

**CIMB Why Wait Fixed Deposit-i Account**

**Fixed Deposit Placement Guide for New Customers**

1 Personal

CIMB

SGD TO MYR INSTANT FUNDS TRANSFER

**BEST EXCHANGE RATE, GUARANTEED\*!**

For SGD to MYR transfer - View our live rates online now!

\*T&Cs apply.

Find Out More

**Step 1:**

Navigate to CIMB website.  
(<https://www.cimb.com.sg/en/personal/home.html>)

Click on the menu bar on the top left corner.



CIMB Pulse

Savings Strategies

Investing My Money

Travel Tips

Planning For My Future

Thinking About Insurance



Banking With Us

CIMB Preferred

CIMB FIRST

Accounts ^

Savings Accounts

Current Accounts

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General Terms and Conditions

Download Center v

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Regulations & Policies

**Step 2:**

Select "Fixed Deposit" to proceed.

Accounts

# FIXED DEPOSIT



## Browse Fixed Deposit

All

Conventional

Islamic

### CIMB SGD Fixed Deposit Account

Minimum Age: 18 years old



Multiple Tenures & Low Deposit



Online Application

Find out more

Add to Compare +

### CIMB Why Wait Fixed Deposit-i Account

Minimum Age: 18 years old



Upfront Cash



Shariah - Compliant

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Find out more

Add to Compare +

### CIMB Foreign Currency Fixed Deposit Account

Minimum Age: 18 years old



High Rates, Auto Renewals



Multiple Tenures & Currencies

Find out more

Add to Compare +

### Step 3:

Click on “Find out more” to browse the benefits of the different Fixed Deposit accounts that we offer.



Fixed Deposit | CIMB ISLAMIC

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

Collect your returns in the form of profit, upfront instead of at maturity! This fixed deposit account uses the concept of Murabahah and manages your deposit in accordance with Shariah law.

**4** [Apply Now](#)

CIMB Hajj Savings-i Account

## Fulfil your Hajj obligations

[Find Out More](#)



## Features & Benefits



### Profit, upfront - Not at the end of tenure

With a CIMB Why Wait Fixed Deposit-i Account, there's no need to wait for your deposit to mature. You can collect your returns in the form of profit, upfront.

## Get Profit Upfront, Instead Of At Maturity

Tenure (Months)	WWFD-i Online Promo Rates (% p.a.) \$510,000 & Above
3 Months	
6 Months	
9 Months	

### Step 4:

Select the Fixed Deposit of your choice.

In this example, Why Wait Fixed Deposit-i is selected.

Click on “Apply Now” to continue with your Fixed Deposit application.

# Why Wait Fixed Deposit-i Account Single Citizenship Declaration Form

Our online application is **ONLY** applicable for single citizenship holder.

If you [and if applicable, your joint applicant(s)] hold more than 1 citizenship(s), including passport(s), from more than one country(ies) or jurisdiction(s), please visit our branch at **30 Raffles Place, #03-03, Singapore 048622**. For information on opening hours and directions, [please visit this page](#).

Please ensure information provided below matches that of the subsequent application form.

5

\*This field is mandatory.

Salutation/Title\*

Select ▼

Full Name as per NRIC/Passport\*

eg. Zain Sharin

Contact Number\*

+65 ▼ 123456789

Email\*

eg. zain.sharin@email.com

## For Joint Applicants

Please fill up the details of your joint applicant(s), if applicable.

Salutation/Title

Skip this step if you are not opening a joint application ▼

Full Name as per NRIC/Passport

Skip this step if you are not opening a joint application

Contact Number

+65 ▼ Skip this step if you are not opening a joint applicatio

Email

Skip this step if you are not opening a joint application

**By submitting this form\*:**

1) I/We declare that I/we have provided accurate and complete information in relation to my/our citizenship/nationality (including multiple citizenship/nationality) and undertake to keep CIMB Bank informed immediately of any changes in my/our information given relating to my/our citizenship/nationality.

2) I/we confirm that I/we have read, understood and agreed to the [Terms and Conditions Governing Personal Data Protection Act 2012](#).

3) I/We warrant that I am/ we are or will be the user(s) and/or subscriber(s) of the Contact Number(s) and/or Email(s) provided and agree and consent to allow a representative of CIMB Bank Berhad to contact me/us using the contact details provided to discuss the product or service indicated.

