

EXAMPLE OF HOW CIMB PREFERRED BONUS INTEREST PROMOTION WORKS:

Raymond Lim is a CIMB Preferred customer whose account was opened on 12 October 2010.		
End-of-Day Balance as at 31 March 2017	S\$256,000	
Month	APR-17	MAY-17
Average Deposits Balance (ADB)*	S\$621,000	S\$230,000
Bonus Interest Rate (A)	0.20% p.a.	0.20% p.a.
Bonus Interest Rate (B)	0.25% p.a.	0.15% p.a.
Total Bonus Interest Rate (A)+(B)	0.45% p.a.	0.35% p.a.
Incremental Balance	S\$621,000 - S\$256,000 = S\$365,000	S\$230,000 - S\$256,000 = S\$0
Bonus Interest	0.45% p.a. x S\$365,000 x 30/365 = S\$135.00	0.35% p.a. x S\$0 x 31/365 = S\$0
Base Interest	0.80% p.a. x S\$621,000 x 30/365 = S\$408.32	0.80% p.a. x S\$230,000 x 31/365 = S\$156.27
Total Interest Earned on Account Balance	S\$543.32	S\$156.27

*“ADB” refers to the sum of end-of-day account balances of all days in a particular calendar month, divided by the number of days in that month. For example, there are 30 days in April 2017, the ADB for April 2017 will be the sum of end-of-day account balances of 1 April 2017 to 30 April 2017, divided by 30.

Note: Account Balance is assumed to be constant within the month to derive the ADB in the illustration. Interest will be accrued on the entire balance on a daily basis, provided that the balance is at least S\$5,000 in your combined checking and savings account, or S\$1,000 in your savings account on any given day.