

To: CIMB Investment Bank Berhad ("CIMB IB")*/ CIMB Bank Berhad ("CIMB Bank")**

Participation Form : Credit Card Bonus Point(s) for Share Trading Clients

1. Client Details

Name (as per NRIC/Passport): _____

NRIC/Passport No.: _____

Trading Account No.: _____

Mobile No.: _____ Email Address: _____

CIMB Bank Berhad/ CIMB Islamic Bank Berhad Credit Card Type (Please tick one only):

- | | |
|--|--|
| <input type="checkbox"/> CIMB Preferred Visa INFINITE | <input type="checkbox"/> CIMB WORLD MasterCard |
| <input type="checkbox"/> CIMB Visa SIGNATURE | <input type="checkbox"/> CIMB Visa Platinum / CIMB Platinum MasterCard |
| <input type="checkbox"/> CIMB Visa Gold / CIMB Gold MasterCard | <input type="checkbox"/> CIMB Islamic MasterCard |
| <input type="checkbox"/> Others: _____ | |

CIMB Bank Berhad/ CIMB Islamic Bank Berhad Credit Card Account No.:

Note: Only participating CIMB Bank Berhad/ CIMB Islamic Bank Berhad credit card with bonus points feature will be entitled for Credit Card Bonus Point(s) (as defined). Not applicable to Enrich, Cash Rebate, Smart Driver and Business credit card(s).

- ☐ Yes, I would like to earn Credit Card Bonus Points (as defined in the Terms and Conditions) via the brokerage generated in my trading account or the Consolidated Account (as defined in the Terms and Conditions), as the case may be. I have read, understood and agreed to comply with these Terms & Conditions.

I make this solemn declaration conscientiously believing the same to be true.

** For Direct Trading Account, Securities Trading Account - Direct and Securities Trading Account - Nominee, the contracting party shall be with CIMB IB*

*** For Clicks Trader Account, Clicks Trader Plus Account and Share Margin Financing Account, the contracting party shall be with CIMB Bank*

Yours faithfully,

Witnessed by,

Signature of applicant

Signature of Dealer's Representative / Authorised Officer of CIMB Bank

Date:

Name:

Date:

For Office Use Only
Checked by: _____
Date: _____

CIMB Investment Bank Berhad (18417-M)

(A Participating Organisation of Bursa Malaysia Securities Berhad)

12th Floor Menara CIMB, Jalan Stesen Sentral 2, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia.

Telephone (603) 2261 0777 Facsimile (603) 2261 0776 www.cimb.com

Terms and Conditions Governing Credit Card Bonus Point(s) for Share Trading Clients ("Terms & Conditions")

Trade with CIMB IB or CIMB Bank (collectively CIMB IB and CIMB Bank shall be referred to as "CIMB") and enjoy CIMB Bank or CIMB Islamic Bank Berhad credit card bonus points from the brokerage generated ("Credit Card Bonus Points"), subject to the terms and conditions below ("the Promotion").

Promotion Period

1. The Promotion shall commence on 1 April 2016 and ends on 31 December 2016, both dates inclusive ("Promotion Period").
2. CIMB IB reserves the right, upon giving adequate prior notice of twenty one (21) calendar days, to change the duration and/or commencement and/or expiry dates of the Promotion Period.

Eligibility

3. Subject to the terms and conditions contained herein, all existing and new individual client(s) who, during the Promotion Period, maintains an existing or opens a new share trading account with CIMB and hold a Participating CIMB Credit Card may participate in the Promotion ("Eligible Participant").

For purposes of this Terms and Conditions, "Affiliates" includes a related corporation (as defined in the Companies Act 1964) of CIMB or a corporation that directly, or indirectly through one or more intermediaries, controls or is controlled by, or is under common control with, CIMB.

