

CIM Financial Services Ltd ('CFSL') Terms and Conditions for 1% Cashback Offers on CIM Cashback [ex-Titanium] Credit Card ('Terms and Conditions')

1. The Titanium Cim Credit Card has been rebranded as CIM Cashback Credit Card ('**Cashback Card**') since Nov 2025.
2. **Eligibility:**
 - These offers apply to holders of existing and new Cashback Cards ('**Cardholders**').
 - Cardholders should make payments using their Cashback Cards to activate the 1% cashback offers ('**Cashback Offers**').
 - The Cashback Offers shall be valid when the Cardholders use their Cashback Cards: (i) on a CIM POS machine at any merchant; (ii) at any merchant registered as dealing in groceries; (iii) at any restaurant or club; (iv) at any pharmacy, clinic or hospitals; or (v) at any filing station.
3. **Validity:**
 - The Cashback Offers remains valid until further notice.
4. **Exclusions:**
 - The Cashback Offers cannot be combined with any other cash back program.
 - The Cashback Offers shall not be applicable for the following types of transactions:
 - ATM withdrawals and quasi cash transactions;
 - Overdue or cancelled credit cards;
 - Reversed transactions;
 - Transactions for repayments of any credit, leasing or factoring facilities taken with CFSL at any CIM counters.
5. **Merchant Responsibility:**
 - CFSL shall not be responsible if a merchant fails to provide products and/or services due to a declined transaction.
6. **Right to Refuse to Credit the Cashback Offers:**
 - CFSL reserves the right to refuse to credit the Cashback Offers at its sole discretion.
 - The grounds for refusal include but are not limited to, refunds at the merchant, returns at the merchant, termination of relationship with CFSL, breaches of these Terms and Conditions, misuse of intellectual property, misrepresentation, fraud, abuse of the offer, or any illegal or criminal act.
7. **Amendments and Withdrawal:**
 - CFSL may amend, suspend, or withdraw the Cashback Offers at any time without any prior notification.
 - Changes to these Terms and Conditions may occur at any time without notice, at CFSL's sole discretion.
 - Any decision taken by CFSL regarding the Cashback Offers shall be final.
8. **Crediting Responsibility:**
 - CFSL does not accept any responsibility for delayed, misdirected, incomplete, or unprocessed crediting of the Cashback Offers due to technical or other reasons.
9. **Selected Merchants:**
 - The list of selected merchants will be published and updated periodically on CFSL's website.
10. **Public Announcement/Press Release**
 - Cardholders shall not make any public announcements or issue any press releases about the Cashback Offers without the prior written approval of CFSL.
11. **Complaints and Queries:**
 - For complaints or queries related to products and services, please contact the merchant where the purchase was made.
 - CFSL shall not be liable for any loss, damage, or claim related to products and/or services provided by merchants.
 - For complaints regarding the Cashback Offers, please contact our staff at any CFSL counters, branches, or our Complaints Department on **(230) 203 6898** or by email on **complaint@cim.mu**.
12. **Contact Information:**
 - For any other query relating to Cim credit card, please contact our Cards Department on **(230) 208 9090** or by email on **CardCallCentre@cim.mu**.
13. **List of Merchant Category Codes (MCC) eligible for Cashback Offers:**

Dining Restaurants and Clubs:

MCC	Description
5811	Caterers
5812	Eating Places and Restaurants

5813	Bars, Cocktail Lounges, Discotheques, Nightclubs and Taverns–Drinking Places (Alcoholic Beverages)
5814	Fast Food Restaurants
5921	Package Stores–Beer, Wine and Liquor

Groceries:

MCC	Description
5411	Grocery Stores, Supermarkets
5422	Freezer and Locker Meat Provisioners
5441	Candy, Nut and Confectionery Stores
5451	Dairy Products Stores
5462	Bakeries
5499	Miscellaneous Food Stores–Convenience Stores, Markets, Specialty Stores, and Vending Machines
5995	Pet Shops, Pet Food and Supplies

Fuel:

MCC	Description
5172	Petroleum and Petroleum Products
5542	Fuel Dispenser, Automated
5983	Fuel Dealers–Coal, Fuel Oil, Liquefied Petroleum, Wood

Pharmacies and Clinics:

MCC	Description
742	Veterinary Services
5047	Dental/Laboratory/Medical/Ophthalmic Hospital Equipment and Supplies
5122	Drugs, Drug Proprietors and Druggists Sundries
5912	Drug Stores and Pharmacies
5975	Hearing Aids–Sales, Service, Supply Stores
5976	Orthopedic Goods–Artificial Limb Stores
7280	Hospital Patient-Personal Funds Withdrawal
8011	Doctors–not elsewhere classified
8021	Dentists and Orthodontists
8031	Osteopathic Physicians
8041	Chiropractors
8042	Optometrists and Ophthalmologists
8043	Opticians, Optical Goods and Eyeglasses
8044	Optical Goods and Eyeglasses
8049	Chiropodists, Podiatrists
8050	Nursing and Personal Care Facilities
8062	Hospitals
8071	Dental and Medical Laboratories
8099	Health Practitioners, Medical Services–Not Elsewhere Classified

