

TERMS AND CONDITIONS GOVERNING CIMB PREFERRED BONUS INTEREST PROMOTION 2017

1. The CIMB Preferred Bonus Interest Promotion 2017 ("Promotion") is open to selected CIMB Preferred customers ("Customers") who hold CIMB Preferred Account, CIMB StarSaver Account, CIMB StarSaver (Savings) Account, and/or CIMB Junior Saver Account ("Qualifying Account") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank"). The Qualifying Accounts may also include CIMB Starsaver-i Account and CIMB StarSaver (Savings)-i ("Islamic Products"). Terms and conditions of individual product(s) apply.
2. The Promotion is available from 1 April 2017 to 31 December 2017 ("Promotion Period"), both dates inclusive.
3. The selected list of Customers ("Selection List") is decided by CIMB Bank; eligibility to participate in this Promotion is subject to the Bank's sole discretion.
4. The Bank's decision on the selection criteria relating to this Promotion is final and binding. Claims and correspondences will not be entertained.

Bonus Interest Rates

5. Customer must fund New Deposits (as hereinafter defined) into the Qualifying Account(s) during the Promotion Period in order for the Bonus Interest Rates to apply. New Deposits refer to:
 - a) funds in the form of non-CIMB Bank cheques;
 - b) other funds that are not transferred from any existing CIMB Bank current, savings or fixed deposit account; OR
 - c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the Qualifying Account(s) with CIMB Bank within the Promotion Period.
 - d) For the avoidance of doubt, after 31 March 2017, monies flowing into the Qualifying Account(s) must be New Deposits in order to be taken into the computation of Average Deposits Balance ("ADB") (defined in clause 8).
6. Bonus Interest Rate ("Bonus Interest Rate") shall be applied on the Incremental Balance (as defined in clause 10) of each Qualifying Account based on the following:
 - a) Year the Qualifying Account was opened ("Bonus Interest Rate A") and
 - b) Monthly ADB of each Qualifying Account ("Bonus Interest Rate B"):

Bonus Interest Rate (A)	
Year the Qualifying Account was opened	
Account Opening Year	Bonus Interest Rate (% p.a.)
2009 to 2010	0.20
2011 to 2012	0.15
2013 to 2014	0.10
2015 to 2016	0.05
2017	0.00

Bonus Interest Rate (B)	
Monthly ADB of each Qualifying Account	
Average Deposits Balance (ADB)	Bonus Interest Rate (% p.a.)
Below S\$250,000	0.15
S\$250,000 to less than S\$500,000	0.20
S\$500,000 and above	0.25

Illustration on how Bonus Interest Rate shall be applied:

Illustration	Account 1	Account 2
Account Opening Date	19 July 2009	19 January 2015
Bonus Interest Rate (A)	0.20% p.a.	0.05% p.a.
ADB in April 2017 (x)	S\$551,000	S\$260,000
Bonus Interest Rate (B)	0.25% p.a.	0.20% p.a.
Total Bonus Interest Rate (A) + (B)	0.45% p.a.	0.25% p.a.
31 March 2017 end-of-day Balance (y)	S\$550,000	S\$300,000
Incremental balance for April 2017 (x) – (y)	S\$1,000	-
Total Bonus Interest Rate for April 2017	0.45% p.a. on S\$1,000	Nil (0.25% p.a. X S\$0)

7. "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.
8. Monthly ADB in the Qualifying Account(s) shall be used to determine the amount of eligible Incremental Balance and for the Bonus Interest Rate to be applicable.
9. If the ADB in the Qualifying Account(s) for any calendar month during the Promotion Period:
 - a) is higher than the end-of-day balance on 31 March 2017 ("Comparison Month"), Bonus Interest shall be applied on the difference for the 2 months ("Incremental Balance")
 - b) is lower or equal than the end-of-day balance of the Comparison Month, no Bonus Interest shall be applied
10. Bonus Interest (if any), shall be credited into the Qualifying Account(s) by the 15th of the following month.
11. In the event the Customer closes his/her Qualifying Account(s), Bonus Interest shall not be applied for the month the Qualifying Account is closed.
12. Bonus Interest shall be referred to Bonus Hibah for all Islamic Products included in this Promotion. In compliance with Shariah requirement, for all Islamic Products, the Bonus Hibah under this Promotion is given subject to the Bank's sole discretion.

General Terms and Conditions

13. By participating in this Promotion, Customer consents that CIMB Bank may use, disclose and process personal data provided by Customer for one or more purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (2012) (available on www.cimb.com.sg) and for the purpose of administering and conducting the Promotion. All Customers confirm that they have read and agree to be bound by the terms herein, as may be supplemented and/or substituted by CIMB Bank from time to time.
14. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
15. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the Customer being ineligible to participate in the Promotion.
16. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate or suspend this Promotion 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 date after CIMB Bank sends notice of such change 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.

17. 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 claims or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that Customer, whether directly or indirectly caused.
18. 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.
19. CIMB Bank Terms and Conditions Governing the Operations of Deposits Account (available on www.cimbbank.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.
20. 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.
21. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
22. **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\$50,000 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 (13491-P)

Acknowledged by:



Main Account Holder's Signature

Name as per NRIC/Passport:
NRIC/Passport No.:
Date:



Joint Account Holder's Signature

Name as per NRIC/Passport:
NRIC/Passport No.:
Date: