FREQUENTLY ASKED QUESTIONS FOR CIMB FOUNDERS CARD

1. How does the "Up to 114 days zero interest on working capital loan" work?

The zero-interest period includes:

- 3 statement months from date of approved **working capital loan**; and
- 23 days from the statement date to the payment due date

Here's how this works in practice:

For **working capital loans**, the approved loan amount will only be posted and billed to your account on your 3rd statement month from the approval date. Once it reflects on your credit card statement, you will have an additional 23 more days (standard interest-free period for CIMB credit cards) to make payment by the due date that is stated within the statement.

The above assumes no overdue outstanding balances on your account.

However, the actual number of interest-free days may vary depending on your loan approval date, and may be shorter than 114 days. See examples shown below:

Working Capital Examples:

For Example: If your CIMB Founders Card billing statement is on 24th cycle.	**Scenario 1**	**Scenario 2**
Working Capital draw down request approved on	24 Feb 25	25 Jun 25
Posting Date (based on 3 statement cycles from date of approved working capital)	24 Apr 25	24 Sep 25
Statement Month (transaction will be billed for payment)	24 Apr 25	24 Sep 25
Statement Due Date (23 days interest-free period)	17 May 25	17 Oct 25
Interest-free period	82 days	114 days

Note: The above illustrations are based on full and prompt repayment.

2. How does the "Up to 113 days zero interest retail transaction" work?

The zero-interest period includes:

- 60 days from retail transaction date before posting,
- Up to 30 days until your statement is issued, and
- 23 days from statement date to the payment due date

Here's how this works in practice:

For **retail transactions**, your purchase is posted to your account after 60 days from the transaction date. After the transaction is posted, it will be reflected in your next credit card statement. Once it reflects on your credit card statement, you will have an additional 23 more days (standard interest-free period for CIMB credit cards) to make payment by the due date that is stated within the statement.

The above assumes no overdue outstanding balances on your account.

However, the actual number of interest-free days may vary depending on your transaction date and may be shorter than 113 days. See examples shown below:

Retail Transaction Examples:

For Example: If your CIMB Founders Card billing statement is on 24th cycle.	**Scenario 1**	**Scenario 2**
Retail Transaction Date	25 Jun 25	26 Jun 25
Posting Date (based on 60 days from transaction date)	24 Aug 25	25 Aug 25
Statement Month (transaction will be billed for payment)	24 Aug 25	24 Sep 25
Statement Due Date (23 days interest-free period)	16 Sep 25	17 Oct 25
Interest-free period	83 days	113 days

Note: The above illustrations are based on full and prompt repayment.

3. Why do some of your marketing materials state up to 111 days interest-free, when in some cases it can stretch to 114 days?

The actual interest-free period depends on your transaction date, posting date and statement cycle. In the most favourable case, it may extend up to 114 days. We communicate *up to 111 days* for simplicity which is easier for you to remember, while still reflecting a generous interest-free period.

4. What if my Working Capital Loan is approved on the same date as the start of my billing statement cycle?

As an example, if your billing statement cycle falls on the 24th of each month, and your working capital loan was approved on 24 February 2025, the date of approval will be considered as the first statement cycle. The full Working Capital Loan amount will be posted and billed on the third statement cycle which is 24 April 2025.

5. How fast will I receive the Working Capital Loan after applying via CIMB Clicks Mobile App?

The loan is disbursed instantly upon approval using your available credit limit and each application is subject to the approval of CIMB in its absolute discretion.

6. How much of Working Capital Loan can I apply for?

You can apply up to 90% of your available credit limit.

7. Will making an early repayment to the Working Capital Loan restore my available credit limit?

Any early repayment in relation to the loan will not restore your available credit limit until the date the loan is posted onto your billing statement.

8. Is there a processing fee for using the Working Capital Loan feature?

Yes, a 1% processing fee (EIR up to 4.47% p.a.) will be charged upfront and deducted from the approved loan amount before it is credited to your account.

For example, if you apply for a loan of S$50,000, and there's a 1% processing fee, the processing fee will amount to S$500. This processing fee is deducted upfront, so the net amount credited to your account will be S$49,500.

9. Is there any document I need to submit to apply for the working capital loan via CIMB Clicks Mobile App?

No additional documentation is required if you apply via CIMB Clicks Mobile App using your existing available credit limit.

