

DECLARATION FOR PRINCIPAL/SUPPLEMENTARY APPLICANT(S)

1. I ask that a CIMB Visa Infinite Card and/or CIMB World Mastercard[®] and/or CIMB Visa Signature Card and/or CIMB Platinum Mastercard or CIMB AWSM Card such a (“Card”) be issued to me. I understand that if I hold a CIMB AWSM Card, I will not be able to apply for/hold any other CIMB Credit Cards (including secured and/or supplementary cards).
2. I warrant that (i) the information given or to be given to you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
3. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
4. I undertake to notify you immediately if any of my personal information and circumstances change.
5. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise such source including any credit bureau, my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and my continuing use of the Card(s). I further authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to disclose any information about me which has been obtained from such sources (including any credit bureau) to other third parties and for any credit bureau to further disclose any information about me which it has obtained from you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers.
6. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents,

contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s) and/or the Card Account(s).

7. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organisations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
8. I agree to be bound by the terms and conditions of the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I agree to accept liability for all amounts incurred arising from the use of Card(s) issued pursuant to this application or at any time at my request; (ii) I consent to the despatch of confidential information (e.g. Card Account details including personal particulars, the outstanding balances, payment due dates, reminders of any missed payments, alerts on any suspicious Card Account activities, spend amounts, payment amounts and history, I-Pay details (if applicable) etc.) to the mobile number stated in my Card application form (and as updated from time to time). In this regard, I acknowledge that I will undertake the risk of information disclosure due to unauthorized possession of the handphone or SIM-card linked to the handphone number stated in my Card application (and as updated from time to time), and shall not hold you and any of your officers, employees, agents, contractors or service providers responsible in any way.
9. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if this application is approved.
10. I agree and acknowledge that the approval of this application is in your sole and absolute discretion and that you may decline this application without giving any reasons.
11. I acknowledge that if I apply for a principal CIMB Visa Infinite Card /World Mastercard and am unsuccessful, I will be issued a principal CIMB Visa Signature Card/Platinum Mastercard. I recognize that either application maybe declined by you at your absolute discretion without furnishing any reason therefore.
12. I acknowledge that if I apply for a principal CIMB Visa Signature Card/Platinum Mastercard and am unsuccessful, I will be issued a CIMB AWSM Card instead. For more information on the CIMB AWSM Card, please visit www.cimbbank.com.sg/awsm-card. I recognize that either application may be declined by you at your absolute discretion without furnishing any reason therefore.
13. I have read, understood and retained a copy of the Terms and Conditions Governing Electronic Banking Services, E-Statements and E-Alerts, and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) and agree to be bound by them.

DECLARATION RELATING TO TAX AND OTHER SERIOUS OFFENCES

1. I/We declare and confirm that:
 - i. I/we am/are responsible for my/our own tax affairs and ensuring that both I/we and my/our Accounts (as defined below) maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Singapore" or "the Bank"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizen(s) of;
 - ii. to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;

- iii. I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
 - iv. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
 - v. I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
4. I/We irrevocably and unconditionally authorises and consents to the disclosure of any information relating to me/us and the Account to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of the Bank in or outside Singapore, the Bank's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to the Bank any person or organisation whether in Singapore or elsewhere, engaged by the Bank for the purpose of performing or in connection with the performance of services or operational functions of the Bank where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorises such disclosure,
 - i. To any credit bureau or any other organisation or corporation or to any member thereof, for the
 - ii. purpose of, without limitation, assessing my/our credit worthiness; and
 - iii. In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).
5. I/We shall notify the Bank promptly of any change of my/our records, particulars, change of partners, change of Memorandum and Articles of Association and in particular, change of address. I/We shall also notify the Bank promptly in writing of any change or variation in my/our signature or those of the authorised signatories or any change in the list of authorised signatories or the authorised manner of signing. The Bank shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification change, and the Bank shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
6. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify the Bank of any change in my/our address or personal information.

For the purpose of this Declaration relating to Tax and Other Serious Offences, "Account" means any Credit Card Account or bank accounts opened in my/our name: CIMB Savings Account, CIMB SGD Current Account, CIMB StarSaver Account, CIMB StarSaver-i Account, CIMB Junior Saver Account, CIMB SGD Fixed Deposit Account, CIMB Foreign Currency Current Account, CIMB Preferred Account, CIMB Foreign Currency Fixed Deposit Account, CIMB Why Wait Fixed Deposit-i Account and any other accounts which the bank may introduce from time to time which are opened in my/our name, which terms and conditions of each account are generally and specifically provided in the Terms and Conditions Governing the Operations of Deposits Account.

