



TERMS AND CONDITIONS GOVERNING CIMB PREFERRED Q2 WELCOME GIFT PROMOTION 2018

1. The CIMB Preferred Q2 Welcome Gift Promotion 2018 ("Promotion") is open to new-to-bank (defined at clause 7 below) customers ("Customers") who start a CIMB Preferred Relationship with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") between 1 April 2018 and 30 June 2018 ("Qualifying Period"), both dates inclusive or when the Gifts (as hereinafter defined) are fully redeemed, whichever is earlier.

Eligibility

2. To qualify for the Promotion, the Customer must fulfill the following criteria:
 - a) Start a new CIMB Preferred Relationship with the Bank by maintaining a Total Relationship Balance ("TRB") with Fresh Funds (as hereinafter defined) of at least S\$250,000, S\$500,000 or S\$750,000 (the "Relevant Minimum Amount") depending on the relevant Tier in the form of eligible deposits, investments and/or insurance ("Eligible Retail Banking Products") for a minimum period of six (6) months from the date of deposit/investment.
 - b) All Fresh Funds for computation of the "TRB" must be deposited and/or invested into an Eligible Retail Banking Product(s) within 1 month from the date of commencement of the new CIMB Preferred Relationship.
3. Fresh Funds 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 - c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB Bank within the Qualifying Period.
4. "Eligible Deposits" refers to Fresh Funds placed into a current/cheque account(s), savings account(s) and/or Fixed Deposit(s) with the Bank.
5. "Eligible Retail Banking Products" and Value of Fresh Funds considered for new-to-bank Preferred customer's Total Relationship Balance ("TRB") includes:
 - a) 100% of the value of Fresh Funds placed in any CIMB StarSaver Account(s), CIMB StarSaver-i Account(s), CIMB StarSaver (Savings) Account(s), CIMB StarSaver (Savings)-i Account(s), CIMB FastSaver Account(s), CIMB FastSaver-i Account(s), or CIMB Foreign Currency Current Account(s);
 - b) 30% of the value of Fresh Funds placed in CIMB Fixed Deposit Account(s) (denominated in either Singapore Dollar or any foreign currencies offered by the Bank); CIMB Why Wait Fixed Deposit-i Account(s)
 - c) 100% of the value of Fresh Funds invested into Structured Deposits, Unit Trusts or Single Premium Insurance Plans distributed by the Bank, for Unit Trusts and Single Premium Insurance Plans, only unencumbered investment or premium amount will be taken as "TRB"; and/or
 - d) First year annualised premium of any Regular Premium Insurance plans distributed by the Bank.
6. In addition to the CIMB Preferred Welcome Gift Promotion, a new-to-bank Preferred customer is also entitled to receive a Bonus gift for the purchase of any wealth management product(s) distributed and granted by CIMB Bank at the point of establishing the CIMB Preferred Relationship or within one (1) month from the date that Fresh Funds was placed into Eligible Deposit(s) for the purpose of starting a new CIMB Preferred Relationship (with the exception of Bonds, Structured Notes, Dual Currency Investments and CPF Investments) as applicable. Please refer to "Bonus Gift for purchase of Investment & Insurance products for New-to-Bank Preferred Customer" under clause 19 and its accompanying T&Cs for reference.
7. "New-to-Bank" customers refer to Customers who must not have any retail banking relationship terminated, or closed any Eligible Retail Banking Product(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the date of establishment of the new CIMB Preferred Relationship. For the avoidance of doubt, the Customer will still be eligible for this Promotion if he holds any credit card (principal or supplementary) issued by the Bank.
8. The Customer must not be an employee of the Bank.
9. Only main account holders are eligible for the Promotion.
10. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.



CIMB Preferred Welcome Gift for New-to-Bank Preferred Customers

The gift ("Gift") to be awarded to a Customer will be determined in accordance with the table below:

Tier	Total Relationship Balance "TRB"	Gift	Gift Entitlement
1	S\$250,000 to less than S\$500,000	S\$350 cash credit	First 100 Customers
2	S\$500,000 to less than S\$750,000	S\$750 cash credit	First 50 Customers
3	S\$750,000 and above	S\$1,200 cash credit	First 10 Customers

