






CIMB Secured Credit Cards Application Form

Important Information

- Applicant must be 21 years and above. Your CIMB Credit Card(s) shall be secured at all times with a minimum CIMB SGD Fixed Deposit of S\$10,000 (CIMB Visa Signature/World Mastercard/Founders Card) and S\$50,000 (CIMB Visa Infinite) pledged to CIMB Bank.
- For existing Principal CIMB Credit Cardmember(s), this new secured arrangement will apply to all existing and future Principal and Supplementary CIMB Credit Card(s) to be secured against the CIMB SGD Fixed Deposit pledged to CIMB Bank.
- For joint CIMB SGD Fixed Deposits, all account holders will have to sign on this form even if the mandate is 'anyone to sign'.
- Your CIMB SGD Fixed Deposit shall be available for withdrawal **8 working days** after all your secured CIMB Credit Card(s) is/are terminated **AND** upon settlement of the entire outstanding balances under all your secured CIMB Credit Card(s), whichever is later.
- Please complete this form, attach a copy of your NRIC (Front and back)/Passport and submit to the nearest CIMB Bank branch for processing. Alternatively, you may also mail to CIMB Bank Berhad, Credit Cards & Personal Financing (Credit Processing and Approval), Privy Box No. 920727, Singapore 929292.

I Wish To Apply For The Following Card(s)

	<input type="checkbox"/> CIMB Visa Signature		<input type="checkbox"/> CIMB World Mastercard™
	<input type="checkbox"/> CIMB Founders Card		<input type="checkbox"/> CIMB Visa Infinite
	<input type="checkbox"/> CIMB Founders Card (Metal Edition)		

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd
Please visit [Credit Bureau \(Singapore\) Official website](#)

My Credit Card Financing Requirement (Fixed Deposit)

I would like to apply for all my existing and future Principal and Supplementary CIMB Credit Card(s) to be secured against my CIMB SGD Fixed Deposit (your Fixed Deposit Account Number and Fixed Deposit Certificate Number are available on your Fixed Deposit Certificate)

Fixed Deposit A/C No.(s):

My Joint A/C Holder(s) details (state all if any):

S/N	Name	NRIC/Passport No.
1.	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>

Fixed Deposit Certificate No.(s): <input type="text"/>	Total Fixed Deposit Amount (min. S\$10,000) <input type="text"/>
--	--

Notice And Consent In Respect Of Products And/OR Services Offered By Cim Bank Berhad

I/We agree and consent that CIMB Bank Berhad and its related corporations (collectively "CIMB") may collect, use, disclose and process my personal information provided by me/us to CIMB, for one or more of the 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:

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

Contact Method Preference (Joint)
 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 option, 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 Singapore National Do Not Call Registry.

Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es):
 You have the right to opt out of receiving such messages. Please visit our official CIMB SG website to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

My Personal Details

Full Name as per NRIC/Passport: Mr Mrs Ms Mdm Dr

Name to appear on card (within 19 spaces):

Business name to appear on Card (only applicable for Founders Card):

Country of Birth: Country of Residency:

Nationality: Alternate Nationality (If applicable):

Date of Birth: DD/MM/YYYY NRIC/Passport No.:

Employment Pass No.: Employment Pass Expiry Date: DD/MM/YYYY

Singapore PR: Yes No

Race: Chinese Malay Indian Others

Marital Status: Single Married Widowed Divorced

Gender: Male Female Number of Dependents:

Highest Qualification: Primary Secondary 'O' Levels 'A' Levels Diploma Degree Post-Graduate

My Home Address

Local Mailing Residential Address (Please do not give a P. O. Box address):

Blk No.: Unit No.: # -

Street/Building:

Postal Code:

Property Type: HDB Condominium Apartment Landed Others:

Residence Status: Self Owned Mortgaged Rented Parents' Employer's

Length of Residence: Year(s) Month(s)

Home No.: Mobile No.:

Email Address:

Overseas Address (For PR and Non-Singaporeans only):

Postal Code:

Overseas Contact No.:

My Personal Security Verification

Mother's Maiden Name:

My Credit References

Do you hold any of the following relationships with CIMB Bank Singapore?
 CIMB Private Banking CIMB Preferred CIMB Corporate Banking

Are you currently holding a Singapore CIMB Credit Card? Yes No

My Employment Details

Name of Company:

Address: Blk No.: Unit No.: # -

Street/Building:

 Postal Code:

Office No.: Length of Employment: Year(s) Month(s)

Nature of Business (Please tick and circle where applicable):

<input type="checkbox"/> Financial/Insurance	<input type="checkbox"/> Government
<input type="checkbox"/> Hotel/Accounting/Consulting	<input type="checkbox"/> IT/Media Communication
<input type="checkbox"/> Manufacturing/Construction/Engineering	<input type="checkbox"/> Restaurant/Travel/Entertainment
<input type="checkbox"/> Real Estate/Oil & Gas	<input type="checkbox"/> Medical/Legal/Education
<input type="checkbox"/> Trading/Retail/Wholesale	<input type="checkbox"/> Transportation
<input type="checkbox"/> Others (please specify): <input type="text"/>	

Occupation (Please tick and circle where applicable):

<input type="checkbox"/> Accountant/Doctor/Lawyer	<input type="checkbox"/> Director/Managing Director
<input type="checkbox"/> Driver/Despatch/Construction Worker	<input type="checkbox"/> Self-Employed Directors/Sole Proprietor/Partner
<input type="checkbox"/> Engineer/Surveyor	<input type="checkbox"/> Executive/Associate/Manager
<input type="checkbox"/> IT Analyst	<input type="checkbox"/> Nurse/Officer
<input type="checkbox"/> Sales/F&B Service	<input type="checkbox"/> Teacher/Lecturer/Principal
<input type="checkbox"/> Technician/Clerical	
<input type="checkbox"/> Others (please specify): <input type="text"/>	

My Card Delivery and Billing Instructions

Please send my card to: Home Office

My Emergency Contact Person (Relative/Friend not staying with me)

Name:

Relationship:

Home No.: Mobile No.: Office No.:

My Supplementary Card Details

Full Name as per NRIC/Passport: Mr Mrs Ms Mdm Dr

Name to appear on card (within 19 spaces): Gender: Male Female

Business name to appear on Card (only applicable for Founders Card):

Country of Birth: Country of Residency:

Nationality: Alternate Nationality (If applicable):

Date of Birth: NRIC/Passport No.:

Race: Chinese Malay Indian Others

Marital Status: Single Married Widowed Divorced

Local Mailing Residential Address (Please update if address is different from Principal Cardholder, and do not give a P. O. Box address):

Blk No.: Unit No.: # -

Street/Building:

 Postal Code:

Home No.: Mobile No.:

Relationship to Principal: Mother's Maiden Name (For verification purposes):

Name of Company:

Nature of Business (Please tick and circle where applicable):

<input type="checkbox"/> Not applicable	<input type="checkbox"/> Government
<input type="checkbox"/> Financial/Insurance	<input type="checkbox"/> IT/Media Communication
<input type="checkbox"/> Hotel/Accounting/Consulting	<input type="checkbox"/> Medical/Legal/Education
<input type="checkbox"/> Manufacturing/Construction/Engineering	<input type="checkbox"/> Restaurant/Travel/Entertainment
<input type="checkbox"/> Real Estate/Oil & Gas	<input type="checkbox"/> Transportation
<input type="checkbox"/> Trading/Retail/Wholesale	
<input type="checkbox"/> Others (please specify): <input type="text"/>	

Occupation (Please tick and circle where applicable):

