TERMS & CONDITIONS GOVERNING CIMB SGD WHY WAIT FIXED DEPOSIT-i PROMOTION 2026

The following terms and conditions shall apply to the CIMB SGD 3-Month, 6-Month, 9-Month and 12-Month Why Wait Fixed Deposit-i Promotion 2026 (the **"Promotion"**).

1. The Promotion is open to all Eligible Accounts opened with CIMB Bank Berhad, Singapore Branch ("CIMB Bank") as described in these terms and conditions only.

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. "Eligible Account" means an individual SGD Why Wait Fixed Deposit-i ("WWFD-i") account held with CIMB Bank which is in good standing at all times during the Promotion and excludes an account which is the subject of or under any legal process (such as bankruptcy or a court-ordered freeze) or any restraint whether legal, credit or otherwise as determined by CIMB Bank at its sole and absolute discretion.

4. Placements must be made with Fresh Funds. "Fresh Funds" refers to funds in the form of non-CIMB Bank cheques, cashier's orders or demand drafts as well as all other funds that are not transferred from any CIMB Bank accounts.

5. The Fresh Funds criteria does not apply for placements made via CIMB Clicks Internet Banking or via the online application form on CIMB's website.

6. Personal and joint accounts are eligible. Eligible Accounts can be opened jointly with spouse, children, parents or siblings. The main account holder will have to be at least 18 years old on the date of account opening.

7. For applications via the online application form on CIMB's website, a CIMB FastSaver-i account will be opened if the applicant(s) opening the account does not already have a CIMB FastSaver-i account of the same type (single or joint) when applying for a WWFD-i to facilitate the CIMB Why Wait Fixed Deposit-i placement.

8. To participate in the Promotion, simply (i) open a WWFD-i at any CIMB Bank branch or via the online application form and place a minimum amount of S$1,000 for a 3-month, 6-month, 9-month and/or 12-month period, and (ii) open a CIMB FastSaver-i or CIMB StarSaver-i Account, if the applicant is not currently an existing savings or current account holder with CIMB Bank. Only applicants whose accounts are approved by CIMB Bank on or before the closing date of the Promotion will qualify for the promotional WWFD-i rate. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend the closing date generally or in relation to any Eligible Account.

9. The minimum qualifying amount is S$1,000 and is subject 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.

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10. To enjoy the WWFD-i profit rates offered for this Promotion, the accounts must be fully funded based on the WWFD-i 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 WWFD-i 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.

11. The WWFD-i profit rates offered for this Promotion are outlined in the following table:

Online Rate Table

Deposit Amount	Profit Rate For 3-Month WWFD-i	Profit Rate For 6-Month WWFD-i	Profit Rate For 9-Month WWFD-i	Profit Rate For 12-Month WWFD-i
Below S$10,000	Board Rate	Board Rate	Board Rate	Board Rate
S$10,000 and above	1.35% p.a.	1.75% p.a	1.75% p.a	1.95% p.a

Branch Rate Table

Fresh Funds Deposit	Profit Rate For 3-Month WWFD-i	Profit Rate For 6-Month WWFD-i	Profit Rate For 9-Month WWFD-i	Profit Rate For 12-Month WWFD-i
Below S$10,000	Board Rate	Board Rate	Board Rate	Board Rate
S$10,000 and above	Board Rate	Board Rate	Board Rate	Board Rate

12. CIMB Bank shall have absolute discretion to determine the relevant WWFD-i profit rates applicable to the Eligible Account under the Promotion (including without limitation if the Eligible Account is only funded or approved after the relevant Promotional Period).

13. In the event that the account holder of an existing Eligible Account places additional deposits under this Promotion or any subsequent Promotion, that Eligible Account shall continue to be subject to these terms and conditions, notwithstanding any revision of the WWFD-i profit rates or any other terms and conditions hereof, including any future revision thereto.

14. The WWFD-i profit rates applicable to this Promotion and CIMB Bank's prevailing SGD Islamic Fixed Deposit board rates are subject to change without prior notice. The respective WWFD-i profit rate of a placement under this Promotion will be fixed until maturity. Prevailing rates may change depending on factors including but not limited to the interest rate environment. Please refer to our website for the up-to-date prevailing profit rate on the accounts.

15. In the event of early termination of any WWFD-i arrangement for any Eligible Account, the account holder(s) agree that the Murabahah Sale Price (after deducting the Security Deposit) payable by the Bank will be reduced in accordance with the CIMB Bank Terms and Conditions Governing the

Operations of Deposits Account (as may be amended, varied or supplemented from time to time) ("Deposit Terms and Conditions") as follows:

a. if the tenure of deposit is 3 months and below, early withdrawal will be allowed by the Bank subject to the account holder's agreement to provide rebate/ibra' in which case no profit shall be paid;

b. if the tenure of deposit is 4 months and above, and withdrawal is made before completion of 3 months, the account holder agrees to provide rebate/ibra' in which case no profit shall be paid;

c. other than the above circumstances, if withdrawal is made before maturity, the account holder agrees to provide rebate/ibra' based on the following formula:

Rebate/Ibra' = Murabahah Sale Price – [(P x R% x t/T x 50%) + P]

Murabahah Sale Price = Principal + Profit (upon maturity)

P = Principal (amount of deposit)
R = Profit rate (%)
t = Tenure (based on completed months)
T = Total number of months in a year

16. The Security Deposit (as defined in the Deposit Terms and Conditions), which is equivalent to the profit portion of the Murabahah Sale Price (as defined in the Deposit Terms & Conditions) will be paid into a savings or current account of the account holder(s) with CIMB Bank. Upon maturity of a WWFD-i placement(s), the principal amount shall be renewed at the Bank's prevailing SGD Islamic Fixed Deposit board rates for same respective tenors as the previous WWFD-i placement, unless other maturity instructions are provided by the account holder.

17. Not valid with other offers or promotions unless otherwise stated.

18. The Deposit T&Cs and Terms and Conditions Governing Electronic Banking Services (available at any CIMB Bank branch and on www.cimb.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.

19. By participating in this Promotion, the account holders consent to CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg).

20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail only to the extent of the matters relating to this Promotion.

21. 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;

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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 date CIMB Bank sends notice of such change 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.

22. CIMB Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement, amend or modify any one or more of these terms and conditions in such manner as CIMB Bank shall think fit, including without limitation, the eligibility of any customer and the dates in connection with the Promotion provided always that CIMB Bank shall as soon as practicable thereafter notify the account holder of any such deletion, variation, supplement, amendment or modification by posting such notification on the website of CIMB Bank and/or sending such notification to the account holder's last known address in the records of CIMB Bank and/or posting such notification at the branches of CIMB Bank in Singapore. CIMB Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforesaid matters.

23. 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.

24. 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.

25. References herein to "CIMB Bank" or the "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.

Acknowledged by:

Name as per NRIC/Passport:

NRIC/Passport No.:

Date:

Name as per NRIC/Passport:

NRIC/Passport No.:

Date: