

## TERMS AND CONDITIONS GOVERNING CIMB FASTSAVER UPSIZED PROMOTION 2022

### Eligibility

- The CIMB FastSaver Upsized Promotion 2022 ("Promotion") is open to new and existing CIMB customers ("Customers") who hold the CIMB FastSaver/FastSaver-i Account ("Qualifying Account(s)") with either or both of the following products:

- CIMB Visa Signature Principal Credit Card; and/or
- Investment/Insurance products (as defined in clause 44 below)

with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank" or "CIMB"). The respective terms and conditions of the FastSaver/FastSaver-i Account, CIMB Visa Signature Credit Card and Investment/Insurance products apply.

- The Promotion is available from 1 May 2022 to 30 April 2023 ("Promotion Period"), both dates inclusive.
- The Customer's eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion.
- For the avoidance of doubt, existing Customers who hold (i) Qualifying Account(s) and (ii) CIMB Visa Signature Credit Card with CIMB Bank before 1 May 2022 will still be eligible under CIMB Bundle Fastsaver/Fastsaver-i & Visa Signature Bonus Interest/Profit Promotion 2021 till 30 June 2022. However, with effect from 1 July 2022, such existing Customers will be under this CIMB FastSaver Upsized Promotion 2022.

### Section A: Bonus Interest/Profit

- Interest/Profit Rate (A) refers to the Base Interest/Profit Rate. Bonus Interest/Profit rate (B) and/or Bonus Interest/Profit rate (C) is/are payable on the Qualifying Account, depending if the Customer has met all of the requirements. If any of the requirements are not met, the Customer will not receive any Bonus Interest/Profit for that calendar month. Please refer to Section C (2% interest/profit from investments and insurance products) below for more information on how to qualify for Bonus Interest/Profit rate (C).
- To qualify for Bonus Interest/Profit rate (B), Customer has to:
  - hold Qualifying Account(s) and CIMB Visa Signature Principal Credit Card during the Promotion Period; and
  - meet a minimum spend of S\$300 posted within the same statement month on their CIMB Visa Signature Credit Card from June 2022 statement month onwards on their CIMB Visa Signature Credit Card. Exclusions apply to minimum spend under Clauses 28 and 30.

For the avoidance of doubt, clauses 18, 26 and 30 shall also apply to the Bonus Interest/Profit rate (B). Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation of the minimum spend of S\$300 posted within the same statement month and awarding of Bonus Interest/Profit rate (B).

- If Customer satisfies the criteria and all terms and conditions under this Promotion (including holding both CIMB FastSaver/FastSaver-i and CIMB Visa Signature Credit on the last day of the month), 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)	1.10% p.a.*
Bonus Interest/Profit rate (B) – <i>Capped at first S\$10K balance</i>	0.70% p.a.
Bonus Interest/Profit rate (C) - <i>Capped at first S\$10K balance</i>	2.00% p.a.
Total Interest/Profit rate (A) + (B) + (C)	3.80% p.a. <i>1.10% p.a. will be credited on the last day of the month.</i>

\*1.10% p.a. is effective from 1 September 2022 onwards.

8. Bonus Interest/Profit rate (B) and/or Bonus Interest/Profit rate (C) is only applicable for first S\$10K balances in the Customer's Qualifying Account.
9. Bonus Interest/Profit rate (B) (if any) will be accrued daily and credited into the Qualifying Account(s) by the last day of the following calendar month of the statement month. For the avoidance of doubt, please refer to the illustration under Clause 43.
10. Bonus Interest/Profit rate (C) (if any) will be accrued daily and credited into the Qualifying Account(s) by:
  - i. Insurance: one month after inception date;
  - ii. Investment: one month after settlement date.
11. For the avoidance of doubt, a Customer will be entitled to a maximum of one CIMB FastSaver/FastSaver-i Account for Bonus Interest/Profit.
12. 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.
13. 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 month the Qualifying Account or Card is closed.
14. Bonus Interest/Profit shall be referred 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.
15. 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.
16. To receive any interest/profit, your Qualifying Account must be activated, in good standing at all times 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. 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.

