

**TERMS AND CONDITIONS GOVERNING THE BONUS INTEREST TOPUP CAMPAIGN (“Campaign”)**

1. This Campaign is available from [July 2022 until Dec 2023], both dates inclusive (“**Campaign Period**”) to Commercial Banking, Corporate Banking and Financial Institutions Group customers of CIMB Bank Berhad, Singapore Branch (“**CIMB Bank**” or the “**Bank**”) (each a “**Customer**” and collectively, “**Customers**”)
2. The Campaign Period shall consist of 2 rounds (each a “Round”), with Round 1 running between July 2022 and Dec 2022, and Round 2 running between Jan 2023 and Dec 2023 (each a “**Campaign Round**”). The months in each Round shall be referred to as “1<sup>st</sup> Month”, “2<sup>nd</sup> Month” and “3<sup>rd</sup> Month”. Month 0 refers to the month preceding the 1<sup>st</sup> Month of each Round (Eg. Month 0 for Round 1 is Jun 2022 since Round 1 starts in July 2022).
3. To qualify for this Campaign:
  - a. Customer must have an Eligible Account held with the Bank. “**Eligible Account**” refers to any one of the following current accounts held with the Bank that is of interest-bearing type: CIMB Corporate Interest Plus Current Account, CIMB USD Interest Plus Current Account. The accounts that are excluded under this Campaign shall be determined by the Bank in its sole and absolute discretion and includes accounts that are part of the Credit Interest Aggregator setup and Islamic current accounts.
  - b. Customer must deposit fresh funds into their Eligible Account during the respective Campaign Round in accordance to the minimum amount set out in the table below. For the purpose of these terms and conditions, “fresh funds” excludes transfer(s) from existing CIMB Bank accounts, unless otherwise permitted by the Bank at its absolute sole discretion.
4. **Bonus Interest**
  - 4.1 Customer will be eligible to receive Bonus Interest on the incremental balance in their Eligible Account as set out in the table below:

Type of Customer	Minimum amount of fresh funds to be deposited into Eligible Account per month		Bonus Interest on incremental balance in Eligible Account (on top of current base rate of CASA)
Commercial Banking	Tier 1	(a) USD25,000 into their USD Current Account	0.55%  (1.55% from Oct2022 onwards)
	Tier 2	(a) USD500,000 into their USD Current Account	0.70%

			(2.00% from Oct2022 onwards)
	New to Bank	Conditions under Tier 1 or Tier 2 fulfilled	Additional 0.05%
Corporate Banking and Financial Institutions Group	(a) USD500,000 into their USD Current Account		0.70%  (2.00% from Oct2022 onwards)

### Illustration on how Bonus Interest is rewarded to a Customer

Eg.1	<i>Using 3 months as simple example</i>				<i>balance position of month</i>	Eligible for Bonus interest for months 1 & 2 <b>NOT</b> entitled to bonus interest for month 3
	USD20k	USD50k	USD700k	<b>USD10k</b>		
	month 0	month 1	month 2	month 3		
	<i>vs base month 0</i>	+30k	+680k	-10k	<i>Topped up balance (compare vs month 0)</i>	1.55% (month 1) and 2% (month 2)

- 4.2 New to Bank Commercial Banking Customers can participate in the Campaign in the following month after the Eligible Account is opened.
- 4.3 Bonus Interest will be credited to an eligible Customer's Eligible Account in the month following the 3<sup>rd</sup> Month of that particular Round.
- 4.4 Bonus Interest may be subjected to revision by the Bank before the start of a Round. In each Round, average monthly balances will be used to determine the balance position of that month to compute the incremental balances eligible for Bonus Interest (against the base Month 0).
- 4.5 All benefits, products and services detailed hereunder are only applicable to a Customer who has been granted and possesses an Eligible Account maintained in good standing with the Bank. If the Eligible Account is closed prior to the crediting of any Bonus Interest, such amounts shall be forfeited.
- 4.6 The Bank reserves the right to charge or recover from the Customer or claim the full value of the Bonus Interest should (i) the fresh funds considered for qualifying for the Campaign be reversed, cancelled or void for any reason whatsoever or (ii) the Customer no longer qualifies or is eligible for the Bonus Interest or (iii) the Customer breaches any of the terms and conditions contained herein.
- 4.7 The Bank reserves the right to determine the eligibility of a Customer to receive the Bonus Interest detailed hereunder in its sole and absolute discretion, without the need to provide any reasons whatsoever. If the Bank in its sole and absolute discretion determines that a Customer does not qualify for the Bonus Interest, and for the avoidance of doubt also in the case of any dispute, the Bank's decision on all matters relating to these terms and conditions is final and binding and no further correspondence will be entertained.

- 4.8 For avoidance of doubt, the Bank reserves the right to vary the Bonus Interest under this Campaign, at its sole and absolute discretion from time to time without prior notice and without liability.
- 4.9 The Bank shall not be liable in any way for any loss of profits, business, goodwill or opportunity or indirect, special or consequential loss or damages which the Customer may suffer or incur in connection with the Bank giving effect to and to carrying out the instructions in any way whatsoever and (without prejudice to the generality of the foregoing) whether arising from fraud, negligence, breach of contract, strict liability or otherwise by the Bank or its officers, employees and agents.
- 4.10 The Customer hereby irrevocably and unconditionally undertakes to fully indemnify the Bank and all its employees, nominees, directors and agents and hold the Bank harmless against all losses, damages, liabilities, costs and expenses which the Bank may suffer or incur (including legal costs on a full indemnity basis) as a result of the Bank acting or carrying out, delaying in acting or carrying out or failing to act or carry out any instructions pursuant to these terms and conditions.

### **General Terms and Conditions**

- 5 By participating in this Campaign, Customers agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on [www.cimb.com.sg](http://www.cimb.com.sg)) and for the purposes stated below and all customers confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:
- a. disclosing the personal data of the customers to the merchants/suppliers of goods/services in connection with the Campaign; and/or
  - b. administering and conducting the Campaign.
- 6 This Campaign is not valid in conjunction with other offers unless otherwise stated.
- 7 CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the customer being ineligible to participate in the Campaign.
- 8 The Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as the Bank shall think fit, provided always that the Bank shall as soon as practicable thereafter notify the Customer of any such deletion, variation, supplement, amendment or modification by sending such notification to the Customer's last known address in the records of the Bank. The Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any Customer as a result of the aforesaid matters.
- 9 The customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
- 10 Any termination, suspension, amendment or variation of this Campaign by CIMB Bank or the terms and conditions herein shall not entitle any customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that customer, whether directly or indirectly caused.

- 11 In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of customers to the Campaign), CIMB Bank's decision on all matters relating to this Campaign is final and binding and no further correspondence or claims will be entertained.
- 12 The respective terms and conditions of the Eligible Accounts apply.
- 13 These terms and conditions shall be read in conjunction with the Terms and Conditions Governing the Operations of Deposits Accounts, Terms and Conditions Governing E-Alerts, Terms and Conditions for the Use of Electronic Banking Services, Terms and Conditions Governing E-statements, Personal Data Protection Terms and Conditions (Corporate), whichever is applicable (copies of which are available for viewing at [www.cimb.com.sg](http://www.cimb.com.sg)) (collectively the "CIMB Terms and Conditions").
- 14 These terms and conditions shall be governed by the laws of Singapore and the participants in the Campaign irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 15 A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.