



# E-vouchers Terms & Conditions

## Terms and Conditions Overview and How to Redeem E-vouchers

- E-vouchers are rewards the Bank offers to eligible customers
- Applicability to win an e-voucher depends on the eligibility criteria of each campaign
- In case of death, the e-voucher cannot be used or redeemed by another person
- CIB is entitled, at its sole discretion at any time and without prior notice or liability to the subscriber in any manner whatsoever, to terminate the e-voucher campaign and/or cancel and/or vary its benefits or features, and/or vary, add, or delete any of the terms and conditions outlined herein, and/or withdraw or change the participants of the CIB rewards program
- You will automatically be enrolled in the targeted campaign for FREE
- The e-voucher is valid for one month only with no ability to extend or renew the expiry date
- The e-voucher will be sent to the eligible customer's registered mobile number, and the customer must ensure that their data is updated at all times to be able to receive the e-voucher. The Bank is not responsible if the information provided by the customer is incorrect or outdated. The vouchers cannot be exchanged for cashback
- If you experience a delay in receiving your e-voucher via SMS, it could be due to technical reasons outside of the Bank's control
- You must present the e-voucher and your valid national ID/Passport at rewards redemption to the merchant for verification purpose
- The Bank has the right to share customers' personal information confidentially and strictly with any of the agents that the Bank relies on to provide the e-voucher service
- If you have to make additional payment in order to use the Rewards Voucher, you may charge the difference to your CIB credit / debit card or pay the difference in cash. If the value of goods and services requested through the use of the Gift Voucher is below the value stated in the Voucher, we or the merchant will not refund you with the difference
- The Bank maintains right to terminate the agreement with any of the merchants or amend the terms of use at the merchants without prior notice
- CIB is not liable for any goods or services or the quality or performance of such goods or services supplied by the participating merchants, shopping sites, travel redemption sites, service providers or other authorized agents under the program. You must direct any complaints or feedback regarding such goods and services to the respective participating merchants, providers or agents