#### **Section B: 5% Cashback on CIMB Visa Signature**

17. To qualify for 5% cashback, Customer has to:
  - a. hold Qualifying Account(s) and CIMB Visa Signature Principal Credit Card during the Promotion Period;
  - b. meet a minimum spend of S\$300 posted within the same statement month on their CIMB Visa Signature Credit Card. Exclusions apply to minimum spend under Clauses 28 and 30; and
  - c. maintain a minimum amount of S\$1,000 in the Qualifying Account in any day during the calendar month.
18. For the avoidance of doubt on this Promotion effective from 1 May 2022, the minimum spend requirement of S\$300 per statement month will be from June 2022 statement onwards. As an example, for customers with credit card statement 24<sup>th</sup> cycle, the first statement month minimum spend requirement will be June 2022 Statement, where the Credit Card Statement Accumulation Period transactions are posted from 25 May to 24 June 2022. Please refer to Clause 43 for the illustration.
19. 5% cashback on CIMB Visa Signature is awarded on five Eligible Categories of spending as processed by the respective merchants/acquirers through the Visa worldwide networks:
  - o Beauty and Wellness
  - o Online Shopping
  - o Grocery
  - o Pet Shops and Veterinary Services
  - o Cruise
20. The 5% cashback consists of the base cashback of 0.2% which will be credited in the same statement month and additional 4.8% cashback which will be credited by the last day of the following calendar month of the statement month. For the avoidance of doubt, please refer to the illustration under Clause 43.

21. The additional 4.8% cashback is subject to a minimum spend of S\$300 posted within the same statement month.
22. Base cashback of 0.2% will be credited to the Principal Cardmember's Card Account on a monthly basis within the same statement month. There is no cap on the 0.2% base cashback earnings.
23. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and awarding of 0.2% base cashback. Any reversed portion of cashback will be reflected in the billing statement of the same month.
24. Transactions below S\$1 will not be awarded the 0.2% base cashback.
25. For the avoidance of doubt, subject to fulfilment of all applicable terms and conditions, for minimum spend of S\$800 and above posted in the same statement month, Customers will qualify under the 10% cashback of the CIMB Visa Signature Cashback Programme instead, and will not qualify under the 5% cashback under this Promotion. Please refer to <https://www.cimb.com.sg/en/personal/banking-with-us/cards/credit-cards/cimb-visa-signature.html> for the full product details and terms and conditions. As an example:
  - a. for minimum spend below S\$300 posted in the same statement month, Customers will not fall under this 5% cashback;
  - b. for minimum spend of S\$300 and above (but below S\$800) posted in the same statement month, Customers will fall under this 5% cashback and will have to fulfil the required terms and conditions to get the cashback;
  - c. for minimum spend of S\$800 and above posted in the same statement month, Customers will fall under 10% cashback of the CIMB Visa Signature Cashback Programme instead and will have to fulfil the required terms and conditions to get the cashback.
26. Card transactions which are made within the statement month but are only posted on the Principal Cardmember's Card Account after that statement month will be considered for the following month's minimum spend amount.
27. The 5% cashback is capped at S\$40 per statement month per Principal Cardmember and up to S\$8 per category. Transactions made and converted to CIMB i.Pay Plan will be awarded the additional 4.8% cashback upfront in the following statement month and 0.2% base cashback awarded with each CIMB i.Pay Plan instalment payment. Resulting CIMB i.Pay Plan instalments payment will not be counted towards the minimum spend of S\$300.
28. The following transactions shall be excluded from the calculation of the minimum spend requirement of S\$300:
  - a) Transactions listed under Clause 38
  - b) Any payments done via any SAM network
  - c) Any payments made to CardUp, iPaymy, Mileslife, SmoovPay and YouTrip
  - d) Any top-ups or payment of funds to payment service providers (this includes but is not limited to GrabPay, Singtel Dash, beePay, Lazada top-ups)
  - e) Any payments to online trading platforms and brokerages
  - f) Any crypto currencies transactions.
29. Refunded retail transactions will be deducted from the relevant monthly billed amount for the computation and awarding of 5% cashback. Any reversed portion of cashback will be reflected in the billing statement of the following statement month.
30. Cash advance fees, gambling related transactions, quasi-cash transactions, late payment or interest charges, fees payable to the bank for transfer of any debit balance or any other credit card to a Card, any other interest, fees and charges imposed by the Bank from time to time, balance and/or funds transfer to and from Card Account, and any credit card transactions that was subsequently cancelled, voided or reversed for any reason will not be counted towards fulfilling the minimum monthly spend.

