

Ref: Campaign-CB-Card

### Campaign - Cashback on Cim Finance Credit Cards

**Offer Construct:**

The offer construct states that you need to spend an extra (or incremental amount), than your previous month spend (from 15<sup>th</sup> May'24 to 15<sup>th</sup> June'24 – as reflecting in your Card statement on 15<sup>th</sup> June'24) to earn a cashback on your CIM Finance Credit Card.

Below table shows the incremental spend that you need to do on your CIM Finance Credit Card, compared to your last month spend (from 15<sup>th</sup> may to 15<sup>th</sup> June – as reflecting in your Card statement on 15<sup>th</sup> June'24)

How much extra do you have to spend from 26 <sup>th</sup> Jun'24 to 25 <sup>th</sup> July'24 - (compared to what you spent from 15 <sup>th</sup> May'24 to 15 <sup>th</sup> June'24)	What is the Cashback you will get?
Rs.5,000	Rs.100
Rs.15,000	Rs.400
Rs.30,000	Rs.1,000
Rs.60,000	Rs.2,000
Rs.150,000	Rs.5,000
Rs.500,000	Rs.20,000

Table 1

**Please note:**

Cashback will be given only when you make an Incremental spending over your last month spend i.e. spend over and above the amount the amount spent as per 15<sup>th</sup> June 2024 card statement. For example –

**Example:**

If in your 15<sup>th</sup> June'24 Statement, it is mentioned that you have spent Rs.50,000. Then during the offer period (which is 26<sup>th</sup> June 2024 to 25<sup>th</sup> July 2024), as per Table 1 above:

1. on spending Rs. 55,000 (50,000+5,000), you will get Rs.100 as cashback
2. on spending Rs. 65,000 (50,000+ 15,000), you will get Rs.400 as cashback and so on..

Similarly, If basis your June'24 Statement you have spent Rs.200,000 ; Then during the offer period(from 26<sup>th</sup> June'24 to 25<sup>th</sup> July'24) on spending Rs. 700,000 (200,000 + 500,000), you will get Rs.20,000 as cashback.



**Conditions of Participation:**

1. Cim Financial Services Ltd (hereinafter “Cim Finance”), presents the “Cashback” promotional Campaign (hereinafter the “Offer”).
2. The Offer is valid from 26<sup>th</sup> Jun 2024 to 25<sup>th</sup> July 2024 (dates included).
3. Cashback will be given on incremental spends over your last month spends as per table 1 above (i.e. extra spend that you would make in the offer period as mentioned in point 2 – compared to the amount you spent in the last month statement – as mentioned in your 15 June 2024 statement)
4. Spend target are individuals and not cumulative. For example, for spending Rs.15,000 more than your last statement, you will get Rs.400 as cashback and not Rs.400+Rs.100
5. In case you want to spend more than your credit limit to reach the required milestone, then you can top-up your credit card. Top-up here means making a pre-payment on your Credit Card (before the billing date).
6. The Offer is not valid for business card, Travel card, USD cards.
7. Each cardholder will have to make payments, in Mauritius and/or abroad to be eligible. If the Cardholder goes delinquent in the next month, then CIM Finance reserves the right to place a debit of an amount equivalent to the cashback amount.
8. The recording of transactions carried out in Mauritius and abroad will be done according to the date of authorization of each transaction, that is, the day on which the transaction took place.
9. The Card must be in good standing, not delinquent, not blocked, and managed in an appropriate and satisfactory manner, at the discretion of Cim Finance. In the event that the account is voluntarily or involuntarily closed, terminated or blocked, for any reason, before or after the campaign, CIM Finance reserves the right to not provide the cashback.
10. The Cardholder must make the payment in full on their outstanding balance to be eligible for cashback.
11. Transactions carried out at automated teller machines (“ATMs”), at bank branch counters (any bank), at financial

Institutions, casinos as well as betting transactions will not be counted.

12. Cim Finance reserves the right to debit the cashback amount on a card if the transactions are reversed or disputed.

The decision of Cim Finance will be conclusive in any case.

13. In the event of disagreement with the above terms and conditions, the decision of Cim Finance will be final and without appeal.

14. Cim Finance reserves the right to review and modify these conditions.