**I/We declare that I [and if applicable, my joint applicant(s)] do not have multiple citizenship(s)\*:**

6

Submit

In addition to CIMB Group's Privacy Policy, this website is protected by reCAPTCHA which is subject to Google's [Privacy Policy](#) and [Terms of Service](#).

## Step 5: Why Wait Fixed Deposit-i Single Citizenship Declaration Form

Fill in the relevant sections of the declaration form accordingly – dependent on account type – Individual or Joint Account.

## Step 6:

After reading the Terms and Conditions, click to “Submit” to complete your declaration.



Personal



# Why Wait Fixed Deposit-i Account Single Citizenship Declaration Form



## Thank you!

We have received your submission regarding the declaration of single citizenship for yourself [and if applicable, your joint applicant(s)] .

Please continue your application.

7

[Continue Here](#)

**Step 7:**

Click on “Continue Here” to proceed.

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Getting Started

This form will take you less than 10 minutes to complete. If you require assistance, please call CIMB At-Your-Service at +65 6333 7777.

### Documents Required

\*This field is required.

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#### Account Type\*

Individual application  Joint application

Note: Due to increase in volume of applications, please expect a longer processing time. Thank you for your understanding.

### Apply with ease using **singpass**

With your Singpass, use Myinfo to retrieve your personal details for even faster application.

9a

Retrieve Myinfo with singpass

No Singpass Account? Don't worry, apply manually [here](#).

9b

To safeguard your personal data, please ensure your PC or device is connected to a secure network and do not leave your device unattended while you are submitting this form.

### Step 8:

Please select account type:

- Individual
- Joint Account

### Step 9:

You may choose to apply via (a) Singpass – MyInfo or (b) manually by clicking “here”.

- Individual application
- Joint application

Note: Due to increase in volume of applications, please expect a longer processing time. Thank you for your understanding.

Apply with ease using **singpass**

With your Singpass, use Myinfo to retrieve your personal details for even faster application.

Retrieve Myinfo with singpass

### You are about to enter a third party website & CIMB Bank's privacy policy will cease to apply

This link is provided for your convenience only and shall not be considered or construed as an endorsement or verification of such linked website or its contents by CIMB Bank.

CIMB Bank makes no warranties as to the status of this link or information contained in the website you are about to access.

Do you wish to proceed?

Yes, please proceed

AC  
SA  
CU  
RE

CARDS

Credit Cards  
Other Credit Card Services

INVESTMENTS

CIMB Unit Trust Investment & SIP  
Investment Plan  
Structured Deposits  
Dual Currency Investments  
FX Margin Trading  
Supplementary Retirement Scheme (SRS)  
Gold Account

DIGITAL SERVICES

CIMB Clicks  
Payment & Transfers  
Online Applications  
Consult-OnTheGo

CIMB FIRST

Women  
Career Starters  
Young Families  
Pre-Retirees  
Young Couples  
Retirees

IMPORTANT NOTICES

GLOBAL SITES

CIMB  
CIMB Islamic  
CIMB Bank (MY)  
CIMB Bank (SG)  
CIMB Niaga  
CIMB Thai  
CIMB Bank (VN)

A Singapore Government Agency Website [How to identify](#)

singpass

#### Beware of account takeovers

Scammers may manipulate victims to change their Singpass contact details, e.g. email and mobile number. This allows the scammers to receive the victim's One-Time Passwords or take over the Singpass account to commit crimes. If you suspect your account has been compromised, call the Singpass hotline.

 **Log in with Singpass**  
Your trusted digital identity

Singpass app Password login

Scan with Singpass app to log in



Register for Singpass  
Download Singpass app

## Step 10: Personal Details (for Singpass Applicants)

You will be directed to an external browser and log in via the Singpass application.

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 1: Application Information

Next: Your Declarations



**11** Personal Details

<b>Salutation/Title*</b> Select	<b>Full Name as per NRIC/Passport*</b> e.g. Roland Tan
<b>Alias Name as per NRIC/Passport</b>	<b>Hanyu Pinyin Name as per NRIC/Passport</b>
<b>Nationality*</b> Please select	
<b>Email Address*</b> e.g. roland@gmail.com	<b>Mobile Number*</b> +65 e.g. 91234567

**12a**  I confirm that I have read and agree to the terms of the [Customer Declaration and Confirmation](#) and [Terms and Conditions Governing Personal Data Protection Act 2012](#), and affirm the declarations made therein.

