TERMS AND CONDITIONS GOVERNING CIMB USD FOREIGN CURRENCY SAVINGS ACCOUNT 3.00% BONUS INTEREST PROMOTION 2026

Eligibility

1. This CIMB USD Foreign Currency Savings Account 3.00%p.a. Bonus Interest Promotion ("Promotion") is available from 1 November 2026 to 30 November 2026 ("Promotion Period"), both dates inclusive.

2. This Promotion is open to customers ("Customers") who are:
    a. New-to-Product customers ("New Customers") which is defined as an individual who does not have any existing single or joint CIMB Foreign Currency Savings Account(s) (USD),or has not terminated or closed any CIMB Foreign Currency Savings Account(s) (USD) in his/her own name or jointly with another person with CIMB Bank Berhad, Singapore Branch ("CIMB" or the "Bank") within the past twelve (12) months immediately prior to the Promotion Period; and
    b. Existing-to-Product customers ("Existing Customers") which is defined as an individual with an existing single or joint CIMB Foreign Currency Savings Account(s) (USD).

3. Qualifying Account(s) refers to CIMB Foreign Currency Savings Account (USD).

4. For Existing Customers, the end-day balance on the last day of the comparison month used will be the end-day balance on 31 October 2026 ("Benchmark") to determine if there are any incremental fresh funds ("Incremental Fresh Funds") in the Qualifying Account. For New Customers, the end-day balance on the last day of the comparison month is US$0.

5. To be entitled to bonus interest ("Bonus Interest") for each month during the Bonus Interest Earning Period:
    a. For Existing Customers,
        i. Incremental balance as at the end of the relevant month during the Bonus Interest Earning Period ("Monthly Incremental Balance") must be a minimum of US$5,000 in Incremental Fresh Funds compared against the Benchmark. The Monthly Incremental Balance will be determined by comparing the month-end balance of each month during the Bonus Interest Earning Period against the Benchmark (e.g. 30 November 2026 month-end balance will be compared against 31 October 2026 month-end balance); and
        ii. For any day during the relevant month during the Bonus Interest Earning Period, the Daily Incremental Balance must be a minimum of US$5,000 in Incremental Fresh Funds in the Qualifying Account on the relevant day compared against the Benchmark, for Bonus Interest to accrue for that day. "Daily Incremental Balance" refers to comparing end-day balance on that day against that of 31 October 2026 and the end-day balance will include the prevailing interest earned for that month.

    b. For New Customers,
        i. A minimum of US$5,000 Incremental Fresh Funds must be maintained in the Qualifying Account(s) daily throughout the Bonus Interest Earning Period.

    For the avoidance of doubt, if Existing Customer does not fulfil clause 5(a)(i) above, Existing Customer will not get Bonus Interest for the entire month even if clause 5(a)(ii) is fulfilled on any day of the month.

6. For the purpose of these terms and conditions, "fresh funds" are funds that do not originate from any existing account with CIMB Bank including without limitation the following:

    (i) funds in the form of non-CIMB cheques;
    (ii) other funds that are not transferred from any existing CIMB USD Accounts/Products (e.g. CIMB Foreign Currency Savings Account (USD)/CIMB Multi-Currency USD Account/CIMB USD Investment and/or Insurance Products/CIMB USD Fixed Deposits) within the Promotion Period;

(iii) other funds that are not withdrawn from any existing CIMB USD Accounts/Products (e.g. CIMB Foreign Currency Savings Account (USD)/CIMB Multi-Currency USD Account/CIMB USD Investment and/or Insurance Products/CIMB USD Fixed Deposits) and re-deposited (whether partial or all of the amount withdrawn) into the Qualifying Account with CIMB within the Promotion Period.

7. Customer's eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion.

Prevailing and Bonus Interest Rates

8. Customers will be eligible to receive a total interest rate of 3.00% p.a. on the Incremental Fresh Funds balance in the Qualifying Account from November 2026 to January 2027, provided Customers funded in a minimum of US$5,000 Incremental Fresh Funds during the Promotion Period and maintained the Incremental Fresh Funds throughout the Bonus Interest Earning Period in accordance with these terms and conditions.

9. The Bonus Interest Rate given will depend on the balance tier reflected in the table below. Bonus Interest will only be given for account balance up to US$3,000,000 and no Bonus Interest will be given for account balance above US$3,000,000.

Account Balance	Prevailing Interest Rate (p.a.)	Bonus Interest Rate (p.a.)	Total Interest Rate(p.a.)
First US$50,000	0.50%	2.50%	3.00% (inclusive of prevailing interest rate) on Incremental Fresh Funds For **November 2026, December 2026 and January 2027** ("Bonus Interest Earning Period")
Next US$100,000	1.00%	2.00%	
Above US$150,000	1.50%	1.50% (for account balance capped at US$3,000,000)	

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 interest/profit rate on the accounts.

10. Bonus Interest (if any) will be accrued daily and credited into the Qualifying Account(s) on 28 February 2027.

11. In the event the Qualifying Account(s) is/are closed before the Bonus Interest crediting date, Bonus Interest shall not be applied.

General Terms and Conditions

12. 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.

13. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.

14. 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.

15. 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.

16. 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.

17. 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.

18. 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.

19. The respective terms and conditions of the Qualifying Accounts apply.

20. CIMB Bank Terms and Conditions Governing the Operations of Deposits Account (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.

21. 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.

22. 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.