

TERMS AND CONDITIONS GOVERNING CIMB PREFERRED Q3 EXCLUSIVE PROMOTION 2017

- The CIMB Preferred Q3 Exclusive Promotion 2017 ("Promotion") is open to new customers ("Customers") who open a new CIMB Preferred Account with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") between 1 July 2017 and 30 September 2017 ("Qualifying Period"), both dates inclusive or when the Gifts (as hereinafter defined) are fully redeemed, whichever is earlier.

Eligibility

- To qualify for the Promotion, the Customer must open a new CIMB Preferred Account with New Deposits (as hereinafter defined) of at least S\$250,000, S\$500,000 or S\$1,000,000 (the "Relevant Minimum Amount"), depending on the relevant Tier (as hereinafter defined), and the account must be funded within the first month from the date of account opening, in the form of Eligible Retail Banking Products (as defined below) with the Bank. The Customer must also maintain the aforesaid CIMB Preferred Account and the Relevant Minimum Amount for a minimum period of six (6) months from the date of account opening.
- New Deposits refer to:
 - funds in the form of non-CIMB Bank cheques;
 - other funds that are not transferred from any existing CIMB Bank current, savings or fixed deposit account; OR
 - other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Qualifying Period.
- The "Eligible Retail Banking Products" for CIMB Preferred Account includes CIMB StarSaver Account, CIMB StarSaver (Savings) Account, CIMB Fixed Deposit Account (denominated in either Singapore Dollar or any foreign currencies offered by the Bank) and CIMB FastSaver Account. The Eligible Retail Banking Products may also include CIMB Starsaver-i Account, CIMB StarSaver (Savings)-i Account and CIMB Why Wait Fixed Deposit-i Account (Islamic Products). Terms and conditions of individual product(s) apply.
- To qualify for the Promotion, the Customer must not have any retail banking relationship terminated, or closed any Eligible Retail Banking Product in his/her own name or jointly with another person with the Bank within the past thirty six (36) months immediately prior to the date of opening the new CIMB Preferred Account. 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.
- The Customer must not be an employee of the Bank.
- Only main account holders are eligible for the Promotion.

Gift

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

Tier	New Deposits	Gift	Gift Entitlement
1	S\$250,000 to less than S\$500,000	S\$200 cash credit	First 240 Customers
2	S\$500,000 to less than S\$1,000,000	S\$400 cash credit	First 40 Customers
3	S\$1,000,000 and above	S\$800 cash credit	First 20 Customers

- For the avoidance of doubt, each Customer will be entitled to a maximum of one (1) Gift regardless of the number of new CIMB Preferred Accounts opened or his New Deposits.
- The first 240, 40 & 20 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 New Deposits criteria.
- In the event the Customer opens a joint CIMB Preferred Account with any existing retail banking customer(s), there must be an increase of at least S\$250,000, S\$500,000 or S\$1,000,000, depending on the relevant Tier, in

deposits ("Deposits") of the existing retail banking customer(s) in order to qualify for the Promotion. Deposits refer to the total balance from Savings and Current account and Fixed Deposit placements. The Deposits will be compared with the day prior to the date of the account opening by the Customer.

12. 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 New Deposits funded into the Eligible Retail Banking Products within the first month from the date the CIMB Preferred Account is opened.
13. The Gifts are subject to availability. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion without prior notice. For all Islamic Products, the Gifts under this Promotion may be given subject to the Bank's sole discretion.
14. In the event that the Customer's New Deposits drops within six (6) months from the date of account opening 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 New Deposits been the lower amount at the time the Gift was awarded. For e.g., the Customer's New Deposits was originally S\$1,000,000 and cash credit of S\$800 was awarded. Within 6 months from the date of account opening, his New Deposits drops to S\$250,000, i.e. he would have been entitled to receive only S\$200 cash credit if his New Deposits 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\$600 (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.
15. 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.
16. 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).

General Terms and Conditions

17. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
18. 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.
19. 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:
 - 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 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
 - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
20. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
21. 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.
22. 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.
23. 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.

24. **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.

CUSTOMER ACKNOWLEDGEMENT

Gift Selection: S\$200 Cash Credit* S\$400 Cash Credit* S\$800 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: _____