4. The Participating CIMB Credit Card(s) are as follows:-
 - (a) CIMB Bank Berhad Preferred Visa INFINITE;
 - (b) CIMB Bank Berhad WORLD MasterCard;
 - (c) CIMB Bank Berhad Visa SIGNATURE;
 - (d) CIMB Bank Berhad Visa Platinum / CIMB Bank Berhad Platinum MasterCard;
 - (e) CIMB Bank Berhad Visa Gold / CIMB Bank Berhad Gold MasterCard;
 - (f) CIMB Islamic Bank Berhad MasterCard; and
 - (g) any other credit card types as may be determined by CIMB Bank Berhad and/or its Affiliates from time to time.
5. In order to be rewarded the Credit Card Bonus Point, the Eligible Participants must:-
 - (a) complete and submit the Participation Form to CIMB IB. The Participation Form must be current dated as at the date of submission and backdating the Participation Form is strictly not allowed. In the event of backdating the Participation Form, CIMB IB reserves the right to reject the Participation Form; and
 - (b) be the cardholder named and hold a Participating CIMB Credit Card and their Participating CIMB Credit Card is valid and activated, has not been cancelled or suspended or in arrears.
6. The following category of clients and type of trading accounts shall not be eligible to participate:-
 - (a) corporate clients;
 - (b) institutional clients;
 - (c) private banking clients
 - (d) IPO financing account;
 - (e) ESOS financing account; and
 - (f) during the subsistence of the Eligible Participant's participation (if any) in the VIP Traders Campaign; and
 - (g) any other category of clients and type of trading accounts as may be determined by CIMB IB and/or its Affiliates from time to time.

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Mechanics

7. The Credit Card Bonus Points shall be calculated as follows:-
 - (a) One (1) Credit Card Bonus Point for every RM1.00 of brokerage generated from trades on Bursa Malaysia; and
 - (b) Two (2) Credit Card Bonus Points for every RM1.00 of brokerage generated from trades on the foreign/recognised stock exchanges.
8. The effective date for accumulation of the Credit Card Bonus Points shall be the date the completed and duly signed Participation Form together with the Terms and Conditions and other documents, if any, are submitted to CIMB IB. For avoidance of doubt, the Credit Card Bonus Points will only be accumulated during the Promotion Period.
9. Should the Eligible Participants have more than one (1) trading account maintained with CIMB, then all the brokerage generated from such accounts will be consolidated and taken as one (1) trading account for purposes of the Credit Card Bonus Points ("Consolidated Account").
10. The Credit Card Bonus Points earned will be credited into the Eligible Participants' Participating Credit Card account on monthly basis (by end of the following month from the time the brokerage is generated), provided on the date the Credit Card Bonus Point is credited, the Eligible Participants is in compliance with clause 5. The Eligible Participants shall only be entitled to use the Credit Card Bonus Points after the same has been credited into their Participating Credit Card account.
11. Should the billing cycle of Eligible Participants' Participating Credit Card statement be earlier than the date the Credit Card Bonus Points are being credited, the Credit Card Bonus Points credited will be reflected in the subsequent month's credit card statement.
12. The Credit Card Bonus Points shall be calculated and rounded down to the nearest point. By way of illustration, if the brokerage generated by the Eligible Participant is RM8.88, the Eligible Participant shall be rewarded 8 Credit Card Bonus Points.
13. The Credit Card Bonus Points earned shall expired three (3) years (i.e. 36 months) after the end of the statement cycle month in which the bonus points are earned. For example, if the particular statement cycle month is 1 October 2016, Credit Card Bonus Points earned between 1 September 2016 and 30 September 2016 will expire by 1 October 2019.
14. Eligible Participants may view the Credit Card Bonus Points from the monthly credit card statement sent by post or made available online via CIMB Clicks. In addition, the Eligible Participants can ascertain the Credit Card Bonus Points earned by calling the Card Centre at 03-6204 7788.
15. The Credit Card Bonus Points earned by the Eligible Participants shall be subject at all times to prevailing terms and conditions imposed by CIMB Bank Berhad or CIMB Islamic Bank Berhad, as the case may be ("Prevailing Terms & Conditions") in respect of the Credit Card Bonus Points and in the event of any conflict between any term herein and the Prevailing Terms & Conditions, relating to the Credit Card Bonus Points, the Prevailing Terms and Conditions shall prevail for the purpose of resolving such conflict.

