Ref: Campaign-EoY-Card

End of Year Campaign – Cashback on CIM Finance Credit Cards

Offer Construct:

Get **5% cashback on clothing**, **5% on dining** and **10% cashback on groceries** up to Mur 1,500 between 1st January to 31st January 2026 for eligible customers. To be eligible for offer on your CIM Finance Credit Card, you must perform a minimum of 10 transactions above Mur 300 each (from 16 December 2025 to 31 December 2025, as reflected by posting date in your card statement dated 15 January 2026).

The table below outlines

Transaction count (milestone)	**Offer eligible (Period – 1st Jan to 31st Jan)**
10 and above	5% cashback on clothing only (maximum of Mur 500)
20 and above	5% cashback on clothing and dining only (maximum of Mur 1,000)
30 and above	5% cashback on clothing, dining and 10% on groceries only (maximum of Mur 1,500)

Table 1

Example:

If your Card statement dated 15 January 2026 shows that you have performed 12 transactions between 16 December and 31 December 2025 as per the posting date then

- You will get 5% as cashback on your clothing spending (capped at Mur 500) done between 1 January to 31 January 2026 as per the posting date.

If your Card statement dated 15 January 2026, shows that you have performed 25 transactions between 16 December and 31 December 2025 as per the posting date then

- You will get 5% as cashback on your clothing and dining spending (capped at Mur 1,000) done between 1 January to 31 January 2026 as per the posting date.

Similarly, if your Card statement dated 15 January 2026, shows that you have performed 35 transactions between 16 December and 31 December 2025 as per the posting date then

- You will get 5% as cashback on your clothing, dining and 10% on your groceries spending (capped at Mur 1,500) done between 1 January to 31 January 2026 as per the posting date.

Conditions of Participation:

1.CIM Financial Services Ltd (hereinafter “CIM Finance”) is pleased to introduce the “End of Year” Promotional Campaign (hereinafter referred to as the “Offer”).

2.The Offer is valid from (dates included):

Milestones Achievement Period:

- 16th December 2025 to 31st December 2025

Cashback Eligibility Period:

- 1st January 2026 to 31st January 2026

3.Customer eligible for the cashback will also be informed via SMS.

4.ONLY transactions above Mur 300 each will be counted in your milestone.

5.In case you want to spend more than your credit limit, then you can top-up your credit card. Top-up here means making pre-payment on your Credit Card (before the billing date).

6.The Offer is not valid for Business cards, Travel cards, Titanium/Cashback Credit Card and USD cards.

7.Each cardholder will have to carry out the qualifying transactions in Mauritius and/or abroad to be eligible. If the Cardholder goes delinquent at any time before the cashback is credited or within thirty (30) days after the cashback has been credited, then CIM Finance reserves the right to reverse or debit 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 posting on the system of each transaction, that is, the posting date showing in the statement.

9.The Card must be in good standing and must not be delinquent, blocked, or otherwise restricted. It should be maintained in a manner deemed appropriate and satisfactory at the sole discretion of CIM Finance. In the event the Card account is voluntarily or involuntarily closed, terminated, or blocked for any reason—whether before or after the Offer period—CIM Finance reserves the right to withhold or forfeit the cash back benefit.

10.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 considered as a qualifying transaction or eligible for the purpose of transaction count milestone under this offer.

11.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.

12.Cashback will be credited between 15th February to 28th February and will reflect in your 15 March 2026 Statement.

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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, amend, or modify these terms and conditions at its sole discretion, without prior notice.