

TERMS AND CONDITIONS GOVERNING CIMB PREFERRED Q4 WELCOME GIFT PROMOTION 2018

1. The CIMB Preferred Q4 Welcome Gift Promotion 2018 ("Promotion") is open to New-to-Bank (defined at clause 6 below) customers ("Customers") who start a CIMB Preferred Relationship with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") between 01 October 2018 and 31 December 2018 ("Qualifying Period"), both dates inclusive or when the applicable gift(s) 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 and maintain a Total Relationship Balance ("TRB") with Fresh Funds (as hereinafter defined) of at least S\$250,000, S\$500,000 or S\$750,000 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 - c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB Bank within the Qualifying Period.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) and/or savings account(s) with the Bank.
5. "Value of Fresh Funds" for the Eligible Retail Banking Products considered for New-to-Bank Preferred customer's TRB under this Promotion 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) 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
 - c) First year annualised premium of any Regular Premium Insurance plans distributed by the Bank.
6. "New-to-Bank" customers refer to Customers who must not have any existing Retail Banking Relationship, have any Retail Banking Relationship terminated, or closed any 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. "Retail Banking Relationship" refers to the holding of any retail banking products which includes any retail banking accounts, investments, insurance, housing loans, renovation loans, education loans and secured share overdraft. 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.
7. The Customer must not be an employee of the Bank.
8. Only main account holders are eligible for the Promotion.
9. 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 welcome gift ("Welcome Gift") to be awarded to a Customer will be determined in accordance with the table below:

Tier	Total Relationship Balance "TRB"	Welcome Gift	Welcome Gift Entitlement
1	S\$250,000 to less than S\$500,000	S\$500 cash credit	First 80 Customers
2	S\$500,000 to less than S\$750,000	S\$1,000 cash credit	First 40 Customers
3	S\$750,000 and above	S\$1,600 cash credit	First 10 Customers

10. Customer must open a CIMB Preferred Account to receive the Welcome Gift. A CIMB Preferred Account refers to either a CIMB StarSaver Account(s) or CIMB StarSaver Savings Account(s).
11. For the avoidance of doubt, each Customer will be entitled to a maximum of one (1) Welcome Gift regardless of the number of new CIMB Preferred Accounts opened or number of wealth management products taken up or his TRB.
12. The first 80, 40 & 10 Customers (as the case may be) who are eligible to receive the relevant Welcome Gift will be determined by CIMB Bank based on the date the Customer meets the relevant TRB criteria.
13. 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.
14. Where applicable, the Welcome Gift will be credited to the designated CIMB account within three (3) calendar months after the CIMB Preferred Account is opened. The Welcome 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, in accordance with the Value of Fresh Funds set out in clause 5.
15. The Welcome 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.
16. 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 Welcome Gift which he received, CIMB Bank reserves the right to deduct an amount equivalent to the difference between the value of the Welcome Gift received and the value of the Welcome Gift he would have been entitled to receive had his TRB been the lower amount at the time the Welcome Gift was awarded. For e.g., if the Customer's TRB was originally S\$750,000 and cash credit of S\$1,600 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\$500 cash credit if his TRB had been S\$250,000 at the time the Welcome Gift was awarded. In such a case, CIMB Bank reserves the right to deduct the difference, i.e. S\$1,100 (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.
17. 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 Welcome 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.

General Terms and Conditions

18. 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.
19. 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.
20. 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 indicated, it should be noted that such forecast is not necessarily indicative of the future or likely performance of the structured deposit. When past performance of the structured deposit, or that of its 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 (Cap. 77B).
21. By participating in this Promotion, all participants agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimbbank.com.sg) and for the purposes of administering and conducting this Promotion, and all participants confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
22. 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.
23. 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.
24. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.
25. References herein to "CIMB Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, novatees, transferees and assigns.

26. 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.
27. 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.
28. 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.
29. **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.
30. **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\$500 Cash Credit* S\$1,000 Cash Credit* S\$1,600 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: _____