I'm not a robot 

**12b** **Next**

### Step 11: Personal Details (for Manual Applicants)

Fill in the relevant personal details in the required fields:

- Salutation
- Full Name as per NRIC/Passport
- Nationality
- Email Address
- Mobile Number

Note: This step would not be required for applicants applying via Singpass.

### Step 12:

Fill in the acknowledgment form at the bottom of the page.

After reading the Terms and Conditions, click to “Next” to proceed.

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 1: Application Information  
Next: Your Declarations



**Personal Details**

Salutation/Title\*

Full Name as per NRIC/Passport\*

Alias Name as per NRIC/Passport

Hanyu Pinyin Name as per NRIC/Passport

Nationality\*

NRIC\*

Email Address\*

Mobile Number\*

Secondary Contact Type

Date of Birth\*

Gender\*  Male  Female

**13** Country of Birth\*

Marital Status\*

Race\*

Primary Source of Wealth\*

Residential Address\*  Local Address  Foreign Address

Postal Code\*

Block/House Number\*  Street Name\*

Storey  Unit Number  Building Name

Is the above Residential Address stated on your ID document?\*  Yes  No

Mailing Address  My Mailing Address is different from Residential Address

### Step 13: Personal Details (for both Singpass and Manual Applicants):

Fill in the in required fields as shown below:

- Country of birth
- Marital status
- Race
- Primary source of wealth
- Residential Address

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 1: Application Information

Next: Your Declarations



- ✓ Personal Details
- ⌚ Employment Details
- ⌚ Account Details
- ⌚ Fixed Deposit Details

**14** Employment Status\*

Please select

Company Name\*      Nature of Business\*

Please select      Please select

Occupation\*

Please select

**15** Next

**Step 14: Employment Details**  
 Fill in the fields of the following:

- Employment status
- Company name
- Nature of business
- Occupation

**Step 15:**  
 Click "Next" to proceed.

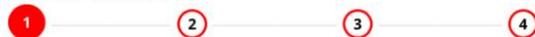
Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 1: Application Information

Next: Your Declarations

 Personal Details Employment Details Account Details

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**Purpose of Account\***

Please select

**Source of Funds for Initial Deposit\***

Please select

**Monthly Statement Type\*** E-statement

17

Next

### Step 16: Account Details

Select the options which are applicable.

**Purpose of Account:**

- Accumulated savings
- Business income
- Sales of investment/property
- Others

**Source of Funds for Initial deposit:**

- Savings
- Salary crediting
- Transactional
- Investment
- Others

### Step 17:

Click “Next” to proceed.

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 1: Application Information

Next: Your Declarations



✓ Personal Details ✓

✓ Employment Details ✓

✓ Account Details ✓

18  Fixed Deposit Details ^

### Mode of Deposit

Debit from CIMB FastSaver-i Acc

### Currency

SGD

### Tenure\*

Please select

### Deposit Amount\*

### Profit Rate (% p.a.)

### Maturity Renewal Instruction\*

Please select

19

Next

## Step 18: Fixed Deposit Details

Select the options which are applicable.

### Tenure:

You may choose from the different tenures: 1,2,3,6,9,12,18 months.

### Maturity Renewal Instruction:

- Renew Principal Only
- Do Not Renew

Note: You may change the maturity renewal instructions in the CIMB *Clicks* mobile application.

### Deposit amount:

Enter the “Deposit Amount” that you wish to fund in and the interest rate to which you are eligible to enjoy based on your tenure will be shown.

## Step 19:

Click “Next” to proceed.

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 2: Your Declarations  
Next: Upload Documents



### Foreign Account Tax Compliance Act (FATCA)

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Are you a Resident, Green Card holder or Citizen of the United States of America or its territories?\*

Yes

No

### Common Reporting Standard (CRS) Self-Certification

*For more information on CRS, please click [here](#)*

*If you have a valid workpass/work permit issued by Ministry of Manpower Singapore, please choose Singapore as your Country/Jurisdiction of Tax Residence.*

21

Tax Residence 1

Clear ✕

Country/Jurisdiction of Tax Residence\*

Select

Add Tax Residence +

Back

22

Next

### Step 20: Foreign Account Tax Compliance Act (FATCA)

Declare your status under the “Foreign Account Tax Compliance Act (FATCA)”.

### Step 21: Common Reporting Standard (CRS) Self-Certification

Declare the Country/Jurisdiction of Tax Residence.