10. Are there any foreign currency or admin fees when I spend overseas?

There is no foreign currency and administration fees charged for all eligible overseas spend made in foreign currencies with CIMB Founders Card.

11. Do I have to pay any annual fees to apply for this CIMB Founders card?

There is an annual card service fee of S$338 which will be charged in your first billing statement and on each anniversary month for subsequent years for principal cardmembers. This annual card service fee is non-waivable. Free for supplementary cards.

12. Do I have to pay an extra fee for CIMB Founders Card Metal Edition?

For CIMB Founders Card Metal Edition, an additional S$100 add-on fee applies upon first billing statement and each card renewal for both principal and supplementary cards. This add-on fee is non-waivable.

13. How many airport lounge accesses do I get per year?

Principal Cardmembers can get 3 complimentary airport lounge accesses per calendar year. For any additional visit exceeding this entitlement, as well as visits by supplementary cardmembers and guests, a fee of USD32 per person per visit will apply for any airport lounge visit when using his/her CIMB Founders Card. Any unused complimentary lounge visit(s) in a calendar year cannot be carried forward to the next calendar year.

14. How do I activate or register for airport lounge access before I travel?

To access airport lounges, download the “Mastercard Travel Pass” app and register your CIMB Founders Card on the app before your trip. Lounge visits must be booked in advance through the app.

15. How do I sign up for the Mobile Phone Protection and/or E-Commerce purchase protection?
No enrolment/ registration is required from cardmembers. Cardmembers will enjoy the benefit as long as they fulfil the eligibility criteria and meet all the terms and conditions.

16. Does the Mobile Phone Protection apply to all types of mobile phone payments?
No, this complimentary protection only applies when you pay your monthly postpaid bill or make a prepaid top-up using your CIMB Founders Card. Payments made via other methods are not eligible. Exclusions of the Mobile Phone Protection apply. For full Terms and Conditions, click here.

17. What does the E-Commerce purchase protection cover?
The E-Commerce protection provide coverage for:

- Incomplete delivery of items,
- Improper functioning due to physical damage to delivered goods, and
- non-delivery beyond 30 days of the scheduled date, unless so otherwise stated by seller

Exclusions of the E-Commerce purchase protection apply. For full Terms and Conditions, click here.

18. How do I submit a claim for the mobile phone protection and/or e-commerce protection?
Cardmembers can submit a claim through the website https://sg.mycardbenefits.com/?cd=en.

19. Is there a maximum limit I can claim for the mobile phone protection and/or e-commerce protection?
For the e-commerce protection, the maximum benefit amount is USD 500 per occurrence and USD 500 annually. Terms of the Terms and Conditions Governing the E-Commerce Purchase Protection applies. For full Terms and Conditions, click here.
For the mobile phone protection, the maximum benefit amount is USD 600 per occurrence and USD 1,000 annually with a deductible of USD 25. Terms of the Terms and Conditions Governing the Mobile Phone Protection applies. For full Terms and Conditions, click here.

20. How do I submit a claim for the travel insurance?
Cardmembers can submit their claim through the online portal at https://www.sompo.com.sg/claims/online-forms/travel-claims. The claim has to be notified within 14 days from the date of incident.

21. How do I redeem the complimentary 1GB global data roaming plan on FlexiRoam?
Cardmembers can refer to the steps listed on https://mastercard.flexiroam.com/en/tutorials for instructions to redeem the complimentary 1GB global data roaming plan.

22. Must I use the complimentary 1GB global data roaming plan after redemption?
You'll need to activate the plan by a specified date as mentioned in the Flexiroam app, but you can choose to schedule the start of your plan for a future date.

23. What other offers/benefits am I entitled to?

As a CIMB Founders Card cardmember, you'll be able to unlock a suite of benefits from enhancing your business productivity to your personal expenses. You may also be eligible for premium lifestyle privileges such as complimentary one-night stay at selected top luxury hotels and "One Dines Free" at participating restaurants. Terms and Conditions apply. View the full details and Terms and Conditions for: Mastercard Easy Savings Specials, , Complimentary One Night Stay, and One Dines Free.

24. What should I do if my CIMB Founders Card is lost or stolen?

In the event your CIMB Founders Card is lost or stolen, please report it immediately by calling our 24-hour Customer Service Hotline at +65 6333 6666. Your card will be blocked immediately to prevent unauthorized usage. Additionally, you may request for a replacement card. Our priority is your financial security. Kindly review our security guidelines for safeguarding your account and personal information.