TERMS AND CONDITIONS GOVERNING CIMB FAST FIXED DEPOSIT PROMOTION

1. The CIMB Fast Fixed Deposit Promotion ("Promotion") is open to all new and existing customers ("Customers") who make eligible SGD Fixed Deposit placements ("Placement") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") into a CIMB Singapore Dollar Fixed Deposit Account ("Eligible Account").

2. This Promotion is valid from 1 October 2026 to 31 October 2026 or at such earlier date as CIMB Bank may at its discretion determine (the "Promotional Period").

3. Only personal and joint accounts are eligible for the Promotion.

4. For applications via the online application form on CIMB's website, a CIMB FastSaver account will be opened to facilitate the Fixed Deposit placement.

5. To participate in the Promotion, applicants must open an Eligible Account and/or place a minimum amount of S$10,000 for the specific tenures. Only applicants whose accounts are approved by CIMB Bank will qualify for the promotional fixed deposit rates. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend its processing time.

6. The minimum qualifying amount is S$10,000 and is subjected to a maximum of S$1,000,000 per placement. There may be multiple placements in an Eligible Account. Any placement in excess of S$1,000,000 may be accepted at the absolute discretion of the Bank.

7. To enjoy the fixed deposit interest rates offered for this Promotion, the accounts must be fully funded based on the fixed deposit placement amount indicated by the applicant(s), all required information and documentation must be duly provided to the satisfaction of the Bank, and the applicant(s) must pass all checks as solely determined by the Bank, within the Promotional Period. For the avoidance of doubt, if any of the above are not satisfied within the Promotional Period, the Bank will reject the Fixed Deposit placement(s) and reserves the right to cancel any placement(s) already made and transfer the monies into the account used to fund the fixed deposit or such other account belonging to the account holder(s), as determined by the Bank.

8. The applicable fixed deposit interest rates offered for this Promotion can be found at https://www.cimb.com.sg/en/personal/banking-with-us/accounts/fixed-deposit/cimb-sgd-fixed-deposit-account.html

9. CIMB Bank reserves the right to vary and/or change the fixed deposit interest rates applicable to this Promotion and CIMB Bank's prevailing fixed deposit board rates at any time without prior notice. The respective fixed deposit interest rate of a placement under this Promotion will be fixed until maturity.

10. In the event of early termination for fixed deposit, the fixed deposit interest rates applicable to this Promotion will not apply. Early termination may result in earning lesser or no interest. Interest will be payable for each completed quarter on the deposit. For example, if there is early termination of a fixed deposit after 5 months, interest will be payable for 3 months only (rounded down to the number of completed quarters).

11. Upon maturity of the fixed deposit placement(s), the principal and interest amounts shall be renewed at CIMB Bank's prevailing fixed deposit promotional rates (if any) or board rates for the same tenure as the original fixed deposit placement, unless other maturity instructions are provided by the account holder.

12. This Promotion cannot be used in conjunction with other offers, promotions and/or privileges unless otherwise stated.

13. The CIMB Bank Terms and Conditions Governing the Operations of Deposits Accounts and Terms and Conditions Governing Electronic Banking Services ("Product Terms") (available at any CIMB Bank branch and on www.cimbbank.com.sg) apply. CIMB Bank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final, binding and conclusive on all applicants including, without limitation, any decision to cancel or suspend the Promotion. CIMB Bank shall not be liable for any loss, injury, claim or damage suffered or incurred as a result of any change, amendment, cancellation, suspension or otherwise of the Promotion.

14. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion and/or the Eligible Accounts or the Product Terms, these terms and conditions will prevail to the extent of matters relating to this Promotion.

15. In the event of any dispute, the decision of CIMB Bank shall be final.

16. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate this Promotion 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 on the date specified in the notice, such notice effective:
    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.

17. These terms and conditions shall be governed by the laws of Singapore and the Customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

18. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

19. References herein to "CIMB Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.

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.