### Step 22:

Click “Next” to proceed.

Fixed Deposit

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 3: Upload Documents  
Next: Review & Confirm



### Upload Document(s)

Upload the document(s) that are required to continue your application process.

- Only PDF, JPEG, PNG and TIFF file formats are supported
- Maximum size per file is 5MB
- File name cannot contain special characters (eg. &\*@#)!^)

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#### Photocopy of NRIC (Front)

 I have both front and back copy in a single file

#### Photocopy of NRIC (Back)

### Upload Signature

Sign or upload your signature with the below requirements.

- Only PDF, JPEG, PNG and TIFF file formats are supported
- Maximum size per file is 5MB
- File name cannot contain special characters (eg. &\*@#)!^)

24

25

### Step 23: Upload Documents

Upload a photocopy of your NRIC as requested.

Note: This step would not be required for applicants applying via Singpass.

### Step 24: Upload Signature

You may choose to upload a photograph of your signature or click on the button “Sign Here”.

### Step 25:

Click “Next” to proceed.

# CIMB WHY WAIT FIXED DEPOSIT-i ACCOUNT

## Application Process

STEP 4: Review & Confirm



### Principal Applicant

Personal Details	↶	✓
Employment Details	↶	✓
Account Details	↶	✓
Foreign Account Tax Compliance Act (FATCA)	↶	✓
Common Reporting Standard (CRS) Self-Certification	↶	✓
Upload Document(s)	↶	✓
Upload Signature	↶	✓

### Before you submit

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Are you referred by a friend or family member?

Yes	No
-----	----

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

Do you have a promo code?

Yes	No
-----	----

### Step 26:

Review the accuracy of the details submitted in the previous sections and fill in the Referral Section accordingly.

## Acknowledgement

### Advisory from the Singapore Police Force - Warning

Your account should be for your own use and you are responsible for all transactions made through your account.

You may be facilitating criminal activities such as money laundering and/or unlicensed money lending if you:

1. Knowingly allow other people to operate, access and/or control of your account; and/or
2. Knowingly receive money from strangers, dubious sources, or other unverified sources.

You can be prosecuted for the relevant offences if your account is used to receive or transfer money linked to criminal activities. These offences carry a punishment of a fine and/or imprisonment.

You should make the necessary application to your financial institution if you wish to authorise the operation, access and/or control of your account to a third party. A failure to do so would subject your account to additional risk mitigation measures, and in some cases, your financial institution may terminate or restrict your use of your account and other related accounts you may have with your financial institution.

27  I/We acknowledge that I/we have read and agree to all the above.

### Notice And Consent In Respect Of Products And/Or Services Offered By CIMB Bank Berhad

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may collect, use, disclose and process my/our personal information provided by me/us to CIMB, for one or more purposes stated in CIMB's Personal Data Protection Terms and Conditions including for the purposes of sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

28 **Contact Method Preference (Principal)**  
 Voice Call  Text Messages: SMS/WhatsApp/Other messaging platform

**Note:** Please indicate your consent to the above, and preference for the mode of communication, by checking in the applicable box(es) above.

In the event that no indication is made on the above, CIMB reserves its right to send Marketing Messages to your Singapore telephone number registered with CIMB ("Registered Number") if you have an ongoing relationship with CIMB or if the Registered Number is not registered with the National Do Not Call Registry.

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### Step 27: Acknowledgment

Fill in the acknowledgment form at the bottom of the page.

### Step 28: Mode of Contact

Select your preferred mode of contact.

### Step 29:

Click "Submit" to finish your Fixed Deposit application.



# Thank you for your application.

## CIMB SGD Fixed Deposit Account

### Application Reference No: 1-492XA4

Please transfer the funds for your Fixed Deposit into your new CIMB FastSaver, account number: 1000130961 from another Bank in Singapore. The CIMB FastSaver will be used to facilitate your Fixed Deposit placement and returns upon maturity.

Note: Please FAST in from your single name personal bank account. We do not accept funds from remittance agencies such as Wise, Western Union etc.

An email has also been sent to the email address you have indicated in this application, with details of your account(s) and summary of next steps.

Thank you for your application. Share with us your account opening experience by clicking [here](#).

### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

[Back to Home](#)

Successfully submitted the application for Why Wait Fixed Deposit-i.

Note: The application number here provided is for reference within this guide.

**Thank you for choosing to bank with CIMB.**

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.