11. Customer must open a CIMB Preferred Account to receive the cash credit Gift. A CIMB Preferred Account refers to either a CIMB StarSaver Account(s) or CIMB StarSaver Savings Account(s).
12. For the avoidance of doubt, each Customer will be entitled to a maximum of one (1) CIMB Preferred Welcome Gift regardless of the number of new CIMB Preferred Accounts opened or number of wealth management products taken up or his TRB.
13. The first 100, 50 & 10 Customers (as the case may be) who are eligible to receive the relevant Gift will be determined by CIMB Bank based on the date the Customer meets the relevant TRB criteria.
14. In the event where the Customer established a joint CIMB Preferred Relationship with any existing retail banking customer(s), there must be an increase of at least S\$250,000, S\$500,000 or S\$750,000, depending on the relevant Tier, in "TRB" of the existing retail banking customer(s) in order to qualify for the Promotion.
15. Where applicable, the Gift will be credited to the designated CIMB account within three (3) calendar months after the CIMB Preferred Account is opened. The Gift to be awarded will be determined by the amount of Eligible "TRB" deposited and/or invested into the Eligible Retail Banking Products within the first month from the date the CIMB Preferred Account is opened.
16. The Gifts are on a first-come, first-served basis, and subject to availability. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion without prior notice without liability. For all Islamic Products, the Gifts under this Promotion shall be given subject to the Bank's sole discretion.
17. In the event that the Customer's "TRB" drops within six (6) months from the date of deposit/investment such that he will no longer be eligible to receive the Gift which he received, CIMB Bank reserves the right to deduct an amount equivalent to the difference between the value of the Gift received and the value of the Gift he would have been entitled to receive had his "TRB" been the lower amount at the time the Gift was awarded. For e.g., if the Customer's "TRB" was originally S\$750,000 and cash credit of S\$1,200 was awarded. Within 6 months from the date of deposit/investment, his "TRB" drops to S\$250,000, i.e. he would have been entitled to receive only S\$350 cash credit if his "TRB" had been S\$250,000 at the time the Gift was awarded. In such a case, CIMB Bank reserves the right to deduct the difference, i.e. S\$850 (if cash credit was awarded), from the Customer's account. Any expenses or costs resulting from such a deduction will be borne by the Customer. The Customer is deemed to have authorised such deductions.
18. In the event the Customer closes his/her CIMB Preferred Account within six (6) months from the date of account opening, CIMB Bank reserves the right to deduct an amount equivalent to the value of the relevant Gift from the Customer's account. Any expenses or costs resulting from such a deduction will be borne by the Customer. The Customer is deemed to have authorised such deductions.
19. **Bonus Gift for purchase of Investment & Insurance products for New-to-Bank Preferred Customer**
To qualify for the Cash Credit, the following minimum investment and/or top up must be made for the respective Investment/Insurance products (the "Products") as follows:
 - S\$50,000 in any CIMB Structured Deposit
 - S\$25,000 in any Unit Trust or Single Premium Insurance plan underwritten by NTUC Income, Tokio Marine Life Insurance Singapore ("TMLS") or AIA ("Any Unit Trusts / Insurance (Single Premium)")
 - S\$1,200 in any Regular Premium Insurance plan underwritten by NTUC Income, TMLS or AIA ("Any Insurance (Regular Premium)")



- The gift ("Gift") to be awarded to a Customer will be determined in accordance with the table below and pro-rated according to the Customer's eligible invested amount under each product types and tiers:

Tier 1		
Any CIMB Structured Deposits	S\$50,000 - \$199,999	S\$50 Cash Credit
Any Unit Trusts / Insurance (Single Premium)	S\$25,000 – S\$99,999	
Any Insurance (Regular Premium)	S\$1,200 – S\$5,999	

Tier 2		
Any CIMB Structured Deposits	S\$200,000 – S\$399,999	S\$250 Cash Credit
Any Unit Trusts / Insurance (Single Premium)	S\$100,000 – S\$199,999	
Any Insurance (Regular Premium)	S\$6,000 – S\$12,999	

Tier 3		
Any CIMB Structured Deposits	S\$400,000 and above	S\$550 Cash Credit
Any Unit Trusts / Insurance (Single Premium)	S\$200,000 and above	
Any Insurance (Regular Premium)	S\$13,000 and above	

- Minimum sales charge of 2% applies (excluding GST) for Unit Trust Investments.
- The Bonus Gift for purchase of Investment and Insurance product does not apply to CPF Investments.
- Each application for any Product, together with the requisite premium/investment payment, must be submitted and received by CIMB Bank at any CIMB Bank branch within the qualifying period, or within one (1) month from the start of the Eligible customer's new Preferred relationship, but in any event no later than 31 July 2018.
- In the event of non-approval and/or non-acceptance of the Products, customers will not be eligible to receive the Cash Credit.
- Successful customers who have met all the terms and conditions of the Promotion will be entitled to receive the Cash Credit in accordance with the table set out in Clause 19 above based on the type of Investment/Insurance products made or purchased.
- CIMB Bank is entitled to deduct an amount equivalent to the value of the Cash Credit, from the amount to be refunded upon cancellation of any purchase of the Product within the following period(s), as applicable:
 - Structured Deposit: Cancellation of placement before issuance date
 - Unit Trust: 7 calendar days from date of subscription
 - Single/Regular Premium: 1 year from date of inception
- CIMB Bank reserves the right to replace the Cash Credit with an item of similar value at its discretion without prior notice without liability.
- CIMB Bank may at its sole discretion at any time and without prior notice to substitute or replace the Cash Credit with any other gift of equal or higher value, such value shall be determined by CIMB Bank at its sole discretion.
- The customer warrants and represents that he has assessed that the financial product(s) is/are suitable for him and cater(s) to his needs and his motivation to invest in a financial product is not solely driven by the benefits that are on offer for this promotion.
- Investments in Unit Trust funds are not deposits or other obligations of, or guaranteed or insured by the Investment Manager or CIMB Bank. 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 Trust funds. All applications for units in the Unit Trust funds must be made on the application forms accompanying the relevant prospectuses. Investors should read the prospectuses for more details. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.



