

<b>FAQ on before application</b>	
<b>Q1</b>	<b>What deposits products can be applied online?</b>
	<p><b><u>Savings Accounts</u></b>            CIMB FastSaver Account            CIMB FastSaver-i Account            CIMB StarSaver (Savings) Account            CIMB StarSaver (Savings)-i Account            CIMB Junior Saver Account</p> <p><b><u>Current Accounts</u></b>            CIMB StarSaver Account            CIMB StarSaver-i Account</p> <p><b><u>Fixed Deposits</u></b>            CIMB SGD Fixed Deposit            CIMB Why Wait Fixed Deposit-i</p>
<b>Q2</b>	<b>What products cannot be applied online and how do I apply for these products?</b>
	<p>CIMB Hajj Savings-i Account, CIMB Foreign Currency Savings Account, CIMB Foreign Currency Current Account and CIMB Foreign Currency Fixed Deposit Account cannot be applied via our online form. Please refer to the respective product pages on our CIMB website on how to apply for them.</p> <p>For CIMB Hajj Savings : <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts/cimb-hajj-savings-i-account.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts/cimb-hajj-savings-i-account.html</a></p> <p>For CIMB Foreign Currency Savings Account:  <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts/cimb-foreign-currency-savings-account.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts/cimb-foreign-currency-savings-account.html</a></p> <p>For CIMB Foreign Currency Current Account:  <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/current-accounts/cimb-foreign-currency-current-account.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/current-accounts/cimb-foreign-currency-current-account.html</a></p> <p>For CIMB Foreign Currency Fixed Deposit:  <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/fixed-deposit/cimb-foreign-currency-fixed-deposit-account.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/fixed-deposit/cimb-foreign-currency-fixed-deposit-account.html</a></p>
<b>Q3</b>	<b>How long will it take to complete an online deposit application?</b>
	<p>It will take approximately 5 to 10 minutes to submit an application online. Please ensure that you have the required documents to complete your application within one seating (<a href="https://www.cimb.com.sg/en/personal/help-support/faq/banking-with-us/documents-requirements/casa.html">https://www.cimb.com.sg/en/personal/help-support/faq/banking-with-us/documents-requirements/casa.html</a>).</p> <p>For a quicker application, we encourage applicants who are Singapore Citizen, Singapore PR and foreigners who hold a Foreign Identification Number (FIN) card to apply via MyInfo with Singpass.</p>
<b>Q4</b>	<b>How can I apply for a deposit product?</b>
	<p>You may submit your application for a deposit account via our CIMB website. To find out more about our deposit accounts, please visit:</p>

	<p>For Current and Savings account: <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/savings-accounts.html</a></p> <p>For Fixed Deposit: <a href="https://www.cimb.com.sg/en/personal/banking-with-us/accounts/fixe-deposit.html">https://www.cimb.com.sg/en/personal/banking-with-us/accounts/fixe-deposit.html</a></p> <p>For existing customers, you may apply for an account via our Clicks mobile app.</p>
<b>Q5</b>	<b>What documents do I need to provide to open a deposit account?</b>
	<p>You may refer to our document requirements page at <a href="https://www.cimb.com.sg/en/personal/help-support/faq/banking-with-us/documents-requirements/casa.html">https://www.cimb.com.sg/en/personal/help-support/faq/banking-with-us/documents-requirements/casa.html</a></p>
<b>Q6</b>	<b>How old does my child need to be to apply for a CIMB Junior Saver account?</b>
	<p>You may apply for a CIMB Junior Saver account with your child if he/she is up to 16 years old, inclusive.</p>
<b>Q7</b>	<b>Can I apply for more than 1 of the same deposit products?</b>
	<p>As an individual account holder, you may only hold 1 of each product. You can only submit individual application for the product you do not hold currently.</p> <p>As a joint account holder, you may hold more than 1 of the same products with different joint account holders. You can only submit joint application for same product with different joint applicants.</p>
<b>Q8</b>	<b>Can I apply for multiple deposit accounts online?</b>
	<p>Yes, you can apply for more than one account online, but each account requires a separate application.</p>
<b>Q9</b>	<b>Can I open a joint deposit account online?</b>
	<p>Yes, you can open a joint deposit account online. Both account holders will need to provide their personal information and supporting documents.</p> <p>Please note that an online joint account application allows a maximum of 2 account holders. If you wish to apply for an account that has 3 (or more) account holders, please visit our branch to open an account over the counter.</p>
<b>Q10</b>	<b>How many joint applicants can I apply with online?</b>
	<p>You may only apply for a joint account online with a maximum of 2 account holders. If you wish to apply for an account that has 3 (or more) account holders, please visit our branch to open an account over the counter.</p>
<b>Q11</b>	<b>Who can apply via MyInfo with Singpass?</b>
	<p>Singapore Citizens, Singapore PR and Foreigners holding a Foreign Identification Number (FIN) card.</p>
<b>FAQ on during application</b>	
<b>Q12</b>	<b>I wish to edit my mobile number and/or email address in my application, but I am unable to do so, how do you I go about it?</b>
	<p>You will not be able to edit your mobile number and/or email address after clicking on 'Proceed' to confirm your mobile and email address on the 'Basic Details' page. Hence, please start a new application and your previous application will automatically be cancelled.</p>