<input type="checkbox"/> Student	<input type="checkbox"/> Sales/F&B Service
<input type="checkbox"/> Homemaker	<input type="checkbox"/> Technician/Clerical
<input type="checkbox"/> Retiree	<input type="checkbox"/> Director/Managing Director
<input type="checkbox"/> Driver/Despatch/Construction Worker	<input type="checkbox"/> Self-Employed Directors/Sole Proprietor/Partner
<input type="checkbox"/> Accountant/Doctor/Lawyer	<input type="checkbox"/> Executive/Associate/Manager
<input type="checkbox"/> Engineer/Surveyor	<input type="checkbox"/> Nurse/Officer
<input type="checkbox"/> IT Analyst	<input type="checkbox"/> Teacher/Lecturer/Principal
<input type="checkbox"/> Others (please specify): <input type="text"/>	

My Preferred Credit Limit

Principal Applicant:

S\$ (Must be in multiples of 00' and a minimum of S\$1,000)

I do not have a preferred credit limit and agree to any credit limit determined by the bank.

Supplementary Applicant (If applicable):

S\$ (Must be in multiples of 00' and a minimum of S\$1,000)

I do not have a preferred credit limit and agree to any credit limit determined by the bank.

Note: Principal applicant and Supplementary applicant will be granted the preferred credit limit or any credit limit determined by the bank, whichever is lower.

Issuance of PIN (Personal Identification Number)

I want a PIN to be issued to me: **Principal Card:** Yes No

Auto-enrolment for CIMB Clicks Internet Banking Services and E-Statements

A 6-digit Activation Code and a One Time Password for 2nd Factor Authentication will be sent to you via SMS to your personal mobile number registered with the Bank. You will need this 6-digit Activation Code to create your Clicks Internet Banking User ID and Password during your First Time Login.

All statements of accounts pertaining to your credit card and loan account(s) will be available electronically. You understand that you will not receive paper statements for your credit card(s) and loan account(s).

For more information on how to access your E-Statement or to opt for paper statement, visit our official CIMB SG website.

U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)

Note: Please indicate in the Yes or No box for each of the following questions.

- Are you a U.S. Resident? (Including a current work permit)

Principal Applicant: No Yes, Tax No.:

Supplementary Applicant (If applicable): No Yes, Tax No.:
- Are you a U.S. Citizen or a Citizen of a U.S. Territory?

Principal Applicant: No Yes, Tax No.:

Supplementary Applicant (If applicable): No Yes, Tax No.:
- Do you hold a U.S. Permanent Resident Card (Green Card)?

Principal Applicant: No Yes, Tax No.:

Supplementary Applicant (If applicable): No Yes, Tax No.:

Important Information (Please read before signing)

1. Applicant must be 21 years and above. Your CIMB Credit Card(s) shall be secured at all times with a minimum CIMB SGD Fixed Deposit of S\$10,000 (CIMB Visa Signature/World Mastercard/Founders Card) and S\$50,000 (CIMB Visa Infinite) pledged to CIMB Bank.
2. For existing Principal CIMB Credit Cardmember(s), this new secured arrangement will apply to all existing and future Principal and Supplementary CIMB Credit Card(s) to be secured against the CIMB SGD Fixed Deposit pledged to CIMB Bank.
3. For joint CIMB SGD Fixed Deposits, all account holders will have to sign on this form even if the mandate is 'anyone to sign'.
4. Your CIMB SGD Fixed Deposit shall be available for withdrawal 8 working days after all your secured CIMB Credit Card(s) is/are terminated AND upon settlement of the entire outstanding balances under all your secured CIMB Credit Card(s), whichever is later.
5. Please complete this form, attach a copy of your NRIC (Front and back)/Passport and submit to the nearest CIMB Bank branch for processing. Alternatively, you may also mail to CIMB Bank Berhad, Credit Cards & Personal Financing (Credit Processing and Approval), Privy Box No. 920727, Singapore 929292.

Declaration (Important: Please read before signing)

1. I/We have read and understood the declarations set out in the overleaf. I/We affirm the said declarations and agree to abide and be bound by the matters stated therein.
2. I/We am/are aware and acknowledge that my CIMB SGD Fixed Deposit shall be available for withdrawal **8 working days** after all my secured CIMB Credit Card(s) is/are terminated AND upon settlement of the entire outstanding balances under all my secured CIMB Credit Card(s), whichever is later.
3. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
4. I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we have read and understood and agree to all of the above provisions, including the Personal Data Protection Terms and Conditions, available at our official CIMB SG website.