#### Definitions of Eligible Categories

31. **Beauty and Wellness** spending shall include all local and overseas transactions made at all Personal Care Facilities, Pharmacies, Cosmetic Stores (excluding department stores), Hairdressers, Massage Parlours, Health and Beauty Spas only.
32. **Online Shopping** shall include all local and overseas online retail transactions made via shopping websites that sell clothes, accessories, shoes, bags and electronics as its main business activity, including card-not-present transactions like e-commerce/mail/phone order/mobile application transactions. For the avoidance of doubt, transactions must be performed at retail establishments that fall within any of the following Merchant Category Codes (MCC) with POS Entry Mode '01' and '10':

- MCC 5611: Men's and Boys' Clothing and Accessories Stores
- MCC 5621: Women's Ready to Wear Stores
- MCC 5631: Women's Accessories and Speciality Stores
- MCC 5641: Children's and Infants' Wear Stores
- MCC 5651: Family Clothing Stores
- MCC 5655: Sports Apparel Stores
- MCC 5661: Shoe Stores
- MCC 5691: Men's and Women's Clothing Stores
- MCC 5699: Miscellaneous Apparel and Accessories Stores
- MCC 5732: Electronic Stores
- MCC 5311: Department Stores

This excludes all other online websites, not limited to movies, food & beverage, travel, airline, government, brokerages/securities, insurance, tuition and online gambling websites. On top of the above MCCs, transactions made online for the following merchants will also be eligible under the Online Shopping category:

- Alibaba
  - Amazon
  - Apple
  - Daigou
  - Ezbuy
  - Razor
  - Shopee
33. **Grocery** spending shall include all local and overseas transactions made in supermarkets. All grocery transactions made online will be eligible under this category.
34. **Pet Shops and Veterinary Services** spending shall include all local and overseas transactions made at all Pet Shops and for Veterinary Services.
35. **Cruise** spending shall include all local and overseas transactions made for Cruise Lines.
36. The assignment of Merchant Category for each merchant is subject to classification by the respective acquiring banks and it is the responsibility of the particular acquiring bank to assign the correct Merchant Category. CIMB shall not be held responsible for any incorrect assignment of the Merchant Category that may result in non-posting of the cashback for retail transactions at the eligible merchants.
37. The Cardmember shall not be entitled to claim any compensation against CIMB Bank for such non-posting of the cashback due to incorrect assignment of the Merchant Category by the respective merchant's acquiring bank.
38. The 5% cashback will be awarded for all other retail transactions (including i.Pay Plan instalments) processed by the respective merchants/acquirers through the Visa worldwide networks. Retail transactions are purchases for goods and services and exclude the following transactions:
- Any cash advances
  - Any gambling-related transactions
  - Any quasi-cash transactions
  - Any payments to insurance companies
  - Any payments to government institutions (this includes but is not limited to government services, government related postal services, government related purchases, court costs, fines, bail and bond payments and tax payments)
  - Any donations or payments to non-profit organisations (this includes but is not limited to religious and charitable organizations and social services)
  - Any payments for utilities (this includes but is not limited to electric, gas, heating oil, sanitary and water utility bill payments)
  - Any payments done via any AXS network
  - Any late payment charges or interest charges on any Card
  - 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.
39. Upon termination of the card, cashback not credited to the card account as of the date of termination will be forfeited and non-transferable to any other Card Account of the Cardmember.