<b>Q13</b>	<b>I was working on my application halfway through and wish to resume my application. How do I go about doing it?</b>
	You would receive a resume email indicated in your application if you have passed the 'Basic Details' page of the application form. To resume your application, you may click on the link in the email and complete your application within 30 days from the date your application was initiated.
<b>Q14</b>	<b>I selected on 'Save as Draft' on my application, how do I go about resuming my application?</b>
	You would receive a resume email indicated in your application if you have passed the 'Basic Details' page of the application form. To resume your application, you may click on the link in the email and complete your application within 30 days from the date your application was initiated.
<b>Q15</b>	<b>What happens if I were to select to 'Save as Draft' on my application?</b>
	If you select to 'Save as Draft', application information that has been entered up till the point in time you select 'Save as Draft' will be saved. When you resume your application, you will be brought to the page where you last left off with the saved application information. To resume and complete your application, you may click on the link in the resume email you received in the email indicated in your application within 30 days from the date your application was initiated.
<b>Q16</b>	<b>How long does my joint applicant has to complete his/her application?</b>
	Your joint applicant has to complete the application within 30 days starting from the date the main applicant submits his/her application.
<b>Q17</b>	<b>Why has my joint applicant not received the email link to complete the application?</b>
	Your joint applicant would have received an email informing him/her that a joint application has been initiated. There will be a 2nd email sent a few hours after the 1st email containing the link to continue his/her application.
<b>Q18</b>	<b>Will I receive any notification on my joint applicant's application?</b>
	Yes, you will be notified via email after your joint applicant has submitted his/her application.
<b>Q19</b>	<b>Why am I seeing an error page after proceeding from 'Review' page?</b>
	If you're seeing an error page stating, 'We're Sorry', your application is unsuccessful and we are unable to provide specific details regarding the decision.  If you're seeing an error page stating, 'We'll be right back', our system is currently down for maintenance. We are not able to advise on a timeline, please try again at a later time.
<b>Q21</b>	<b>Why am I informed that my application is unsuccessful during the application?</b>
	We are unable to provide specific details regarding the decision and appreciate your understanding.
<b>Q22</b>	<b>Is there an appeal process if my application is unsuccessful/rejected?</b>
	Unfortunately, we do not have an appeal process. We can assure you that each application is reviewed with care and consideration.

