

# SINGAPORE

CIMB Group is a leading ASEAN universal bank and one of the region’s foremost corporate advisors. It is also a world leader in Islamic finance.

The Group is headquartered in Kuala Lumpur, Malaysia, and offers consumer banking, commercial banking, investment banking, Islamic banking and asset management products and services. It is the fifth largest banking group by assets in ASEAN and, as at the end of June 2023, had around 33,000 staff and around 22 million customers.

CIMB Bank has presence in Thailand, Cambodia, Vietnam, Singapore, Philippines, London, Hong Kong, Shanghai and Laos, and representative office in Yangon.

## Our Ratings

CREDIT RATING AGENCY	RATING	LONG TERM	OUTLOOK
S&P	Issuer Credit Rating	A-	Stable
Moody's	Foreign Currency Deposits Rating	A3	Stable
RAM	Financial Institution Rating	AAA	Stable
MARC	Financial Institution Rating	AAA	Stable



# CIMB COMMERCIAL BANKING SOLUTIONS

## Account Services

The following types of bank accounts are available:

COMPANY TYPE	DOMESTIC CURRENCY		FOREIGN CURRENCY	
	CURRENT ACCOUNT	FIXED DEPOSIT ACCOUNT	CURRENT ACCOUNT	FIXED DEPOSIT ACCOUNT
Local-Incorporated	Y	Y	Y	Y
Foreign-Incorporated	Y	Y	Y	Y


## Cash Management Products At A Glance

ACCOUNTS	LIQUIDITY MANAGEMENT	PAYMENTS & COLLECTIONS
<ul style="list-style-type: none"> <li>• Current Accounts - SGD, AUD, CAD, RMB, GBP, HKD, NZD, USD, CHF, JPY, EUR</li> <li>• Fixed Deposit Accounts - SGD, AUD, CAD, RMB, GBP, HKD, NZD, USD, CHF, JPY, EUR</li> <li>• Trust Accounts</li> <li>• Escrow Accounts</li> <li>• Shariah-compliant alternatives available</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Interest Aggregator</li> <li>• Sweeping <ul style="list-style-type: none"> <li>- Target Balance Sweep</li> <li>- Zero Balance Sweep</li> <li>- Reverse Sweep</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Local Transfer <ul style="list-style-type: none"> <li>- GIRO <ul style="list-style-type: none"> <li>▪ Direct Debit</li> <li>▪ Payroll</li> </ul> </li> <li>- PayNow</li> <li>- FAST</li> <li>- Real Time Book Transfer</li> <li>- MEPS+</li> <li>- Cheques</li> <li>- Cashier's Order</li> <li>- Demand Draft</li> </ul> </li> <li>• Cross Border Telegraphic Transfer (FX)</li> <li>• Virtual Accounts</li> </ul>



# IMPORTANT INFORMATION

## CIMB Digital Banking Channels

CHANNELS	
Online banking via web & mobile (BizChannel) 	Bank on-the-go with our secured online banking available on desktop and mobile app.
API Connectivity	Integrate banking services into your systems via CIMB's APIs to facilitate a seamless workflow and greater efficiencies.
Host-2-Host Gateway	Integrate your accounting/bank-office systems to enable straight-through, end-to-end processing for high volume transactions.

## CIMB Payment Network

PAYMENT NETWORK	DESCRIPTION	MEMBERSHIP
GIRO	Automated Clearing House (ACH)/Non-Urgent Local Payments	Participating Bank
PayNow	Instant Inter-Bank-Peer-to-Peer & Person-to-Merchant Payments	Participating Bank
FAST	Low-Value Instant Local Payments	Participating Bank
MEPS+	Real-Time Gross Settlement (RTGS)/High-Value Local Payments	Participating Bank
SWIFT	Cross Border Payments	Participating Bank



## Payment & Receivable Cut-off Time

INTERNAL TRANSFER (TO CIMB SG BANK ACCOUNT)	CUT-OFF TIME	INDICATIVE AVAILABILITY
In-house Transfer with contracted FX	16:00	Value Date
In-house Transfer without contracted FX	23:59	Value Date

LOCAL TRANSFERS	CUT-OFF TIME	INDICATIVE AVAILABILITY	INWARD
Cash Deposit	16:30	Value Date	-
Cashier's Order	16:30	Value Date -1	15:00
Cheques	-	Value Date	15:00
Demand Draft	16:30	Value Date -1	13:00
GIRO Payments & Collections	18:00, Value Date -1	Value Date +1	-
Single FAST Payments and Collections	24/7	Immediately	-
Bulk FAST Payments and Collections	24/7	~1 hour	-
MEPS+	16:00	Value Date	17:30

## Major Currency Cut-off Time

CURRENCY	VALUE DATE	CUT-OFF TIME
AUD, NZD	Same Day	09:30
JPY		10:30
THB		13:00
IDR		13:00
MYR		14:00
PHP		14:00
HKD		14:00
CNH/CNY		14:30
USD, SGD, EUR, GBP, DKK, SEK, CHF, CAD		17:00

## Agent Bank Information

CURRENCY	AGENT BANK NAME	SWIFT BIC CODE
AUD	ANZ Banking Group Ltd	ANZBAU3M
CAD	Royal Bank of Canada	ROYCCAT2
CHF	UBS AG	UBSWCHZH80A
CNY	Industrial and Commercial Bank of China	ICBKSGSGCLR
DKK	Skandinaviska Enskilda Banken	ESSEDKKK
EUR	J.P. Morgan SE	CHASDEFX
GBP	LLOYDS Bank PLC	LOYDGB2L
HKD	HSBC Limited	HSBCHKHHHKH
IDR	PT. Bank CIMB Niaga, TBK	BNIAIDJA
JPY	MUFG Bank Ltd	BOTKJPJT
MYR	CIMB Bank Berhard	CIBBMYKL
NZD	ANZ Bank New Zealand Limited	ANZBNZ22
NOK	Skandinaviska Enskilda Banken	ESSENOKX
PHP	BDO Unibank Manila	BNORPHMM
SEK	Skandinaviska Enskilda Banken	ESSESESS
THB	CIMB Thai Bank Public Company Limited	UBOBTHBK
USD	Bank of America, N.A.	BOFAUS3N

## Awards & Achievements

At CIMB Singapore, we take pride in delivering high-quality products and services to meet the needs of our clients. We are honoured that the market and our peers has recognised our ability to providing innovative financial solutions to our customers.

In 2023 and 2024, CIMB Singapore was awarded the Singapore International Cash Management Bank of the Year for 2 consecutive years.



Find out more about our Cash Management services via [www.cimb.com.sg](http://www.cimb.com.sg) or contact us at [sgb.business.assist@cimb.com](mailto:sgb.business.assist@cimb.com) or +65 6438 7888 (Monday to Friday, 9:00am to 6:00 pm).

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