

**TERMS AND CONDITIONS GOVERNING CIMB FASTSAVER SIGN-UP PROMOTION 2015**

1. The CIMB FastSaver Sign-Up Promotion 2015 (the "Promotion") is open to new customers ("Customers") who apply for CIMB FastSaver account(s) ("Eligible Account") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") between 16 September 2015 to 30 November 2015 ("Qualifying Period"), both dates inclusive.
2. Customers refer to individuals who do not hold any Retail Banking Deposits Accounts. Retail Banking Deposits Accounts include Savings Account, Current Account and Fixed Deposit Account.
3. Customers must not have any Retail Banking Deposits Account within the past twelve (12) months immediately prior to the date the Eligible Account is opened.
4. Eligible Accounts must be approved, opened and activated within the Qualifying Period.
5. The Terms and Conditions Governing the Operations of Deposits Account will apply.
6. The Customer must not be an employee of the Bank.
7. CIMB Bank reserves the right to determine the eligibility of a Customer in its sole and absolute discretion, without the need to provide any reasons whatsoever.

**Gift**

8. Only Customers who are main account holders of the Eligible Account will receive the Gift.
9. Each Customer is entitled to a maximum of one (1) Gift, regardless of the number of Eligible Accounts opened. If the Customer opens more than one Eligible Account during the Qualifying Period, the Gift awarded to the Customer will be based on the first Eligible Account opened by CIMB Bank.
10. To qualify for the Promotion, Customers must open a new Eligible Account with the minimum initial deposit amount ("Initial Amount") as specified in below table in the form of New Deposits within fourteen (14) calendar days from the account opening date and maintain the Initial Amount with the Bank, for a minimum period of six (6) months from the date of account opening.

<b>Initial Amount</b>	<b>Gift</b>
S\$1,000	S\$10 cash credit
S\$10,000	S\$50 cash credit
S\$25,000	S\$100 cash credit

11. 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  - c) other funds that are not withdrawn from any existing CIMB Bank current, savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new account with CIMB Bank within the Qualifying Period.
12. The Gift will be credited to the Customer's Eligible account within two (2) calendar months after the Eligible Account is opened.

### **General Terms and Conditions**

13. Only Eligible Accounts that are maintained in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion at the time of fulfillment will be eligible for the Gift.
14. The Gift(s) are subject to availability and are offered on a first-come-first-served basis. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion without prior notice.
15. In the event that the Initial Amount in the Eligible Account 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 the Initial Amount been the lower amount at the time the Gift was awarded. For e.g., the Initial Amount was originally S\$10,000 and cash credit of S\$50 was awarded. Within 6 months from the date of account opening, the Initial Amount drops to S\$1,000, i.e. he would have been entitled to receive only S\$10 cash credit if the Initial Amount had been S\$1,000 at the time the Gift was awarded. In such a case, CIMB Bank reserves the right to deduct the difference, i.e. S\$40 (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.
16. In the event the Customer closes his/her Eligible Account within six (6) months from the date of account opening or breaches any of the terms and conditions contained herein or if the Customer no longer qualifies or is eligible for the Gift, 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.
17. 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](http://www.cimbbank.com.sg)).
18. This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
19. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Customer participating in the Promotion.
20. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the 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; or
  - c) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
21. CIMB Bank gives no representation or warranty with respect to the quality of the prizes, goods and services or their suitability for any purpose and shall not be responsible for any consequence arising from or in connection with the promotion and/or the redemption or use of the prizes.
22. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received shall be settled directly between the Customer and the participating merchant establishment.
23. CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence will be entertained.

24. 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.
25. 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.
26. 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.
27. All information is correct at the time of print.
28. **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.