<b>Q23</b>	<b>I tried re-submitting an application online after it was rejected, but I am being told my application is unsuccessful again. Why is this the case?</b>
	Our system has safeguards in place, and we are unable to provide specific details why you are unable to re-submit your application online.
<b>Q24</b>	<b>How do I know if the links inside the email I have received from CIMB bank is safe to open?</b>
	Email from CIMB pertaining to your online application will have an email name 'CIMB Notifications' coming from email address 'no-reply@cimb.com'.
<b>Q25</b>	<b>How will I know the outcome of my application?</b>
	You will receive an email from 'no-reply@cimb.com' regarding the outcome of your application. Alternatively, you may go to <a href="https://apply.cimb.com.sg/inquiry-application-status">https://apply.cimb.com.sg/inquiry-application-status</a> to check on the status. You will have to key in your ID number and Application ID. Please note that only applications with the following application ID format SGXXYY<9 alphanumeric> will be searchable in the provided link.
<b>Q26</b>	<b>What does the application status in the application inquiry portal I am seeing mean?</b>
	<ul style="list-style-type: none"> <li>• Draft - Application is work in progress and has not been submitted.</li> <li>• Pending joint applicant - Joint applicant has yet to submit his/her application, for joint application only.</li> <li>• Cancelled - When there is a duplicate application and the application he/she chooses to not continue will be cancelled</li> <li>• Expired - Application is expired due to inactivity after the 30 days validity period</li> <li>• Unsuccessful (eligibility failed) - Application is unsuccessful as you do not satisfy the eligibility requirements</li> <li>• Application received - Application has been successfully received by the bank and is under processing</li> <li>• Customer action required - Application requires action by the customer, please refer to the follow up email received</li> <li>• Processing - Application is currently under processing by the bank</li> <li>• Fund in required - Application requires customer to fund-in an initial deposit</li> <li>• Successful - Application meets all onboarding requirements and has been processed successfully</li> <li>• Unsuccessful - Application does not meet onboarding requirements and is unsuccessful</li> </ul>
<b>Q27</b>	<b>How will I know if my submitted application has been received by the bank?</b>
	After submitting your online application, you will receive an email informing you that your application has been received. In this email, it will contain an encrypted pdf file with your submitted application information. The password for the pdf file will be sent via SMS to your mobile number indicated in your application. If we need more information for your application, we will contact you via email.
<b>Q28</b>	<b>How will I know if my application is successful?</b>
	You will receive a welcome email informing you that your application has been processed successfully.
<b>Q29</b>	<b>Are there any fees for closing my account?</b>
	Yes, there is an early closure fee of S\$50 for accounts closed within 6 months from the date account is opened.

<b>Q30</b>	<b>I've submitted my application, why do I see an email asking me to resume my application?</b>
	This is an auto-generated email that is sent when an application is initiated, to allow customers to continue with their application in the event of drop off during the application. You may ignore this email if you have submitted your application.
<b>FAQ relating to 1<sup>st</sup> party fund in</b>	
<b>Q31</b>	<b>Why do I need to perform an initial deposit?</b>
	This is part of the bank's requirement for online application
<b>Q32</b>	<b>I received an email requesting for an initial deposit of S\$1,000 to continue with my application. How do I go about making the initial deposit?</b>
	You will have to make an initial deposit of S\$1,000 through one of the three methods - 1) Use your existing personal bank account with CIMB Singapore, 2) Link your existing personal bank account with CIMB Malaysia to do the transfer or 3) Transfer via FAST with your personal bank account with another bank in Singapore.
<b>Q33</b>	<b>I received an email requesting for a fixed deposit placement to continue with my application. How do I go about making the deposit?</b>
	You will have to make a fixed deposit placement of the indicated amount in your application through one of the three methods - 1) Use your existing personal bank account with CIMB Singapore, 2) Link your existing personal bank account with CIMB Malaysia to do the transfer or 3) Transfer via FAST with your personal bank account with another bank in Singapore.
<b>Q34</b>	<b>I received an email requesting for an initial deposit of S\$1,000 to continue with my application. Will my joint applicant and I be required to make an initial deposit of S\$1,000 each?</b>
	No, the initial deposit of S\$1,000 can come from either the main or joint applicant.
<b>Q35</b>	<b>I had made the initial deposit of S\$1,000 but my application was rejected, why was this the case?</b>
	This could be due to the following: 1) The deposit was not transferred via FAST from your personal bank account with another bank in Singapore, or 2) The initial deposit was not transferred from your own CIMB Malaysia account, or 3) The deposit amount did not meet the minimum initial deposit required for the account you applied for (i.e. S\$1,000 for current and savings account)
<b>Q36</b>	<b>I had made my deposit of the Fixed Deposit placement amount but my application was rejected. Why was this the case?</b>
	This could be due to the following: 1) The deposit was not transferred via FAST from your personal bank account with another bank in Singapore, or 2) The initial deposit was not transferred from your own CIMB Malaysia account, or 3) The deposit amount did not meet the minimum initial deposit required for the account you applied for (i.e. fixed deposit placement amount indicated in application)
<b>Q37</b>	<b>How will I know if my Fixed Deposit placement has been successful?</b>
	You will receive an email from 'no-reply@cimb.com' informing you that the Fixed Deposit placement amount has been received.
<b>Q38</b>	<b>Am I able to fund in more than the requested initial deposit?</b>

