



Terms and Conditions Governing the CIMB USD BusinessGo-i Account

1. 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 EStatements, and Personal Data Protection Terms and Conditions (Corporate), whichever is applicable (copies of which are available on www.cimb.com.sg) (collectively the "CIMB Terms and Conditions"). In the event of any inconsistency between these terms and conditions on one part and the CIMB Terms and Conditions on the other part with respect to the CIMB USD BusinessGo-i Account ("Eligible Account"), these terms and conditions shall prevail.
2. (For new accounts) Deposits into a CIMB USD BusinessGo-i Account ("Eligible Account") opened and/or maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Bank") must be made with fresh funds and exclude transfer(s) from existing CIMB Bank accounts.
3. (For converted accounts) Conversion to a CIMB USD BusinessGo-i Account ("Eligible Account") is only applicable to existing customers of CIMB Bank Berhad, Singapore Branch ("CIMB Bank") with current account(s) in USD currency.
4. Profit will be computed daily and accrued before being credited into the Eligible Account on the last day of the month. A minimum balance of US\$30,000 will have to be continuously maintained at the end of each day till the last day of the calendar month before the profit for the entire month will be accrued and credited to the Eligible Account on the last day of the same month. If the Eligible Account is opened on a date after the first of the calendar month, the profit will be calculated and accrued based on the remaining number of days in that month in which a minimum balance of US\$30,000 is continuously maintained in the Eligible Account and the pro-rated profit will then be credited to the Eligible Account on the last day of the same month.
5. Profit rates are set at CIMB Bank's discretion and subject to change without prior notice.
6. All account services fees and charges, unless otherwise agreed, will follow the Corporate Pricing Guide. The Corporate Pricing Guide may be amended from time to time and may be downloaded from CIMB Bank's webpage (www.cimb.com.sg).
7. CIMB Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, revise the profit rates or delete, vary, supplement, amend or modify any one of more of these terms and conditions in such manner as CIMB Bank shall think fit, provided always that CIMB Bank shall as soon as practicable thereafter notify the account holder of any such deletion, variation, supplement, amendment or modification by sending such notification to the account holder's last known address in the records of CIMB Bank. CIMB 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.
8. These Terms and Conditions shall be governed by the laws of Singapore and the parties irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
9. A person who is not a party to any agreement governed by these Terms and Conditions shall not have any right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions.