



TERMS AND CONDITIONS GOVERNING CIMB SAVE NOW AT 4% (EXISTING CIMB CREDIT CARD CUSTOMERS ONLY) PROMOTION 2023

1. The CIMB Save Now at 4% (existing CIMB Credit Card Customers only) Promotion 2023 (the "Promotion") is available from 1 September 2023 to 31 December 2023 ("Promotion Period") both dates inclusive.
2. This Promotion is open to "Eligible Participant(s)" who:
 - a. are "Existing CIMB Card customers" who are Principal Credit Card Holders of any one (1) of the following eligible CIMB Credit Cards (each an "Eligible Card" and collectively, "Eligible Cards") issued by CIMB Bank Berhad, Singapore Branch ("CIMB Bank", "CIMB" or the "Bank") as principal cardholder ("Cardholder") :
 - i. CIMB Visa Signature
 - ii. CIMB World Mastercard™
 - iii. CIMB Visa Infinite
 - iv. CIMB AWSM Card;

The Eligible Card must be opened and activated on or before 31 August 2023. The card account must also be in good standing and conducted in a proper and satisfactory manner, as we may determine in our sole discretion.

- b. are "New-to-Deposits customers" who are customers of CIMB Bank that successfully opens any of the Qualifying Accounts stated in clause 2(c) as the main account holder, during the Promotion Period. The customer must not have any existing single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period;
- c. open a "Qualifying Account" which is CIMB FastSaver Account, CIMB FastSaver-i Account, CIMB StarSaver (Savings) Account, CIMB StarSaver (Savings)-i Account, CIMB StarSaver Account and/or CIMB StarSaver-i Account ("Qualifying Account(s)") during the Promotion Period; and
- d. must maintain minimum deposit as set out in the table below ("Minimum End-of-Day Balance") for the Qualifying Account that was opened during the Promotion Period to qualify for prevailing interest/profit in order to also qualify for Bonus interest/Profit Rates.

Product (s)	Type of Account	Minimum End-Day Balance
FastSaver Account (FSA) FastSaver-i Account (FSA-i) StarSaver(Savings) Account SatSaver (Savings)-i Account	Savings Account	S\$1,000
StarSaver Account StarSaver-i Account	Current Account	S\$5,000

3. 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 current, savings or fixed deposit account;
 - (iii) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period;
 - (iv) salary credited by CIMB Bank to the staff's Qualifying Account or funds credited by CIMB pursuant to staff benefit.
4. This Promotion is not transferrable and is exclusive only for the Eligible Participant(s).
5. The Eligible Participant must not be a staff of CIMB Bank and/or CGS-CIMB Securities (Singapore) Pte. Ltd.
6. The Eligible Participants' eligibility to participate in this Promotion is subject to the Bank's sole and absolute discretion, without the need to provide any reasons whatsoever.

Prevailing and Bonus Interest/Profit Rates

7. Customers will be eligible to receive prevailing interest/profit ("Prevailing Interest/Profit") or flat 4% p.a. ("Total Interest/Profit Rates") on their entire balance in the Qualifying Account(s) that corresponds to the balance tier reflected in the table below if all terms and conditions are met:

Product (s)	Prevailing Interest/Profit Rate		Total Interest/Profit Rate*			
FastSaver Account FastSaver-i Account	Account Balance	Interest/Profit Rates (p.a.)	Account Balance	Prevailing Interest/Profit Rates (p.a.)	Bonus Interest/Profit Rates (p.a.)	Total* Interest/Profit Rates (p.a.)
	Next \$25,000	1.50%	Next \$25,000	1.50%	2.50%	4.00%
	Next \$25,000	2.50%	Next \$25,000	2.50%	1.50%	
	Next \$25,000	3.50%	Next \$25,000	3.50%	0.50%	
	Above \$75,000	0.80%	Above \$75,000	0.80%	3.20%	
(*Inclusive of Prevailing Interest/Profit Rate)						
StarSaver(Savings) Account StarSaver (Savings)-i Account StarSaver Account StarSaver-i Account	Account Balance	Interest/Profit Rates (p.a.)	Account Balance	Prevailing Interest/Profit Rates (p.a.)	Bonus Interest/Profit Rates (p.a.)	Total* Interest/Profit Rates (p.a.)
	First \$100,000	1.50%	First \$100,000	1.50%	2.50%	4.00%
	Next \$150,000	2.50%	Next \$150,000	2.50%	1.50%	
	Above \$250,000	3.50%	Above \$250,000	3.50%	0.50%	
(*Inclusive of Prevailing Interest/Profit Rate)						

8. Bonus Interest/Profit is only applicable for Fresh Funds (as defined in Clause 3). Any account balance that does not fall under the definition of Fresh Funds will not be eligible for the Bonus Interest/Profit.

9. The End-Day Balance of the last calendar day of the previous month is the “Comparison Month Benchmark” to determine if the Eligible Participant receives Bonus Interest/Profit on the Qualifying Account. For example, 31 Oct 2023 End-Day Balance will be compared against that of 30 Sep 2023, 30 Nov 2023 End-Day balance will be compared against that of 31 Oct 2023 and so on.
10. To be eligible for the Bonus Interest/Profit Rate, the End-Day Balance of the current month must be maintained or increased when compared against the Comparison Month Benchmark.
11. If Eligible Participants meet all terms and conditions, the Eligible Participants will earn Total Interest/Profit Rate of 4.00% p.a. flat (inclusive of prevailing rate) on their entire balance in the Qualifying Account(s) for the first 6 calendar months (until the last day of the 6th calendar month) from the date of account opening (“Bonus Interest Earning Period”), in accordance to the illustration table below.

Date of Account Opening of the Qualifying Account	Bonus Interest Earning Period
5 September 2023	5 September 2023 to 29 February 2024 Month #1: 5 to 30 September 2023 Month #2: 1 to 31 October 2023 Month #3: 1 to 30 November 2023 Month #4: 1 to 31 December 2023 Month #5: 1 to 31 January 2024 Month #6: 1 to 29 February 2024

12. Illustration on the calculation of the Bonus Interest/Profit

Savings Account Month	Daily End-Day balance	Prevailing Interest / Profit	Bonus Interest / Profit	Total Interest / Profit
September 2023	\$8,000	$\$8,000 \times 1.50\% / 365 \times 26^* \text{ days} = \8.54 <i>Account opened and funded on 5 September 2023</i>	$\$8,000 \times 2.50\% / 365 \times 26^* \text{ days} = \14.24 <i>Account opened and funded on 5 September 2023</i>	\$22.78
October 2023	\$5,000	$\$5,000 \times 1.50\% / 365 \times 31 \text{ days} = \6.36	\$0	\$6.36
November 2023	\$900	\$0 (less than the Minimum End Day Balance of S\$1,000 required for Savings account)	\$0	\$0.00
December 2023	\$7,000	$\$7,000 \times 1.50\% / 365 \times 31 \text{ days} = \8.91	$\$7,000 \times 2.50\% / 365 \times 31 \text{ days} = \14.86	\$23.77
January 2024	\$25,000	$\$25,000 \times 1.50\% / 365 \times 31 \text{ days} = \31.84	$\$25,000 \times 2.50\% / 365 \times 31 \text{ days} = \53.08	\$84.92
February 2024	\$25,000	$\$25,000 \times 1.50\% / 365 \times 29 \text{ days} = \29.79	$\$25,000 \times 2.50\% / 365 \times 29 \text{ days} = \49.65	\$79.44
Total Interest		\$85.44 (Paid on last day of each month)	\$131.83 (Paid on the 25 th of the following month)	\$217.27

13. Bonus Interest/Profit (if any) will be accrued daily and credited into the Qualifying Account(s) on the 25th day of the following month. If the 25th day of that month falls on a weekend or public holiday, it will be credited on the next working day (“Bonus Interest Crediting Date”).



14. In the event the Qualifying Account(s) is/are closed before the Bonus Interest Crediting Date, Bonus Interest/Profit shall not be applied.
15. Bonus Interest/Profit shall be referred to as 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.

General Terms and Conditions

16. 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.
17. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
18. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in the ineligibility of the Customer in participating in the Promotion.
19. Qualifying Account(s) must be in good standing during the Promotion Period and up to the time the Rewards(s) are awarded. In the event the relevant Qualifying Account is delinquent, voluntarily or involuntarily closed or terminated or suspended for any reason whatsoever before the Reward(s) are awarded, CIMB reserves the right not to award the Reward(s).
20. 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.
21. 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.
22. 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.
23. 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.
24. The respective terms and conditions of the Qualifying Accounts apply.
25. 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.

26. 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.

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.

CIMB Bank Berhad (197201001799 (13491-P))