Please sign as per your existing record for your CIMB SGD Fixed Deposit with the Bank. If you are using thumbprint for your CIMB SGD Fixed Deposit, you will need to bring this form to any CIMB Bank Branch for verification. Principal CIMB Credit Cardmembers should also use this same signature for all your Secured Card transactions.

<p>Signature of Principal Applicant/ Cardmember/CIMB SGD Fixed Deposit Account Holder</p>	<p>Signature of Joint Deposit Holder (if applicable, for joint deposits)</p>
---	--

Date:

Date:

Signature of Supplementary Applicant
(if any)

Signature of Joint Deposit Holder
(if applicable, for joint deposits)

Date:

Date:

FOR BANK USE ONLY:		
Pledge? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Processed by:		
Name and Signature	Branch	Date
SM5A	ACORN	Employee No.
5004 (Infinite) 5005 (World/Signature/ Founders)	4008	

Declaration Section

A. Principal/Supplementary Applicant(s)

1. I ask that a CIMB Credit Card ("Card") be issued to me.
2. I warrant that (i) the information given or to be given to you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
3. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
4. I undertake to notify you immediately if any of my personal information and circumstances change.
5. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise such source including any credit bureau, my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and my continuing use of the Card(s). I further authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to disclose any information about me which has been obtained from such sources (including any credit bureau) to other third parties and for any credit bureau to further disclose any information about me which it has obtained from you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers.
6. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s) and/or the Card Account(s).
7. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organisations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
8. I agree to be bound by the terms and conditions of the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I agree to accept liability for all amounts incurred arising from the use of Card(s) issued pursuant to this application or at any time at my request; (ii) I consent to the despatch of confidential information (e.g. Card Account details including personal particulars, the outstanding balances, payment due dates, reminders of any missed payments, alerts on any suspicious

Card Account activities, spend amounts, payment amounts and history, I-Pay details (if applicable) etc.) to the mobile number stated in my Card application form (and as updated from time to time). In this regard, I acknowledge that I will undertake the risk of information disclosure due to unauthorised possession of the handphone or SIM-card linked to the handphone number stated in my Card application (and as updated from time to time), and shall not hold you and any of your officers, employees, agents, contractors or service providers responsible in any way.

9. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if this application is approved.
10. I agree and acknowledge that you and any of your officers (as defined in the Banking Act) may reach out to me to obtain additional document(s), including updated bank statements in relation to my business as specified in this application form (only applicable for CIMB Founders Card), at any time. I recognise that you reserve the right to review and vary the credit limit and/or availability of the Card Account (including but not limited to the variation, addition, reduction to the credit limit or cancellation of the Card Account) at any time as and when you may deem fit.
11. I agree and acknowledge that the approval of this application is in your sole and absolute discretion and that you may decline this application without giving any reasons.
12. I have read, understood and retained a copy of the Terms and Conditions Governing Electronic Banking Services, E-Statements and E-Alerts, and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) and agree to be bound by them.

B. Third Party Security Provider's Agreement (where CIMB Bank requires the liabilities and obligations under the Card(s) to be secured and the third party is providing the whole or part of the security)

1. I request the issuance of a Card to the Applicant and the opening of a Card Account.
2. I understand and agree that the charge over the Deposits to secure the liabilities and obligations of the Applicant is one of the conditions to the issuance of the Card and Card Account. In this regard, in consideration of you agreeing to issue the Card to the Applicant as well as to open the Card Account, I, as legal and beneficial owner hereby charges by way of first fixed charge in your favour all my right, title and interest to the Deposits as continuing security for the payment and discharge on demand and/or satisfaction of the Secured Obligations (as defined in the Cardmembers Agreement).
3. I also confirm my agreement to be bound by such other terms of the Charge as set out in the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I acknowledge and agree that CIMB Bank and any of its officers, employees, agents, contractors or service providers may in their sole and absolute discretion choose to send text messages and/or call my mobile phone number to remind me of any overdue amount on the Card Account. I acknowledge that I will undertake the risk of information disclosure due to unauthorised possession of the handphone or SIM-card linked to the handphone number stated on this Card application form (and as updated from time to time), and shall not hold you or any of your officers, employees, agents, contractors or service providers responsible in any way.
4. I warrant that (i) the information given or to be given to you and any of your officers, employees, agents, contractors or service providers (including the information given or to be given by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
5. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
6. I undertake to notify you immediately if any of my personal information and circumstances change.
7. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such contractors and service providers as you may notify me from time to time) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and the Applicant's continuing use of the Card(s).

8. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s), the Card Account(s) and/or the release of the charge over Deposits.
9. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organizations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to the Applicant having regard to my circumstances).
10. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if the Applicant's application is approved.
11. I agree and acknowledge that the approval of the Applicant's application is in your sole and absolute discretion and that you may decline such application without giving any reasons.
12. CIMB Bank Berhad reserves the right to decline an application without giving any reason.

Declaration Relating To Tax And Other Serious Offences

1. I/We declare and confirm that:
 - i. I/we am/are responsible for my/our own tax affairs and ensuring that both I/we and my/our Accounts (as defined below) maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Singapore" or "the Bank"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizen(s) of;
 - ii. to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;
 - iii. I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
 - iv. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
 - v. I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
4. I/We irrevocably and unconditionally authorises and consents to the disclosure of any information relating to me/us and the Account to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of the Bank in or outside Singapore, the Bank's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to the Bank any person or organisation whether in Singapore or elsewhere, engaged by the Bank for the purpose of performing or in

connection with the performance of services or operational functions of the Bank where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorises such disclosure,

- i. To any credit bureau or any other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
 - ii. In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).
5. I/We shall notify the Bank promptly of any change of my/our records, particulars, change of partners, change of Memorandum and Articles of Association and in particular, change of address. I/We shall also notify the Bank promptly in writing of any change or variation in my/our signature or those of the authorised signatories or any change in the list of authorised signatories or the authorised manner of signing. The Bank shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification change, and the Bank shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
6. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify the Bank of any change in my/our address or personal information.

For the purpose of this Declaration relating to Tax and Other Serious Offences, "Account" means any Credit Card Account or bank accounts opened in my/our name: CIMB Savings Account, CIMB SGD Current Account, CIMB StarSaver Account, CIMB StarSaver-i Account, CIMB Junior Saver Account, CIMB SGD Fixed Deposit Account, CIMB Foreign Currency Current Account, CIMB Preferred Account, CIMB Foreign Currency Fixed Deposit Account, CIMB Why Wait Fixed Deposit-i Account and any other accounts which the bank may introduce from time to time which are opened in my/our name, which terms and conditions of each account are generally and specifically provided in the Terms and Conditions Governing the Operations of Deposits Account.

Parent's/Guardian's Undertaking To Guarantee (Compulsory Where The Applicant Is Below 21 Years Old)

1. I acknowledge that I, the Applicant's parent/legal guardian request the issuance of a Card to the Applicant and the opening of a Card Account.
2. I confirm that I have read and understood the full terms under this section, i.e. the "Parent's/Guardian's Undertaking to Guarantee (Compulsory Where the Applicant is Below 21 Years Old)", and agree to abide and be bound by these terms and conditions.

The full copy of this section is available at our official CIMB SG website.

Terms And Conditions For PIN (Personal Identification Number)

I confirm that I have read and understood the full terms under this section, i.e. the "Terms and Conditions For PIN (Personal Identification Number)", and agree to abide and be bound by these terms and conditions. The full copy of this section is available at our official CIMB SG website.

U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad, Singapore Branch, its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/or the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.

