

SMART TOWKAY

Promotion Terms and Conditions

Last updated: July 29, 2021

CIMB BusinessGo Lite Sign Ups

CIMB BusinessGo Lite Sign Ups (“Promotion”)

1. The Promotion is applicable is between **9 August 2021 to 31 October 2021**, both days inclusive (“Promotion Period”), unless otherwise stated.
2. The Promotion is organised by Smart Towkay Pte Ltd (“Smart Towkay”) and is open to all Singapore incorporated companies and Malaysia incorporated companies (“Eligible Company”) who open a CIMB BusinessGo Lite corporate account or CIMB BusinessGo-i Lite (“Corporate Account”) in Singapore with CIMB Bank Berhad, Singapore Branch (“CIMB Bank” or the “Bank”).
3. All applications for a Corporate Account received after the specified Promotion Period, or submitted through any means other than specified below, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be entertained.
4. All employees of any agencies and/or service providers engaged by Smart Towkay (including but not limited to advertising agencies, promotion agencies, printing companies, event management agencies and any persons assisting or who are involved in the Promotion) and their spouses, siblings, parents, children, grandparents, and grandchildren, whether as “in-laws,” or by current or past marriage(s), remarriage(s), adoption, cohabitation or other family extension, and any other persons residing at the same household whether or not related will not be eligible.
5. By participating in this Promotion, each participant agrees to be bound by these Terms and Conditions. Smart Towkay reserves the right to amend the Terms and Conditions of the Promotion at any time, without prior notice.
6. To be eligible for the Promotion (“Eligible Participants”) and receive the Rewards as set out in Table 2 below, the Eligible Company must:
 - i. Submit an application for a Corporate Account on the Promotion website at <https://www.smart-towkay.com/> (“Promotion Page”) during the Promotion Period;

- ii. Have their Corporate Account application approved by CIMB Bank
 - a. The approval must be final and unconditional. CIMB Bank reserves the right to reject any Corporate Account application and any approvals of Corporate Account application is at the sole and absolute discretion of CIMB Bank.
 - b. The approval must be given by **31 Oct 2021**
 - iii. Complete the [Rewards Redemption Form](https://www.smart-towkay.com/promotion/bank-account) on Smart Towkay's website at [\[https://www.smart-towkay.com/promotion/bank-account\]](https://www.smart-towkay.com/promotion/bank-account) within the first fourteen (14) days of successful Corporate Account opening.
 - a. Participants who do not complete the Rewards Redemption Form fully and accurately will not be eligible for the Reward.
 - iv. Perform a minimum of 5 Business Transactions via BizChannel@CIMB ("Eligible Transactions") within sixty (60) days from the Corporate Account opening.
7. A Successful Application is defined as an application that has completed all the steps listed in Clause 6 above.
8. "Business Transaction" refers to any internet transactions by an Eligible Company to
 - (i) a business that is not related to the Eligible Company
 - (ii) any individual account that is not related to the Eligible Company
9. An Eligible Company who successfully opens a Corporate Account and submits the Rewards Redemption Form to Smart Towkay within the time limits specified above shall be entitled to receive the S\$50 Reward by direct credit from Smart Towkay into their Corporate Account stated in the Rewards Redemption Form within **one (1) calendar month** from the date of Corporate Account opening, unless otherwise stated. If the Eligible Company completes the Eligible Transactions, it will be entitled to receive a further S\$70 Reward by direct credit from Smart Towkay into the Corporate Account stated in the Rewards Redemption Form within three (3) calendar months from the date of Corporate Account opening.

