

**CIMB FOUNDERS CARD WORKING CAPITAL TERMS AND CONDITIONS**

1. The CIMB Founders Card Working Capital loan (the “Facility”) is available to all Principal Cardmembers with a CIMB Founders Card account and subject to these terms and conditions.
2. A qualifying application must satisfy the following: (i) the amount applied for under the Facility is not less than S\$1,000 (or such other amounts which CIMB may determine at its absolute discretion); and (ii) the amount applied for under the Facility does not exceed 90% (or such other amounts which CIMB may determine at its absolute discretion) of the available credit limit of your relevant CIMB Founders Card account at the time of application and during the term of the Facility (the “Available Credit Limit”).
3. In case of dispute, the decision of CIMB shall be final. Upon approval of your application (whether in whole or in part), CIMB will credit the approved loan amount (“Loan Amount”) after deducting the Processing Fee (as defined below) into a Singapore dollar denominated bank account held by you as specified in your application.
4. A 1% processing fee of the Loan Amount (EIR from 3.22% p.a. to 4.47% p.a.) (“Processing Fee”) may be charged by CIMB:
  - a. EIR from 3.22% p.a. is calculated based on an interest-free period of up to 114 days if your working capital loan is approved before or after your billing cycle date and repayment is made promptly on your 3<sup>rd</sup> billing statement; or
  - b. EIR 4.47% p.a. is calculated based on the shortest interest-free period of 82 days, assuming your working capital loan is approved on your billing cycle date and repayment is made promptly on your 3<sup>rd</sup> billing statement. Please refer to Clause 5 for information should the Loan Amount be approved on the same day as the billing statement month.
5. The Loan Amount will be posted in the Principal Cardmember’s third statement month from the date of approval. For avoidance of doubt, if the Loan Amount is approved on the same day as the billing statement month (e.g., 24<sup>th</sup> of the month), that date will be considered the first statement month. If the Loan Amount is approved prior to or after the billing statement month (e.g., 21<sup>st</sup> August), the next billing statement (e.g. 24<sup>th</sup> August) will be considered the first statement month.
6. Each application is subject to the approval of CIMB in its absolute discretion. CIMB reserves the right to reject any application in its entirety and/or approve only part of the requested loan amount at its absolute discretion without providing any reason. Should the loan amount applied for exceed your Available Credit Limit, the final amount to be approved under your application will be determined by CIMB at its sole discretion and its decision shall be final and binding.
7. Upon approval of your application, your Available Credit Limit will be provisionally reduced by blocking out an amount equivalent to the Loan Amount, but will be progressively restored (at CIMB’s sole and absolute discretion) by the amount repaid to CIMB in relation to the Facility. Notwithstanding the foregoing, any early repayment made in relation to the Facility will not restore your Available Credit Limit until the date the Facility is posted onto your billing statement.
8. Transactions in connection to this Facility are not eligible for any rebates, if any.
9. No cancellation, termination of or changes to the Facility will be allowed upon submission of an application for the Facility.

10. In the event that the Bank does not receive the repayment of the Loan Amount in full before the due date of the Facility, the applicable finance charges, interest and fees shall be levied on the unpaid balance or part thereof in accordance with the terms and conditions of the Cardmember's Agreement.
11. CIMB is entitled in its sole and absolute discretion to amend, vary and modify these terms and conditions at any time and such changes shall be binding on you with effect from the earliest of the following: a) the date CIMB places notice of such changes on its Singapore website; b) the day after CIMB sends notice of such changes to your last known address in the records of CIMB by ordinary post; c) the day after CIMB sends notice of such changes to you by short messaging system (SMS) or electronic mail; or d) the date CIMB places such notice at all of its branch(es) in Singapore.
12. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the exclusive jurisdiction of the courts of Singapore.
13. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contract Rights of Third Parties Act 2001 to enforce any term of these terms and conditions.
14. These terms and conditions apply in addition to the terms of the Cardmember's Agreement. For details on the Cardmember's Agreement, please refer to [www.cimb.com.sg](http://www.cimb.com.sg). All terms and references used in these terms and conditions shall have the same meanings as in the Cardmember's Agreement, unless the context otherwise requires. Save as otherwise provided herein, in the event of any inconsistency, the Cardmember's Agreement shall prevail and these terms and conditions shall be deemed to be modified so far as is necessary to give effect to the Cardmember's Agreement and those terms.
15. All other terms and conditions applicable to and governing the use of CIMB Credit Cards, the CIMB Founders Card and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit [www.cimb.com.sg](http://www.cimb.com.sg).

**CIMB Bank Berhad (197201001799 (13491-P))**

Information is correct as at 1 September 2025