

TERMS AND CONDITIONS GOVERNING CIMB BUNDLE FASTSAVER/FASTSAVER-i & VISA SIGNATURE BONUS INTEREST/PROFIT PROMOTION 2021

Eligibility

1. The CIMB Bundle FastSaver/FastSaver-i & Visa Signature Bonus Interest/Profit Promotion 2021 ("Promotion") is open to new and existing CIMB customers ("Customers") who hold (i) CIMB FastSaver/FastSaver-i Account ("Qualifying Account(s)") and (ii) CIMB Visa Signature Credit Card ("Card") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank" or "CIMB"). The respective terms and conditions of the FastSaver/FastSaver-i Account and CIMB Visa Signature Credit Card apply.
2. Only Principal Cardholder who activated their CIMB Visa Signature Credit Card will be eligible for this Promotion.
3. The Promotion is available from 1 Jul 2021 to 30 Jun 2022 ("Promotion Period"), both dates inclusive.
4. To be eligible for this Promotion, the (i) CIMB FastSaver/FastSaver-i Account and (ii) CIMB Visa Signature Credit Card with CIMB Bank must both be opened by 30 April 2022. For the avoidance of doubt, if the CIMB FastSaver/FastSaver-i Account or CIMB Visa Signature Credit Card is opened on 1 May 2022, the Customer will no longer be eligible for this Promotion and will not be entitled to the Bonus Interest/Profit under this Promotion.
5. The Customer's eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion.

Bonus Interest/Profit

6. If Customer satisfies the criteria and all terms and conditions under this Promotion, with both CIMB FastSaver/FastSaver-i and CIMB Visa Signature Credit Card opened by 30 April 2022, the Bonus Interest/Profit rate shall be applied for the first S\$10K balance of the Qualifying Account(s).

Illustration on how Bonus Interest/Profit rate shall be applied:

Illustration	
Qualifying Account Base Interest/Profit Rate (A)	0.30% p.a.
Bonus Interest/Profit rate (B) – <i>Capped at first S\$10K</i>	0.70% p.a.
Total Interest/Profit rate (A) + (B)	1.00% p.a. <i>0.30% p.a. will be credited on the last day of the month</i> <i>0.70% p.a. will be credited by 15th of the following month</i>

7. Bonus Interest/Profit of 0.70% p.a is only applicable for first S\$10K balances in the Customer's Qualifying Account.
8. Bonus Interest/Profit (if any) will be accrued daily and credited into the Qualifying Account(s) by the 15th of the following month.
9. For the avoidance of doubt, a Customer will be entitled to a maximum of one CIMB FastSaver/FastSaver-i Account for Bonus Interest/Profit.
10. Bonus Interest/Profit (if any) will be credited to the Customer's CIMB FastSaver/FastSaver-i Account by default following this particular order: CIMB FastSaver Single Account, CIMB FastSaver-i Single Account, CIMB FastSaver Joint Account, CIMB FastSaver-i Joint Account.
11. In the event the Customer closes his/her CIMB FastSaver/FastSaver-i Account or CIMB Visa Signature Credit Card, Bonus Interest/Profit shall not be applied for the entire month the Qualifying Account or Card is closed.
12. Bonus Interest/Profit shall refer to Bonus Profit for all Islamic Products included in this Promotion. In compliance with Shariah requirement, for all Islamic Products, the Bonus Profit under this Promotion is given subject to the Bank's sole discretion.
13. Customers need to maintain a minimum amount of S\$1,000 for CIMB FastSaver/FastSaver-i Account, in order to be eligible for any interest/profit. For the avoidance of doubt, if the Customer does not maintain S\$1,000 on any day during the Promotion Period, no Bonus Interest/Profit rate shall be applied on the Qualifying Account for that particular day.

14. The CIMB VISA Signature Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Bonus Interest/Profit. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reason whatsoever, the Bank may determine at its absolute discretion to forfeit/reverse the Bonus Interest/Profit credited to the Customer's Qualifying Account and the Customer shall not be entitled to any compensation or payment whatsoever.

General Terms and Conditions

15. By participating in this Promotion, 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) 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 Promotion; and/or
 - b) administering and conducting the Promotion.
16. This Promotion is not valid in conjunction with the CIMB FastSaver Upsized Promotion 2022 and/or any other promotional offers unless otherwise stated. For the avoidance of doubt, if Customer is eligible for this Promotion and received Bonus Interest/Profit under this Promotion, Customer will not be eligible to participate in the CIMB FastSaver Upsized Promotion 2022.
17. 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 Promotion.
18. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this Promotion and/or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on customers with effect from the earliest of the following:
 - a) the date CIMB Bank places notice of such changes on its Singapore website;
 - b) the day after CIMB Bank sends notice of such changes to the customer's last known address in the records of CIMB Bank by ordinary post;
 - c) the day after CIMB Bank sends notice of such changes to the customer by short messaging system (SMS) or electronic mail; and/or
 - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
19. 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.
20. Any termination, suspension, amendment or variation of this Promotion 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.
21. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of Customers to the Promotion), CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence or claims will be entertained.
22. CIMB Bank Terms and Conditions Governing the Operations of Deposits Account and CIMB Credit Cards Cardmember's Agreement (available on www.cimb.com.sg) apply. In the event of any inconsistency between the terms and conditions of this Promotion and the terms and conditions stated above or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
23. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
24. 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.