

## **IMPORTANT NOTICES AND DISCLAIMERS FOR WEALTH PRODUCTS**

### **LIFE INSURANCE**

This information is intended for general circulation and does not take into account the specific investment objectives, financial situation or needs of any particular person. Advice should be sought from a financial adviser regarding the suitability of the investment product, taking into account the specific investment objectives, financial situation or particular needs of any person in receipt of the recommendation, before the person makes a commitment to purchase the investment product. Any mis-statement or non-disclosure of material facts may affect the validity of the policy. In the event that the person chooses not to seek advice from a financial adviser, he/she should consider whether the product in question is suitable for him/her.

This information is not a contract of insurance. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### **GENERAL INSURANCE**

This information is not a contract of insurance and is intended for general circulation only. The precise terms, conditions and exclusions of this plan are specified in the Policy Contract.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact the insurer or visit the GIA/LIA or SDIC website ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

### **UNIT TRUSTS**

The information provided herein is strictly for general information only and should not be considered as an offer, or solicitation, to deal in any of the unit trusts mentioned herein. Investors may wish to seek advice from a financial adviser before making a commitment to invest in units of the relevant fund. In the event that an investor chooses not to seek advice from a financial adviser, the investor should consider whether the fund is suitable for him. Investments in the unit trusts are not deposits or other obligations of, or guaranteed or insured by the Investment Manager or CIMB Bank Berhad. Investments are subject to investment and foreign exchange risks, including the possible loss of the principal amount invested. The value of the units and the income from them may fall as well as rise. The Investment Manager's past performance is not indicative of its future performance. Any forecast made is not necessarily indicative of future or likely performance of the unit trusts. All applications for units in the unit trusts must be made on the application forms accompanying the relevant prospectuses. Investors should read the prospectuses for details. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## **DUAL CURRENCY INVESTMENTS**

The recommendation is intended for general circulation, and does not take into account the specific investment objectives, financial situation or particular needs of any person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you.

(a) By purchasing this dual currency investment you are giving the issuer of this product the right to repay you at a future date in an alternate currency that is different from the currency in which your initial investment was made, regardless of whether you wish to be repaid in this currency at that time.

(b) Dual currency investments are subject to foreign exchange fluctuations which may affect the return of your investment. Exchange controls may also be applicable to the currencies your investment is linked to. You may incur a loss on your principal sum in comparison with the base amount initially invested.

Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

## **STRUCTURED DEPOSITS**

This advertisement is for general information only and does not take into account the specific investment objectives, financial situation or particular needs of any person. Unlike traditional deposits, structured deposits have an investment element and returns may vary. You may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you. Marketing and Advertising materials are not reviewed or endorsed by the MAS.

The returns on your structured deposit will be affected by the performance of the underlying asset/reference, and the recovery of your principal may be jeopardised if you make an early redemption. Provided that the whole amount of the Principal Amount is held with the Bank up to the Maturity Date, 100% of the Principal Amount shall be guaranteed and payable by the Bank to the investor on the Maturity Date.

Where any forecast on the economy, stock market, bond market and economic trends of the markets is indicated, it should be noted that such forecast is not necessarily indicative of the future or likely performance of the structured deposit. When past performance of the structured deposit, or that of its underlying financial instruments, is utilised to illustrate possible returns of that structured deposit, it should be noted that past performance is not necessarily indicative of future performance. Exchange rate fluctuations might cause the value of an investment to increase or decrease.

Structured deposits which have risk and investment elements are not conventional deposits and accordingly, are not insured deposits for the purposes of the Deposit Insurance and Policy Owners' Protection Schemes Act 2011 (No 15 of 2011).

**CIMB Bank Berhad (13491-P)**