

TERMS AND CONDITIONS GOVERNING CIMB BANK OVERSEAS PROPERTY LOAN PROMOTION

1. This Overseas Property Loan Promotion ("Promotion") is available from 1 January 2025 to 31 December 2025 ("Qualifying Period"), both dates inclusive. "Loan" refers to any loan approved by CIMB Bank Berhad, Singapore Branch ("CIMB Bank") and the customer(s) accepted by 15 January 2026 for the purchase or refinancing from other banks, of Australia, Japan and London (collectively termed as "Overseas") private residential properties.
2. Subject to the fulfilment of these terms and conditions, the processing fee for the Overseas Property Loan application is waived for Singaporeans and Singapore Permanent residents only.

For the Promotion:

- the Loan application must have at least one applicant to be Singaporean or Singapore Permanent residents;
 - the prevailing Loan packages apply;
 - the qualifying Loan amount is S\$200,000 (or equivalent) and above;
 - the Loan application being dated and received by CIMB Bank within the Qualifying Period;
 - the Loan application being approved by CIMB Bank; and
 - CIMB Bank's Letter of Offer ("LO") being accepted by the customers on or before 15 January 2026.
3. For avoidance of doubt, this Promotion is not applicable to restructuring, refinancing or repricing of existing Loan(s) already with CIMB Bank. Likewise, the Promotion is not applicable for any mortgage equity withdrawal loan.
 4. This Promotion is not valid with other promotional offers unless otherwise stated.
 5. The rate of exchange as determined by CIMB Bank shall be binding and conclusive on the customers.
 6. The customer's Loan account must be in good standing during the Qualifying Period and up till the time the processing fee is waived. In the event the Loan application is cancelled for any reason whatsoever whether by CIMB Bank or left undrawn on the expiry of the Availability Period as stated in the LO, CIMB Bank reserves the right at their sole discretion to not waive the processing fee to the customer and/or to clawback the processing fee or the same value in cash from any account the customer holds with CIMB Bank.
 7. By participating in the Promotion, all customer(s) agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below and (all customer(s) confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:-
 - a) disclosing the personal data of the customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - b) administering and conducting the Promotion.
 8. In the event of any inconsistency between these terms and conditions or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
 9. CIMB Bank reserves the right at its sole and absolute discretion to determine if the customer(s) have complied with all the requirements of this Promotion and, be entitled to the waiver of processing fee.
 10. CIMB Bank may at any time vary, modify, add or delete any of the terms and conditions governing this Promotion, including without limitation the revisions of the applicable processing amount payable, or terminating or withdrawing this Promotion, without any prior notice or reason provided and without any liability. Amendments shall be binding on customer(s) with effect from the earliest of the following:
 - the date CIMB Bank places notice of such changes on its Singapore website;
 - the day after CIMB Bank sends notice of such changes to the customer's last known address in the records of CIMB Bank by ordinary post;

- the date after CIMB Bank sends notice of such change to the customer(s) by short messaging system (SMS) or electronic mail; and/or
 - the date CIMB Bank places such notice at all of its branch(es) in Singapore.
11. CIMB Bank's decision in all matters arising out or in connection with this Promotion is final and conclusive and no correspondence will be entertained.
 12. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
 13. The Promotion is governed by the laws of Singapore and the customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.