30. Unlike traditional deposits, structured deposits have an investment element and returns may vary. The customer 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 the customer chooses not to seek advice from a licensed or an exempt financial adviser, the customer should carefully consider whether this product is suitable for the customer. The returns on the customer's structured deposit will be affected by the performance of the underlying asset/reference, and the recovery of the customer's principal may be jeopardised if the customer makes an early redemption. Provided that the whole amount of the principal amount is held with CIMB Bank up to the maturity date, 100% of the principal amount shall be guaranteed and payable by CIMB Bank to the customer on the maturity date. Where any forecast on the economy, stock market, bond market and economic trends of the markets is 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. 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).

Illustration for computation of New-to-Bank Preferred Customer's Total Relationship Balance for CIMB Preferred Welcome Gift + Bonus Gift for purchase of Investment & Insurance products at point of establishing a new CIMB Preferred Relationship or within one (1) month from the date where Fresh Funds was placed into Eligible Deposit(s) for the purpose of starting a new CIMB Preferred Relationship.

New-to-Bank customer brings in Fresh Funds of S\$1,000,000 with a combination of the following Eligible Retail Banking Products:

Eligible Retail Banking Products	Fresh Funds	Eligible "TRB"	CIMB Preferred Welcome Gift		Bonus Gift for purchase of Investment & Insurance Product
StarSaver	S\$450,000	S\$450,000	S\$750 Cash Credit	+	S\$2,215 Cash Credit
Fixed Deposit	S\$400,000	¹ S\$120,000			
CIMB Structured Deposit	S\$100,000	S\$100,000			
Insurance (Regular Premium)	S\$50,000	² S\$50,000			

Customer will receive a total Cash Credit of S\$2,965 based on the above illustration

¹Only 30% of the value of Fresh Funds placed into a Fixed Deposit account will be considered as Eligible "TRB" for the CIMB Preferred Welcome Gift for New-to-Bank Preferred Customers.

²Only the first year Annualised Premium will be considered as Eligible "TRB" for the CIMB Preferred Welcome Gift for New-to-Bank Preferred Customers.

General Terms and Conditions

31. By participating in this Promotion, Customer consents to CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (2012) (available on www.cimbbank.com.sg).
32. 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.
33. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of this Promotion or terminate 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:
- the date CIMB Bank places notice of such changes on its Singapore website;
 - 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;
 - the date CIMB Bank sends notice of such changes to the Customer's last known mobile number or electronic mail address via short messaging system (SMS) or electronic mail respectively; and/or
 - the date CIMB Bank places such notice at all of its branch(es) in Singapore.



34. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
35. References herein to "CIMB Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.
36. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
37. 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.
38. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
39. **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.
40. **SDIC standard disclosure for insurance products:**
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 or www.lia.org.sg or www.sdic.org.sg).

CUSTOMER ACKNOWLEDGEMENT

CIMB Preferred Welcome Gift for New-to-Bank Preferred Customers Total Relationship Balance

Gift Selection: S\$350 Cash Credit* S\$750 Cash Credit* S\$1,200 Cash Credit*

*Crediting Account

Cash credit to be credited into Account No.: _____

Name of Account Holder: _____

Acknowledged by:



Principal Applicant's Signature

Name as per NRIC/Passport:

NRIC/Passport No.:

Date:



Joint Applicant's Signature

Name as per NRIC/Passport:

NRIC/Passport No.:

Date:

Name of Relationship Manager: _____

**CUSTOMER ACKNOWLEDGEMENT****Bonus Gift for purchase of Investment & Insurance products for New-to-Bank Preferred Customer**

Date of Purchase: _____ Crediting Account: _____

Product Purchased: _____ Purchase Amount: _____

Please indicate choice of gift based on qualifying criteria

Tier 1			
Any CIMB Structured Deposits	S\$50,000 - \$199,999	<input type="checkbox"/> S\$50 Cash Credit	<input type="checkbox"/> Others: _____
Any Unit Trusts / Insurance (Single Premium)	S\$25,000 – S\$99,999		
Any Insurance (Regular Premium)	S\$1,200 – S\$5,999		

Tier 2			
Any CIMB Structured Deposits	S\$200,000 – S\$399,999	<input type="checkbox"/> S\$250 Cash Credit	<input type="checkbox"/> Others: _____
Any Unit Trusts / Insurance (Single Premium)	S\$100,000 – S\$199,999		
Any Insurance (Regular Premium)	S\$6,000 – S\$12,999		

Tier 3			
Any CIMB Structured Deposits	S\$400,000 and above	<input type="checkbox"/> S\$550 Cash Credit	<input type="checkbox"/> Others: _____
Any Unit Trusts / Insurance (Single Premium)	S\$200,000 and above		
Any Insurance (Regular Premium)	S\$13,000 and above		

Acknowledged by:

Principal Applicant's Signature

Name as per NRIC/Passport:

NRIC/Passport No.:

Date:

Name of Relationship Manager: _____