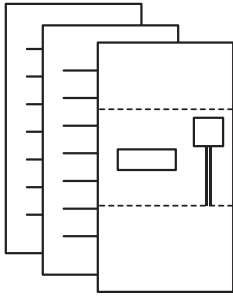
Product Highlight Sheet

PRODUCT NAME	CIMB CREDIT CARD/CASHLITE/DEBT CONSOLIDATION PLAN/I.PAY PLAN/BALANCE CONVERSION PLAN
Interest-free period (where applicable)	23 days from statement date if bills are paid in full by the payment due date each month and there is no balance carried forward from the previous statement.
Zero interest period for CIMB Founders Card (in addition to the interest-free period for CIMB Credit Card as stated above)	<p>CIMB Founders Card 0% interest for first 3 statement months from date of the approved working capital with a processing fee of 1% (EIR up to 4.47% p.a.).</p> <p>0% interest for first 60 days from transaction date on retail transactions.</p> <p>Retail transactions for CIMB Founders Card refers to purchases for goods and services and exclude the following transactions:</p> <ul style="list-style-type: none"> Any cash advances (including gambling-related transactions and quasi cash transactions) Any payments made to a Card Account (including direct debit, interbank GIRO, internet banking, bank transfer, online bill payment, AXS or SAM network, branch, cheque and/or any other form of repayment) Any late payment charges or interest charges Any fees payable to the Bank (or any other third party) for transfer of any debit balance on any other credit card to a Card Any other interest, fees and charges (this includes but is not limited to cash advance, annual or monthly fees or charges) imposed by the Bank from time to time Balance and/or funds transfers to or from the Card Account Any credit card transaction that was subsequently cancelled, voided or reversed for any reason and Any other transactions that may be prescribed by the Bank.
Interest on purchases (including working capital for CIMB Founders Card) (where applicable)	<p>CIMB Founders Card/CIMB Visa Infinite/Signature and CIMB World Mastercard/CIMB CashLite/Debt Consolidation Plan 2.317% per month (effective interest rate 27.8% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.492% per month (effective interest rate of 29.9% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 27.8% p.a. when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p> <p>CIMB AWSM Card 2.333% per month (effective interest rate 28% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.492% per month (effective interest rate of 29.9% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 28% p.a. when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p>
Interest on cash advances	2.333% per month (effective interest rate 28% p.a. subject to compounding on the amount withdrawn and the Cash Advance fee) chargeable on a daily basis from the date of withdrawal until receipt of full payment (minimum charge of S\$2.50).
Minimum monthly payment	<p>CIMB Credit Cards 3% of the outstanding balance or S\$50 whichever is higher, except CIMB AWSM Card where the minimum monthly payment will be 3% of the outstanding balance or S\$15 whichever is higher, plus any outstanding overdue amount from previous statement.</p> <p>CIMB CashLite/Debt Consolidation Plan Monthly instalment payable must be paid in full together with any outstanding overdue amount from the previous statement. The monthly instalments mentioned above does not apply to minimum payment provisions applicable to normal credit card transactions. If any monthly instalments becomes overdue, interest and late payment charges will be levied on such overdue instalment as well as other overdue amounts in your CIMB Credit Card account in accordance with the CIMB Credit Cards Cardmember's agreement.</p>
Late payment charges	S\$100 for all CIMB Credit Cards/CIMB CashLite/Debt Consolidation Plan, except CIMB Founders Card where late payment charge is S\$150 and CIMB AWSM Card where late payment charge is S\$80, if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 or less) is not received by the payment due date; or (ii) if the minimum payment (where the outstanding balance exceeds S\$50) specified in the statement is not received by the payment due date.
Annual membership fee	Free for life for all Principal and Supplementary cards for CIMB Visa Infinite, World Mastercard, Visa Signature and AWSM Card.
Annual card service fee	<p>CIMB Founders Card S\$338.00 (includes prevailing GST) for Principal card (non-waivable). This fee will be charged in the first billing statement, and in the billing statement of the card anniversary month for subsequent years.</p> <ul style="list-style-type: none"> Free for all Supplementary cards. <p>Add-on fee for CIMB Founders Card (Metal Edition): S\$100 (includes prevailing GST) applicable to both Principal and Supplementary cards (non-waivable). This fee will be charge in the first billing statement and upon each renewal of the metal card.</p>
Working Capital Processing Fee	<p>CIMB Founders Card A 1% processing fee for working capital loans is charged and deducted upfront from the approved loan amount upon disbursement (EIR from 3.22% p.a. to 4.47% p.a.):</p> <ol style="list-style-type: none"> 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 3rd billing statement; or 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 3rd billing statement. <p>Should the Loan amount be approved on the same day as the billing statement month (e.g., 24th of the month), that date will be considered the first statement month. If the Loan Amount is approved prior to or after the billing month (e.g., 21st August), the next billing statement (e.g. 24th August) will be considered the first statement month.</p> <p>The bank may run promotion(s) from time to time to lower or waive the fee at its sole discretion.</p>
Cash advance fee	8% of the amount withdrawn (minimum charge of S\$15).

