50 Raffles Place #09-01 Singapore Land Tower Singapore 048623
Customer Service Hotline: 6337 5115

Terms & Conditions Governing "CIMB SGD Fixed Deposit Promotion 2012":

The following terms and conditions shall apply to the CIMB SGD Fixed Deposit Promotion 2012 (the "**Promotion**").

1. The Promotion is open to all Eligible Accounts opened with CIMB Bank Berhad, Singapore Branch ("CIMB Bank") as described in these terms and conditions only.
2. "Eligible Account" means an individual fixed deposit account held with CIMB Bank which is in good standing at all times during the Promotion [and excludes an account which is the subject of or under any legal process (such as bankruptcy or a court-ordered freeze) or any restraint whether legal, credit or otherwise] as determined by CIMB Bank at its sole and absolute discretion.
3. Deposits into an Eligible Account must be made with fresh funds and exclude transfer(s) from existing CIMB Bank accounts and renewal of SGD Fixed Deposit. However, CIMB Bank may at its absolute discretion allow deposits from funds transfer(s) from existing CIMB Bank accounts and renewal of SGD Fixed Deposit to be treated as deposits into an Eligible Account.
4. Personal and joint accounts are eligible. Eligible Accounts can be opened jointly with spouse, children, parents or siblings. The main account holder will have to be at least 18 years old on the date of account opening.
5. To participate in the promotion, simply open a fixed deposit account at any CIMB Bank branch and place a minimum amount of SGD25,000. Only applicants whose accounts are approved by CIMB Bank on or before the closing date of the Promotion will qualify for the promotional fixed deposit rate. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend its processing time.
6. The minimum qualifying amount is SGD25,000 and is subject to a maximum of SGD1,000,000 per account. Each customer is entitled to maximum 3 Eligible Accounts during the Promotion.
7. The Fixed Deposit interest rates applicable to this Promotion are subject to change without prior notice.
   In the event that the account holder of an existing Eligible Account places additional deposits under this Promotion or any subsequent Promotion, that Eligible Account shall continue to be subject to these terms and conditions, nothwithstanding any revision of the Fixed Deposit interest rates or any other terms and conditions hereof, including any future revision thereto.
8. CIMB Bank's prevailing Fixed Deposit board rates are subject to change without prior notice.
9. In the event of early termination for the 1-year and 2-year Fixed Deposit, interest will be payable at 0.25% p.a. for each completed quarter on the deposit. No interest will be payable for the 3 and 6 months deposit for early termination. An administrative fee of SGD30 may be levied for all early termination.
10. Upon Maturity of the Fixed Deposit placements(s), the principal and interest amounts will be renewed at the Bank's prevailing Fixed Deposit board rates for the respective tenors, unless other maturity instructions are provided by the account holder.
11. Not valid with other offers or promotions unless otherwise stated.
12. The CIMB Bank Terms and Conditions Governing the Operations of Deposits Account (available at any CIMB Bank branch) apply. CIMB Bank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final, binding and conclusive on all applicants including, without limitation, any decision to cancel or suspend the Promotion.
13. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the promotion, these terms and conditions will prevail.
14. CIMB Bank reserves the right at its absolute discretion to terminate the promotion or vary, delete or add to any of these terms and conditions from time to time without notice including without limitation the promotional rates and the closing date of this promotion.
15. CIMB Bank may at any time at its absolute discretion, without notice or assigning any reason thereof, delete, vary, supplement or amend any one or more of these terms and conditions in such manner as CIMB Bank shall think fit, including without limitation, the eligibility of any customer and the dates in connection with the Promotion Period. CIMB Bank shall not, to the extent permitted by law, be liable for any claims, costs, expenses, loss or damage suffered by any person as a result of the aforementioned matters.
16. 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.
17. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
18. References herein to "CIMB Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, nova tees, transferees and assigns.
19. Deposits accounts held by or for individuals and non-bank depositors are insured in accordance with and for up to the limits specified in the Deposits Insurance and Policy Owners' Protection Schemes Act 2011 of Singapore. Singapore dollar deposits held by or for insured depositors in accounts listed in the Insured Deposit Register of CIMB Bank Berhad, Singapore Branch are covered under the Deposit Insurance Scheme.

CIMB Bank Berhad
Singapore Branch (Incorporated in Malaysia)
Co. Reg. No. 13491-P
10 February 2012