.9 These Terms and Conditions herein shall supersede all previous terms and conditions, agreements or arrangements, if any, made between CIMB and the CIMB@Work Customer, either in writing or verbal in respect of the CIMB@Work Features, Benefits & Rewards.

10.10 Time shall be of the essence but CIMB's failure in exercising or delay in exercising or enforcing its rights, powers, privileges or remedies against the CIMB@Work Customer shall not operate as a waiver thereof nor shall any partial exercise of any rights, powers, privileges or remedies prejudice or affect CIMB's rights to subsequently act strictly in accordance therewith.

10.11 The illegality, invalidity or unenforceability of any of the terms in these Terms and Conditions shall not affect the legality, validity or enforceability of any other terms of these Terms and Conditions.

10.12 These Terms and Conditions shall be subject to, governed by 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. The CIMB@Work Customer agrees to submit to the exclusive jurisdiction of the Courts of Malaysia.

- 10.13 Notwithstanding anything herein, CIMB's rights and entitlement under these Terms and Conditions shall continue to remain in force and effect and shall survive any termination or suspension of the CIMB@Work Features, Benefits & Rewards by CIMB.
- 10.14 These Terms and Conditions shall continue to be valid and binding notwithstanding any merger, amalgamation, transfer or assignment of business, operations, assets or liabilities of CIMB or any change in CIMB or any company by which the business of CIMB may for the time being be carried on.
- 10.15 CIMB will not be responsible for any late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected application of the CIMB@Work Features, Benefits & Rewards or related correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise unless the same is caused directly by CIMB's gross negligence or willful default.
- 10.16 If the product(s) and/or service(s) relating to the CIMB@Work Features, Benefits & Rewards which the CIMB@Work Customer has subscribed is offered by CIMB Bank, any query that the CIMB@Work Customer may have regarding such product(s) and/or service(s) will be attended to by CIMB Bank. Similarly, if the product(s) and/or service(s) is offered by CIMB Islamic Bank, any query that the CIMB@Work Customer may have regarding such product(s) and/or service(s) will be addressed by CIMB Islamic Bank.
- 10.17 CIMB's Bank 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 CIMB@Work Customers understands that they are accessing to the Third Party Links at their own risk and CIMB Bank is not responsible for any losses CIMB@Work customers may incur.
- 10.18 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:
- Address : Customer Resolution Unit, P.O. Box 10338, GPO Kuala Lumpur 50710 Wilayah Persekutuan
- Contact Number : 603-6204 7788
- Email Address : [cru@cimb.com](mailto:cru@cimb.com)
- 10.19 For any enquiry relating to the CIMB@Work Features, Benefits & Rewards, please visit any of CIMB branches nationwide, or contact CIMB's Contact Centre at 03-6204 7788.