Successful Applicants must ensure that the Corporate Account opened is valid and in good standing and not cancelled at point of Reward fulfilment and must retain the Corporate Account and not cancel it for a period of at least six (6) months from the date of Corporate Account application approval date (the "**Retention Period**")

Smart Towkay reserves the right to retract, seek the return of and/or otherwise cancel the Reward if a Successful Applicant cancels the Corporate Account before the expiry of the Retention Period.

a. Reward Fulfilment

Successful Applicants:

- i. Consent to receive any applicable Reward under this Promotion via direct credit by Smart Towkay into their Corporate Account;
 - ii. Will be notified of successful Reward credit via email from Smart Towkay, to the email address provided in the Rewards Redemption Form (“Rewards Notification Email”). Successful Applicants are encouraged to check spam/junk folders for the Rewards Notification Email as there may be accidental redirects by the email client.
- a. All queries regarding the Corporate Account, including but not limited to application status of the Corporate Account should be directed to CIMB Bank. Other terms and conditions governing the Corporate Account apply. CIMB Bank assumes no responsibility for incomplete, incorrect, lost, late, damaged, illegible, misdirected application forms and/or other forms of communication which may result in the ineligibility of the applicant to participate in this Promotion or to receive any Rewards.
 - b. This is a Smart Towkay promotion. All queries/disputes relating to the Promotion, including the crediting of Reward into the Corporate Account, should be directed to Smart Towkay. CIMB Bank shall not be responsible for any loss or damage suffered by an Eligible Participant and/or Successful Applicant in connection with this Promotion and/or the Rewards.

Criteria	Reward
Successful Corporate Account opening	S\$50
Perform 5 transactions via BizChannel@CIMB within 60 days from Corporate Account opening	S\$70
Total Reward per Successful Applicant	S\$120

Table 2

- 10. If the Eligible Participant fails to receive a Rewards from Smart Towkay within stated under Clause 9 above, kindly drop an email to admin@smart-towkay.com for assistance.

All crediting of Rewards under this Promotion will cease three (3) months after the end of the Promotion Period and any queries received after that will not receive a response.

- 11. All Reward Redemption Forms received after fourteen (14) days from the specified Promotion Period, or submitted through any means other than specified above, will not be eligible for the Promotion. Any correspondence on missing and/or delayed submissions shall not be reviewed or responded to by Smart Towkay

Smart Towkay reserves the final right to change the Reward given. In the case of delays in the delivery of the Reward, Smart Towkay will notify the recipients and make the necessary arrangements to deliver the Reward.

12. Smart Towkay reserves the right to reject any Reward redemption if the application is found to be made via other channels, or completed outside of the Promotion Period, and/or fraudulent, against the spirit of the promotion, or non-compliant with the Promotion Terms and Conditions. In the event of disputes, Smart Towkay's decision shall be final.

Where we suspect a participant is participating in any form of unlawful activity or fraud, we reserve the right to report such activity or suspicions to the police or relevant authorities.

13. An Eligible Participant will only be entitled to receive one (1) Reward as an Eligible New Company.
14. Approval of any Corporate Account is still subject to the Bank's discretion. Smart Towkay does not guarantee the approval of any product.
15. By applying for a Corporate Account under this Promotion, an Eligible Participant and/or Eligible Company agrees and consents to:
 - a. CIMB Bank disclosing any information relating to it and/or its Corporate Account as required by Smart Towkay for purposes of this Promotion;
 - b. Smart Towkay sending the information in the Rewards Redemption Form to Smart Towkay's promotion partners to facilitate his/her application for the Corporate Account; and
 - c. the Corporate Account provider disclosing to Smart Towkay information relating to his/her application for a Corporate Account in connection with the Promotion; and
 - d. Smart Towkay sending relevant information in the Rewards Redemption Form to Smart Towkay's promotion partners to facilitate his/her redemption of the Reward
16. By agreeing to the terms and conditions of this Promotion, you agree to receive communications from Smart Towkay via email and/or verified mobile number, including but not limited to SMS and calls, in accordance with [Smart Towkay's Privacy Policy](#)
17. The [Smart Towkay General Promotion Terms and Conditions](#) also apply to this Promotion.
18. Participants should refer to the provider or bank (as the case may be) website for the most updated rewards eligibility for the product(s) concerned.
19. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Singapore and customers irrevocably submit to the non-exclusive jurisdiction of the courts of the Republic of Singapore.

20. A participant who is not eligible for and does not participate in the Promotion and/or a person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B Singapore) to enforce any of these terms and condition.