40. Your card account must be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion, at the time of assessment of the cashback.
41. In the event that your card account is delinquent, terminated, cancelled, does not satisfy the terms and conditions herein, or suspended for any reason whatsoever, we reserve the right to forfeit the cashback without prior notice without liability.
42. In the event that the Cardmember (i) is credited an excess of cashback that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback and/or (iv) CIMB Bank in its sole discretion determines that the Cardmember is not eligible to receive the cashback, CIMB Bank reserves the right to deduct an amount equivalent to the cashback awarded from the relevant Cardmember's card account. Any expenses or costs resulting from such deduction(s) shall be borne by the Cardmember. The Cardmember is deemed to have authorised such deduction(s).

**Illustration on the minimum spend qualifying period and crediting period**

43. For the avoidance of doubt, below is an illustration on the minimum spend qualifying period and crediting of Bonus Interest/Profit and cashback periods.

Credit Card Statement Cycle	Credit Card Statement Accumulation Period  <i>(To accumulate the minimum spend criteria, transactions must be posted within the Statement Accumulation Period)</i>	Statement Month	FastSaver/ FastSaver-i Interest/ Profit Balance Calculation Period	1.10%* deposit interest/ profit credit by	If qualify min. S\$300 spend posted within the same statement month on CIMB Visa Signature & other terms and conditions fulfilled	
					0.7% deposit interest/ profit credit by	4.8% cashback credit into Visa Signature by
4	5 August - 4 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022
11	12 August - 11 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022
15	16 August -15 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022
16	17 August -16 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022
20	21 August - 20 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022
24	25 August - 24 September 2022	September 2022	1 – 30 September 2022	30 September 2022	31 October 2022	31 October 2022

\*1.10% p.a. is effective from 1 September 2022 onwards.

**Section C: 2% interest/Profit from investments and insurance products**

44. To qualify for the additional 2% Bonus Interest/Profit rate (C), Customers are required to purchase any of the following investment or insurance products (collectively, “**Wealth Products**”) with applicable minimum amounts during the Promotion Period:

**Investments (Initial Investments Only, not applicable for top-up Investments)**

Any Unit Trust purchase (Cash or SRS only) with minimum investment amount S\$10,000 (Sales charge at least 2%); or

Any Structured Deposit purchase with minimum investment amount S\$50,000; or

Any Dual Currency Investment purchase with minimum investment amount S\$50,000.

**Insurance (Cash or SRS only)**

Any life insurance purchase with minimum S\$50,000 in Single Premium (SP); or

Any life insurance purchase with minimum S\$2,000 in Annual Regular Premium (RP).

45. In the event of non-approval and/or non-acceptance of any Wealth Product(s), such Wealth Product(s) will not count towards the calculation of any Bonus Interest/Profit rate (C).
46. Bonus Interest/Profit Rate (C) will start accruing from the following date to the end of the Promotion Period:
- (i) Insurance: inception date;
  - (ii) Investment: settlement date.
47. For any joint purchase for any Investments or Insurance products, Bonus Interest/Profit Rate (C) will only be credited into the main applicant's Qualifying Account.
48. CIMB Bank is entitled to deduct an amount equivalent to the entire value of the Bonus Interest/Profit rate (C) paid, from the amount to be refunded upon cancellation of any purchase of the Wealth Product within the following period(s), as applicable:
- Structured Deposit: Cancellation of placement before issuance date
  - Unit Trust: 7 calendar days from date of subscription
  - Single/Regular Premium: within the Promotion Period