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General

16. Pursuant to the requirements of the Personal Data Protection Act 2010, CIMB IB is required to obtain the Eligible Participant's consent for processing of the Eligible Participant's personal data. Therefore, the Eligible Participant hereby consents to CIMB IB's processing of the Eligible Participant's personal data which the Eligible Participant may provide to CIMB IB now and from time to time. The Eligible Participant hereby confirms that he/she has read, understood and agreed to be bound by the CIMB Group Privacy Notice (which is available at www.itradecimb.com.my) and the clauses herein, as may relate to the processing of the Eligible Participant's personal information. For the avoidance of doubt, the Eligible Participant agrees that the said Privacy Notice shall be deemed to be incorporated by reference into these Terms and Conditions.

For the purposes of this Clause, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 6 of the Companies Act 1965 and Affiliates that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia.

17. By signing the Participation Form and participating in this Promotion, all Eligible Participants are deemed to have read, understood and have agreed to be bound by these Terms & Conditions. All decisions of CIMB IB and/or its Affiliates in relation to every aspect of the Credit Card Bonus Points entitlement are final, binding and conclusive.
18. CIMB IB and/or its Affiliates may upon giving adequate notice of twenty one (21) calendar days:-
- (a) Vary, add to, delete, modify or amend the Terms and Conditions herein; and
 - (b) Vary or amend the number of Credit Card Bonus Points to be rewarded from brokerage generated.

No compensation in cash or any kind shall be given to the Eligible Participants for any losses or damages suffered or incurred by the Eligible Participants as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein unless the same is due to gross negligent or willful default of CIMB.

19. Notification to the Eligible Participants in respect of any such variation, addition, deletion, modification or amendment ("**Amendment**") shall be effected at CIMB IB's absolute discretion through any one of the following means of communication, namely, via CIMB IB's website or SMS and the Amendment shall be binding on the Eligible Participants as from the date of notification of the Amendment or from such other date as may be specified by CIMB IB.
20. CIMB IB and its Affiliates shall not be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages or to any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion, even if CIMB IB and its Affiliates have been advised of the possibility of such damages in advance save and except the same is due to the gross negligent or willful default of CIMB.
21. CIMB IB reserves the right to extend, modify, shorten, discontinue, cancel, terminate or suspend the Promotion by giving prior notice of twenty one (21) calendar days. For avoidance of doubt, extension, modification, discontinuation, cancellation, termination or suspension of the Promotion shall not entitle any of the Eligible Participants to any claim for compensation against CIMB IB and/or its Affiliates or any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the act of extension, modification, discontinuation, cancellation, termination or suspension.

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22. These Terms and Conditions shall continue to be valid and binding notwithstanding any transfer or assignment of business, operations, assets or liabilities of CIMB IB or any change in CIMB IB or any company by which the business of CIMB IB may for the time being is carried on and/or the Eligible Participants' death.
23. These Terms and Conditions are in addition and subject to the agreement and/or rules and regulations governing the operation, services, benefits and privileges in relation to and/or arising under the account(s) of the Eligible Participant maintains with CIMB IB and its Affiliates. All other terms and conditions applicable to the respective trading account, the respective credit card agreement and the respective rewards catalogue shall continue to apply. Nothing herein shall affect CIMB IB's and CIMB Bank Berhad's general terms and conditions to which the Eligible Participants have agreed to in respect of their accounts held at CIMB IB and/or its Affiliates.
24. If there is any inconsistency (ies), conflict(s), ambiguity(ies) or discrepancy(ies) between the Bahasa Malaysia and English version or other language version of these Terms and Conditions herein, the English version of the Terms and Conditions herein shall prevail. Notwithstanding the abovementioned, where request is made by the Eligible Participants and noted and acknowledged by CIMB in its records that the Bahasa Malaysia version of the terms and conditions shall govern the operation of the Promotion, then the Bahasa Malaysia version of the Terms and Conditions shall prevail.
25. The Terms and Conditions as set out above shall be governed by the laws of Malaysia.
26. For feedback and/or complaints related to the Promotion, Eligible Participants may contact CIMB's Customer Resolution Unit bearing the following address, telephone and facsimile numbers (or bearing such other address, telephone and facsimile numbers which CIMB may change by notification to the Eligible Participants): Customer Resolution Unit, Level 19, Menara Bumiputra-Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur Tel: 1 300 880 900/Fax: 603 2691 3248/ cru@cimb.com.