PARENT'S/GUARDIAN'S UNDERTAKING TO GUARANTEE (COMPULSORY WHERE THE APPLICANT IS BELOW 21 YEARS OLD)

1. I, the Applicant's parent / legal guardian request the issuance of a Card to the Applicant and the opening of a Card Account.
2. I understand and agree that my undertaking to guarantee the liability of the Applicant is one of the conditions to the issuance of the Card and Card Account. In this regard, in consideration of you agreeing to issue the Card to the Applicant as well as to open the Card Account, I hereby unconditionally and irrevocably: (i) guarantee the due and punctual payment by the Applicant of all outstanding balances accruing to the Card Account and all other payment obligations in connection with the Cardmembers Agreement; (ii) guarantee the performance by the Applicant of all other liabilities or obligations arising from and/or in relation to the use of the Card and in connection with the Cardmembers Agreement; (iii) undertake that whenever the Applicant does not pay any amount when due under or in connection with the Card Account or the Cardmembers Agreement, I shall immediately on your demand pay that amount as if I were the principal debtor; (iv) undertake to indemnify you immediately on your demand and keep you fully indemnified in respect of all claims, demands, actions, proceedings, losses, damages, embarrassment, costs and expenses which you may incur or sustain in connection with issuing the Card to the Applicant or in opening the Card Account.
3. I also confirm my agreement to be bound by such other terms of the guarantee as set out in the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I acknowledge and agree that CIMB Bank has the right to vary the Credit Limit applicable to the Card in its sole and absolute discretion without notice and without giving any reason; (ii) I agree that CIMB Bank and any of its officers, employees, agents, contractors or service providers may in their sole and absolute discretion choose to send text messages and/or call my mobile phone number to remind me of any overdue amount on the Card Account. I undertake to immediately pay CIMB Bank upon receipt of such text messages and/or calls and further acknowledge that I will undertake the risk of information disclosure due to unauthorised possession of the handphone or SIM-card linked to the handphone number stated on this Card application form (and as updated from time to time), and shall not hold you or any of your officers, employees, agents, contractors or service providers responsible in any way.
4. I warrant that (i) the information given or to be given to you and any of your officers, employees, agents, contractors or service providers (including the information given or to be given by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
5. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
6. I undertake to notify you immediately if any of my personal information and circumstances change.
7. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such contractors and service providers as you may notify me from time to time) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service

providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and the Applicant's continuing use of the Card(s).

8. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information) as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any credit bureau or credit reference agencies, financial institutions, government authorities and/ or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s), the Card Account(s) and/or the discharge of my liability as guarantor.
9. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organisations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
10. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if the Applicant's application is approved.
11. I agree and acknowledge that the approval of the Applicant's application is in your sole and absolute discretion and that you may decline such application without giving any reasons.

TERMS AND CONDITIONS FOR PIN (PERSONAL IDENTIFICATION NUMBER)

1. Application for PIN refers to the Principal card PIN issuance via this application form.
2. There is no fee charged on PIN issuance.
3. Only Principal Cardmembers can apply for his/her Principal card PIN issuance via the card application form. Principal Cardmembers can apply for Supplementary card PIN issuance via calling into our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.
4. If the Principal Cardmember has more than one Principal card, he/she will need to request for separate PINs for each card.
5. Daily withdrawal limit at ATMs for cash advance withdrawal is set at S\$5,000 respectively for Principal and Supplementary cards for CIMB Visa Infinite Card, CIMB World Mastercard, CIMB Visa Signature Card and CIMB Platinum Mastercard, and S\$250 for CIMB AWSM Card.

6. If Cardmember is in possession of multiple cards, each card type will have a daily limit of S\$5,000 at ATMs. Subject at all times to overall available credit limit of each Card Account. Per transaction limit set by individual ATMs will apply. Individual ATM rules apply as set by the issuing bank.
7. PIN can be used at any CIMB Bank Berhad, Singapore Branch ("CIMB Bank") ATMs and Overseas Mastercard/Cirrus and VISA/PLUS ATMs.
8. Cash advance processing fee, finance charges, available withdrawal limit apply as per terms and conditions stated in our CIMB Bank website.
9. Other terms and conditions apply. For full details on applicable terms and conditions, please visit www.cimbbank.com.sg.

U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad, Singapore Branch, its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/or the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.

Information is correct as at 01 Aug 2018
CIMB Bank Berhad (13491-P)