

Terms and conditions governing the Mastercard Travel Rewards Programme (“Programme”)

1. The Programme is applicable to CIMB AWSM and/or World Mastercard Cardmembers (“Cardmembers”) only.
2. “Eligible Purchases” include transactions made using a CIMB AWSM and/or World Mastercard card (“Eligible Card”) at participating overseas merchants online or instore (“Merchants”) following the terms and conditions of each offer.
3. Cardmembers are automatically enrolled for offers specified as “Ready to Use” and “Online Offers Automatic Rewards” with no registration required to enjoy cashback on Eligible Purchases. However, Cardmembers are required to register for an account on the Mastercard Travel Rewards site (<https://mtr.mastercardservices.com/en/i/11411>) to be eligible for offers specified as “Add to Card” and “Click to Use”. For “Add to Card” offers, Cardmembers will be required to click on the “Add To Card” button on the Mastercard Travel Rewards site to link the offer to the Eligible Card. For “Click to Use” offers, Cardmembers will be required to click on the merchant link through the Mastercard Travel Rewards site to make the qualifying spend. Cardmembers may refer to the How To Use page showing the steps for each offer type at: <https://mtr.mastercardservices.com/en/i/11411/how-to-use>
4. Cashback will be credited within 30 days to Cardmember’s Eligible Card account which the purchase was made on.
5. Terms and conditions, and validity period of each Merchant offer are specified on the respective Merchants’ offer webpages and should be read in conjunction with these terms and conditions.
6. The Programme is governed by “Cardholder Terms & Conditions”, “Terms of Use”, “Frequently Asked Questions” and “Global Privacy Notice” of Mastercard Travel Rewards. For the full Terms and Conditions of Use and more information about the offers under the Programme, Cardmembers may visit <https://mtr.mastercardservices.com/en/i/11411>.
7. Upon the Cardmember’s usage of any offers available under the Programme, the Cardmember is deemed to have read, understood, and agreed to the Standard Terms and Conditions of Use, as may be amended from time to time, and which can be accessed at <https://mtr.mastercardservices.com/en/i/11411>.
8. The Cardmember agrees to indemnify, save and hold harmless CIMB Bank and Mastercard, their directors, officers, employees, subsidiaries and agents (collectively ‘the indemnified parties’) from and against any and all actions, claims, costs (including reasonable legal fees), damages and expenses arising out of Cardmember either contravening or not adhering to CIMB Bank’s “Terms and conditions governing Mastercard Travel Rewards Programme” and Mastercard’s Standard Terms and Conditions of Use.
9. Upon termination of the Eligible Card, cashback not credited to the Cardmember’s Eligible Card account as of the date of termination will be forfeited and non-transferable to any other CIMB Credit Card account of the Cardmember.
10. In the event that the Cardmember’s Eligible Card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cashback without prior notice without liability.
11. In the event that the Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Cardmember’s card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).
12. CIMB Bank shall not be responsible for any failure or delay in posting of retail transactions by Merchants which may result in Cardmembers being made ineligible for the Promotion.

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13. In case of dispute, the decision of CIMB Bank and/or Mastercard shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
14. All feedback on relations with the merchants should be directed to the relevant merchant.
15. Any termination, suspension, amendment or variation of this Programme by CIMB Bank or the terms and conditions contained herein shall not entitle any Cardmember to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Cardmember, whether directly or indirectly caused.
16. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Programme or suspend or terminate the Programme and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on all Cardmembers with effect from the earliest of the following:
 - a) the date CIMB Bank places notice of such changes on its Singapore website;
 - b) the day after CIMB Bank sends notice of such changes to the Cardmember's last known address in the records of CIMB Bank by ordinary post;
 - c) the day after CIMB Bank sends notice of such change to the Cardmember by short messaging system (SMS) or electronic mail; and/or
 - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
17. All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") 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.cimb.com.sg.
18. These terms and conditions shall be governed by the laws of Singapore and all Cardmembers irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
19. 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.
20. In the event of any inconsistency between these terms and conditions and the Product Terms or any application form, brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail to the extent of matters relating to the Programme.
21. All information is correct at the time of publication.