**General Terms and Conditions**

49. In the event that the Customer (i) is credited an excess of cashback/interest/profit that he may not be entitled to, (ii) breaches any of the terms of conditions herein, (iii) no longer qualifies for the cashback/interest/profit and/or (iv) CIMB Bank in its sole discretion determines that the Customer is not eligible to receive the cashback/interest/profit, CIMB Bank reserves the right to deduct an amount equivalent to the cashback/interest/profit awarded from the relevant Customer's bank (including deposit and card) account. Any expenses or costs resulting from such deduction(s) shall be borne by the Customer. The Customer is deemed to have authorised such deduction(s).
50. In case of dispute, the decision of CIMB Bank shall be final, conclusive and binding. No further correspondence and/or claims will be entertained.
51. All feedback on relations with the merchants should be directed to the relevant merchant.
52. Any termination, suspension, amendment or variation of this Programme by CIMB Bank or the terms and conditions contained herein shall not entitle any Customer to any claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by the Customer, whether directly or indirectly caused.
53. In respect of any credit balance in a terminated Card Account, CIMB Bank reserves the rights at its sole discretion (i) to transfer all or any part of such credit balance on the Card Account by funds transfer to any of the Principal Cardmember's other account(s) with CIMB Bank, including banking account(s) or Card Account(s), and if such account has any outstanding balance, such funds will be applied to set-off such outstanding balance first; or (ii) pay such credit balance by way of cheque/cashier's order to the Principal Cardmember's last registered address with us.
54. 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](http://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.



55. This Promotion is not valid in conjunction with CIMB Bundle Fastsaver/Fastsaver-i & Visa Signature Bonus Interest/Profit Promotion 2021, CIMB Visa Signature Cashback Programme and/or any other promotional offers unless otherwise stated. For the avoidance of doubt, if Customer is eligible for this Promotion and:
  - a. received Bonus Interest/Profit under this Promotion, the Customer will not be eligible to participate in the CIMB Bundle Fastsaver/Fastsaver-i & Visa Signature Bonus Interest/Profit Promotion 2021;
  - b. received cashback under this Promotion, the Customer will not be eligible to participate in the CIMB Visa Signature Cashback Programme.
56. 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.
57. 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.
58. 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.
59. 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.
60. 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.
61. All product related terms and conditions apply. For product related terms and conditions, details can be found on the CIMB website ([www.cimb.com.sg](http://www.cimb.com.sg)). 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.
62. 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.
63. 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.
64. Investments in the Unit Trust funds are not deposits or other obligations of, or guaranteed or insured by the Investment Manager or CIMB Bank. Investments are subject to investment and foreign exchange risks, including the possible loss of the principal amount invested. The value of the units and the income from them may fall as well as rise. The Investment Manager's past performance is not indicative of its future performance. Any forecast made is not necessarily indicative of future or likely performance of the Unit Trust funds. All applications for units in the Unit Trust funds must be made on the application forms accompanying the relevant prospectuses. Investors should read the prospectuses for details. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.
65. Unlike traditional deposits, structured deposits have an investment element and returns may vary. The customer may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase this product. In the event that the customer chooses not to seek advice from a licensed or an exempt financial adviser, the customer should carefully consider whether this product is suitable for the customer. The returns on the customer's structured deposit will be affected by the performance of the underlying asset/reference, and the recovery of the customer's principal may be jeopardised if the customer makes an early redemption. Provided that the whole amount of the principal amount is held with CIMB Bank up to the maturity date, 100% of the principal amount shall be guaranteed and payable by CIMB Bank to the customer on the maturity date. Where any forecast on the economy, stock market, bond market and economic trends of the markets is indicated, it should be noted that such forecast is not necessarily indicative of the future or likely performance of the structured deposit. When past performance of the structured deposit, or that of its underlying financial instruments, is utilised to illustrate possible returns of that

structured deposit, it should be noted that past performance is not necessarily indicative of future performance. Structured deposits which have risk and investment elements are not conventional deposits and accordingly, are not insured deposits for the purposes of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011.

Insurance policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**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.