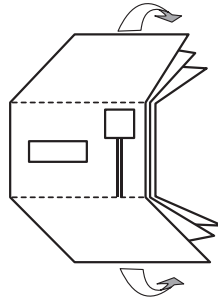
Early termination fee	CIMB CashLite/Debt Consolidation Plan 3% of outstanding principal amount or S\$250, whichever is higher.
Fees for foreign currency and cross-border transactions	A fee of 1% is levied by Mastercard or Visa for all transactions, except for CIMB Founders Card: i. made in foreign currencies and/or ii. made in Singapore dollars but processed outside Singapore. An administrative fee of 2% is levied by CIMB Bank Berhad for transactions in foreign currencies, except for CIMB Founders Card. No foreign currency fee and administrative fee will be levied for transactions made in foreign currencies on CIMB Founders card.
Dynamic currency conversion fee	1%.
CIMB i.Pay Plan Processing Fee	A processing fee of up to 6% (EIR from 5.98% p.a.) of the Eligible Transaction amount will be charged upon approval of the IPP application for eligible cards (CIMB Visa Infinite, World Mastercard & Visa Signature).
CIMB Balance Conversion Processing Fee	A processing fee of up to 5% (EIR from 4.95% p.a.) of the Eligible amount will be charged upon approval of the Balance Conversion application for eligible cards (CIMB Visa Infinite, World Mastercard & Visa Signature).
Fees charged for accounts in excess of approved limit	For each occasion that the credit limit is exceeded, S\$50 or 5% of the excess amount, whichever is higher.
Replacement card	S\$20 per card for CIMB Credit Cards. S\$100 per card for CIMB Founders metal card.
Unsuccessful payment service charge	S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.
Monthly statement fee	Nil.
Request for retrieval of card statement	S\$5 per monthly statement. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.
Request for sales draft	S\$5 per copy.
Payment hierarchy	All payments that are received will be first applied to the outstanding balance that attracts the highest interest rate, and then to the next highest interest bearing balance, and so on.
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on 'What You Should Know About Credit Cards' at our official CIMB SG website)
There may be circumstance in which you have to pay other fees. Please refer to the CIMB Credit Cards Cardmember's Agreement for the full list of terms and conditions. For customers with a CIMB Debt Consolidation Plan, please refer to the Terms and Conditions Governing Debt Consolidation Facility and the Additional Terms and Conditions.	

HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)

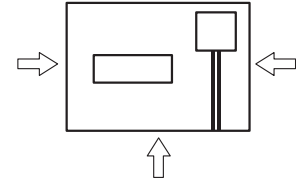
NOTE: Kindly fold along the dotted lines with this side facing out.



1. Place documents together with the BRE.



2. Fold inwards along the dotted lines as indicated.



3. Seal along edges with clear tape (do not staple). Drop sealed envelope into post box.

Fold Here

**Business Reply Service
Permit No. 08777**



CIMB BANK BERHAD
Attn: Credit Cards & Personal Financing
(Credit Processing and Approval)
Privy Box No. 920727
Singapore 929292

Strictly Private and Confidential

Postage
will be paid
by addressee.
For posting in
Singapore only.



Seal here with clear tape

Seal here with clear tape

Fold Here