

CIMB X CIRCLES.LIFE

General Terms & Conditions

1. This Promotion is organized by CIMB Bank Berhad, Singapore Branch ("CIMB") and Circles.Life (Liberty Wireless Pte. Ltd., hereinafter referred to as "Circles.Life"), collectively referred to as "the Organizers".

2. By entering the Promotion, you represent that you have read, understood and agreed to be legally bound by these terms and conditions.

Offer and redemption

3. This Promotion is valid from 12:00am on 10 May 2018 to 11:59pm 30 June 2018 Singapore Standard Time ("Promotion Period").

4. This Promotion is open to all CIMB Credit Card principal and supplementary cardmembers ("Cardmembers").

5. To qualify for the Promotion, Cardmembers must:

- a. Request a promo code here: <https://circles.life/partners/cimb>
- b. Retrieve promo code from the email sent and use it when buying mobile plan from Circles.Life
- c. Use a CIMB Credit Card ("Card") to successfully checkout from Circles.Life Website to unlock the benefits

6. Cardmembers who satisfy the above criteria will enjoy S\$20 off registration fee on Circles.Life website and 1 month waiver on the base plan (\$28 off for 1 month) ("Promotion Benefits").

7. The Promotion Benefits are valid as long as the Circles.Life mobile-plan subscription and the CIMB Card remains active. The Promotion Benefits will discontinue if the Circles.Life mobile-plan subscription is terminated, encounters a disruption, or you withdraw from CIMB Marketing Consent such that CIMB marketing messages may not be sent to you via post, email, SMS, phone call, or other mobile messaging services, regardless of your registration with the Do-Not-Call Registry. Circles.Life reserves the right to discontinue your Benefits in the event your account is dormant, suspended or blacklisted.

Limitations

8. The promo code cannot be used in conjunction with other promo codes offered by Circles.Life – exceptions to this condition are at the discretion of the Organizers.

9. All applicants may be subject to documentation and identification approval as well as a credit checks, the results of which will determine a successful transaction and subscription to Circles.Life. At all times general terms and conditions apply

General

10. Each of CIMB and Circles.Life reserves the right to terminate or suspend the Promotion or amend, revoke, vary, delete or add to any of these terms and conditions at their absolute discretion at any time without notice and without any liability and such changes shall be binding on the Cardmembers with effect from the earliest of the following:

- a. the date CIMB places notice of such changes on its Singapore website;
- b. the day after CIMB sends notice of such changes to the Cardmember's last known address in the records of CIMB by ordinary post;
- c. the date after CIMB sends notice of such change to the Cardmember by short messaging system (SMS) or electronic mail; and/or
- d. the date CIMB places such notice at all of its branch(es) in Singapore.

11. Any termination, suspension, amendment or variation of this Promotion by CIMB or Circles.Life shall not entitle any Cardmember to any claims or compensation from CIMB or Circles.Life for any and all losses or damages suffered or incurred by that Cardmember, whether directly or indirectly caused.

12. By participating in the Promotion, Cardmembers agree and consent that CIMB and/or Circles.Life may use, disclose and process personal data (whether contained in the application form or otherwise obtained) provided by them for one or more of the purposes stated in CIMB's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) and for the purposes stated below and all Cardmembers 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 from time to time:

- a. administering and conducting the Promotion.

13. Each of CIMB and Circles.Life shall not be liable in any manner for any claims, losses, damages, injury, liabilities or expenses suffered or incurred arising out of or relating to, the Promotion, whether directly or indirectly caused.

14. Each of CIMB and Circles.Life do not take any responsibility in the case of an event that may prevent the Cardmembers from participating in the Promotion, as a result of certain technical restrictions or other limitations specific or force majeure, which include but not limited to regulatory events, government directive, government intervention and acts of God, etc.

15. Each of CIMB and Circles.Life reserves the right in their absolute discretion to determine whether a Cardmember qualifies under the Promotion.

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16. Each of CIMB and Circles.Life reserves the right to disqualify any Cardmember who has engaged in fraudulent conduct that the Organizers deem to be inappropriate or unacceptable.

17. Each of CIMB and Circles.Life retains the right to withdraw the Promotional Benefits due to policy changes and/or regulatory restrictions.

18. Cardmember card account(s) must be in good standing during the Promotion Period. Cardmembers whose card accounts have been suspended, cancelled or terminated for any reason whatsoever during the Promotion Period will not be eligible to participate in the Promotion.

19. Each of CIMB Bank's and Circles.Life decision on all matters relating to the Promotion will be at their absolute discretion and shall be final and binding on all parties. No further correspondence and claims will be entertained.

20. All feedback on the relations with Circles.Life should be directed to Circles.Life accordingly. CIMB Bank shall not accept any liability in relation thereto.

21. In the event of any inconsistency between these terms and conditions and any other terms and conditions or application form, brochure, promotional or marketing material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to the Promotion.

22. All other terms and conditions applicable to and governing the use of CIMB Bank Credit Cards and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.

23. These terms and conditions shall be governed by the laws of Singapore and the Cardmember irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

24. 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 (Cap. 53B) to enforce any of these terms and conditions.