

FREQUENTLY ASKED QUESTIONS ON THE CIMB MILLION DOLLAR DRAW

General

1. What is the CIMB Million Dollar Draw about?

For the first time, CIMB Bank Singapore is giving away S\$1,000,000 cash to the account holder(s) of 1 lucky account - CIMB StarSaver, CIMB StarSaver (Savings) or CIMB Junior Saver (an "Eligible Account") - that has a minimum S\$20,000 month-end deposit balance, and a registered account to access CIMB *Clicks* Internet Banking.

2. When is the qualifying period of the CIMB Million Dollar Draw starting?

The Qualifying Period for the Draw starts 26 June 2012 and will last until the end of the calendar month in which CIMB Bank secures 88,888 Eligible Accounts.

3. How many can win in the CIMB Million Dollar Draw?

Only 1 Eligible Account will receive the entire S\$1,000,000 cash. The cash prize will be credited to the winning Eligible Account.

4. Where can I find out more about the CIMB Million Dollar Draw?

For more information on this Draw or to enquire about CIMB Bank's retail banking products, please call **CIMB At-Your-Service (65) 6333 7777** (Monday to Sunday, 9 a.m. to 9 p.m.) or visit www.cimbbank.com.sg.

A copy of the Terms and Conditions Governing the CIMB Million Dollar Draw is also available on www.cimbbank.com.sg for your reference.

Chances Awarded for the Draw

5. How do I qualify and get my first chance for the CIMB Million Dollar Draw?

To qualify for the Draw and receive your first chance, you must possess a CIMB StarSaver, CIMB StarSaver (Savings) or CIMB Junior Saver account with CIMB Bank Singapore, maintain a minimum S\$20,000 month-end deposit balance in the account and have a registered CIMB *Clicks* Internet Banking account during the Qualifying Period until the time of the Draw.

The account must not be held on behalf of a company or an organisation.

6. How do I earn additional chances for the Draw?

For an Eligible Account to be awarded the first chance for the Draw, it must have a minimum month-end deposit balance of S\$20,000 and at least 1 of its account holders must have a registered CIMB *Clicks* Account at the end of a calendar month within the Qualifying Period.

To be awarded an additional 1 chance for the Draw in each of the subsequent calendar months within the Qualifying Period, the Eligible Account must have a minimum month-end deposit balance of S\$20,000 and at least 1 of its account holders must have logged in at least once to CIMB *Clicks* in the corresponding calendar month.

Please note that a maximum of 1 chance will be awarded to an Eligible Account per calendar month.

7. If I have more than 1 of the Eligible Accounts with CIMB Bank and all of them fulfill the eligibility criteria, do I get more chances for the Draw?

The chances for the Draw are awarded on an account level. As long as the respective Eligible Account fulfils the eligibility criteria stated in the Terms and Conditions Governing the CIMB Million Dollar Draw, each Eligible Account will be awarded the chances for the Draw accordingly.

8. What happens if I did not log in to CIMB *Clicks* within the subsequent calendar month(s) even though I maintained the minimum month-end deposit balance of S\$20,000?

In the event that none of the account holders of the Eligible Account logs in to CIMB *Clicks* within a particular calendar month of the Qualifying Period, the additional 1 chance will not be awarded to that account for that particular calendar month.

As for the number of chances you have previously accumulated for that account, it remains intact.

9. If I did not maintain the minimum month-end deposit balance of S\$20,000 for a particular calendar month, what will happen to my chances for the Draw?

No additional chance will be awarded to the Eligible Account in the event that the minimum month-end deposit balance of S\$20,000 is not maintained in the account for that calendar month. In addition, please note that all chances that have been awarded to that Eligible Account prior to the month in which the minimum month-end deposit balance of S\$20,000 was not maintained will be forfeited.

To be awarded the first chance again for the Draw, this Eligible Account only need to have a minimum month-end deposit balance of S\$20,000 and at least 1 of its account holders must have a registered CIMB *Clicks* account at the end of the succeeding calendar month within the Qualifying Period.

10. Do I get more chances if I have more than S\$20,000 month-end deposit balance in my account?

No. For the awarding of chances for the Draw, your Eligible Account is only required to fulfil a minimum month-end deposit balance of S\$20,000 to be awarded a maximum of 1 chance per calendar month.

However, we encourage you to put more deposits with us as CIMB Bank offers one of the highest interest rates of 0.8% p.a. for a checking or savings account. This means you are getting more in return when you bank with us.

11. How can I earn the maximum number of chances for my account?

Within each calendar month of the Qualifying Period for the Draw, the account holder(s) need to make sure that the Eligible Account must have a minimum month-end deposit balance of S\$20,000 and at least 1 of its account holders must have logged in at least once to CIMB *Clicks* in the corresponding calendar month.

However, please note that a maximum of 1 chance will be awarded to an Eligible Account per calendar month.

12. Where can I check the chances awarded to my account(s)?

The chances awarded to your respective Eligible Account will be displayed on CIMB *Clicks* Internet Banking (www.cimbclicks.com.sg and the CIMB *Clicks* Singapore mobile app on your iPhone).

Please note that the chances awarded to the respective Eligible Account in each calendar month will only be updated once a month i.e. by the 7th of the succeeding calendar month.

13. If I have an enquiry regarding the number of chances awarded to my account, who can I approach for clarification?

Please speak to your Relationship Manager or Personal Banker, or call **CIMB At-Your-Service (65) 6333 7777** (Monday to Sunday, 9 a.m. to 9 p.m.).

The Draw

14. When will the CIMB Million Dollar Draw be held?

The Draw will be held on a date to be determined by CIMB Bank, but within 30 days after the end of the Qualifying Period.

15. How will the winner be chosen?

The chances for each Eligible Account will be aggregated and the winning Eligible Account will be selected at random by such means and methods (which may be manual or computerised) as CIMB Bank may determine in the presence of an external auditor.

16. Is there an age limit imposed on who can participate in the Draw?

No. One is qualified to participate in the Draw as long as he/she is an account holder of the Eligible Account and fulfill the eligibility criteria stated in the Terms and Conditions Governing the CIMB Million Dollar Draw.

However, if the account holder of the winning Eligible Account is below the age of 16 years on the date when the S\$1,000,000 prize is credited, the prize shall then be held in trust for him/her by his/her legal guardian.

17. How will the winner be notified?

CIMB Bank will notify the account holder(s) of the winning Eligible Account by post, within 30 days after the date of the Draw. In addition, CIMB Bank will be publishing the result of the Draw in a newspaper within 7 days of the determination of the winner.

18. When can the winner receive the prize?

The S\$1,000,000 will be credited directly to the winning Eligible Account within 60 days after the date of the Draw.

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