	Yes, as long as the fund in amount meets what was being requested.
<b>Q39</b>	<b>I did an initial deposit, but my application was rejected. How will I get back the deposited amount?</b>
	The initial deposit will be refunded to your account through the same method of fund in.
<b>Q40</b>	<b>Do I need to do the requested initial deposit in one single transaction?</b>
	You may perform multiple transfers as long as the sum of the transfers add up to the requested initial deposit amount.
<b>FAQ on customer follow up</b>	
<b>Q41</b>	<b>Why am I asked to perform a follow-up via the URL received in the customer follow-up email?</b>
	This is in the best interest of customer to safeguard information shared with the bank via a secured method.
<b>Q42</b>	<b>Am I allowed to perform a follow-up for the requested information via email or call?</b>
	No, this is in the best interest of customer to safeguard information shared with the Bank via a secured method.
<b>Q43</b>	<b>When will I know the outcome of my application?</b>
	You will know the outcome of your application within 7 business days of receipt of initial deposits and/or documents required, if no further review or follow-up is required, subject to the Bank's approval.
<b>Q44</b>	<b>What do I do after the successful outcome of my application?</b>
	<p>If you are new to CIMB, you may proceed to open a Clicks account. Clicks is our digital banking platform, and you may manage your account and perform fund transfer transactions</p> <p><b>For Singapore Citizen and PR</b>  Set up your CIMB Clicks account using Singpass Face Verification or ATM Card and PIN</p> <ol style="list-style-type: none"> <li>1. Download the CIMB Clicks Mobile App</li> <li>2. Select "Not a User yet? Sign Up"</li> <li>3. Enter Personal Details</li> <li>4. Select Singpass Face Verification or ATM Card and PIN</li> <li>5. Key in the SMS-OTP that you have received</li> <li>6. Create Username and Password</li> </ol> <p><b>For Foreigners</b>  Set up your CIMB Clicks account via <a href="http://www.cimbclicks.com.sg">www.cimbclicks.com.sg</a></p> <ol style="list-style-type: none"> <li>1. Select "Sign Up" &gt; "Use Activation Code" on the right menu</li> <li>2. Create Username and Password using the 6-digit Activation Code that has been sent to you via SMS to your registered mobile number.</li> </ol>
<b>FAQ on video verification</b>	
<b>Q45</b>	<b>Why does the bank require video verification for account opening?</b>
	It is a security measure to protect you from potential risk. It helps to ensure that the person opening the account is genuinely you and not someone attempting to use your identity fraudulently.

<b>Q46</b>	<b>Are my video verification details securely stored?</b>
	Yes, we adhere to strict data security standards to ensure that your video verification details are securely stored and protected from unauthorised access.
<b>Q47</b>	<b>What if I have concerns about the video verification?</b>
	Please note that while we prioritise your privacy and security, we seek your understanding and cooperation in helping us maintain a safe banking environment. If you have further concerns, you may visit our branch.
<b>Q48</b>	<b>Why is video verification required when there was identity verification during application?</b>
	The video call serves as an additional measure to enhance identity verification and ensure authenticity.
<b>Q49</b>	<b>Why do I still need to do an initial deposit when I am subjected to video call?</b>
	This is an additional step that helps to confirm that the customer has an account with another bank in Singapore or CIMB Malaysia, providing an additional layer of verification.
<b>Q50</b>	<b>Why do my family members/friends/referrals do not need to perform this video call but I am required to or vice versa?</b>
	We assure you that all applications are reviewed consistently based on the bank's internal guidelines. Please be advised that whether the application requires video verification, is dependent on various factors.
<b>Q51</b>	<b>Is the Regulator (MAS) aware of this video call process?</b>
	We are in regular contact with our regulators and are unable to disclose further on the specifics of our regulatory interactions.
<b>Q52</b>	<b>Why are other banks not practicing video call? Or all other banks in Singapore also practising the same?</b>
	We are unable to advise on the practices of other banks. However, this video call aims to protect you from increasing fraud identity scams.
<b>Q53</b>	<b>Why is there a need for the bank to record the video call?</b>
	This information is stored in the event there is a dispute and to also protect your interest.
<b>Q54</b>	<b>How long will the bank be storing the video call?</b>
	The retention period of the video call is in line with our internal process, and will be securely stored and protected from any unauthorised access.
<b>Q55</b>	<b>Why must I proceed to the Branch for my application?</b>
	This is for us to provide personalised assistance and allows us to address any questions or concerns you may have in real-time. We appreciate your understanding and look forward to assisting you at the Branch.