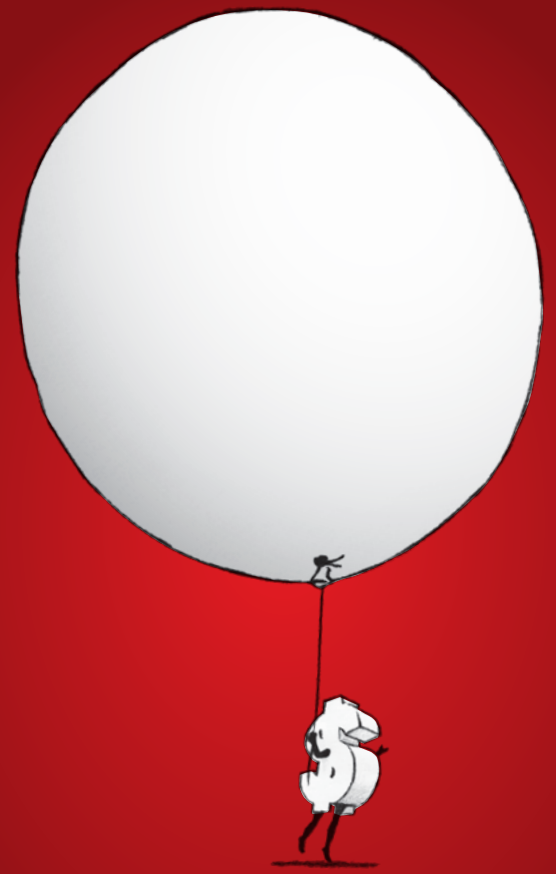
CIMB Junior Saver

You're never too little to dream big.



CIMB BANK

And it's never too early to start dreaming with 0.8% p.a. interest from CIMB Junior Saver.

Every child deserves to dream big

We all believe that the bigger our child dreams, the higher they'll soar. At CIMB, we work towards being the bank that helps give that head start in realising all your child's aspirations.

Aim higher with 0.8% p.a.[1] interest[2]

CIMB Junior Saver offers your child aged 12 years and below much better returns than other savings accounts for children.

Set up the account with an initial deposit of S$1,000 and you will already earn an attractive interest of 0.5% p.a. on the savings. To enjoy the higher interest of 0.8% p.a. on the entire account balance, simply:

- maintain an increasing balance equivalent of S$100 or more each month; OR
- place periodic lump sum deposits that will be automatically converted into equal portions of S$100 a month by CIMB Bank

Whichever way you choose, aim high by growing your child's savings and taking the first step towards building their life's ambitions.

Here's how you can give your child the head start they deserve with the CIMB Junior Saver:

Interest rate comparison[3]

Assuming you have S$25,000	CIMB Junior Saver	Other Bank's Savings Account
Interest Rate	0.80% p.a.[1]	0.05% p.a.
Interest Earnings at end of 1 year	S$200	S$25
Fall-below fee	S$0	S$2 x 12 = S$24
Nett Benefit	**S$200**	S$1
***CIMB Junior Saver's* Advantage**		***S$199***

Secure your child's future

For a limited period only, CIMB Junior Saver account holders are also entitled to a one-month premium reimbursement* when they sign up for the TM Education (LP) endowment plan. This plan not only gives you a great head start in planning for your child's tertiary education, it also provides you the full assurance of seeing your child through university.

Let your child be anyone they want to be with the CIMB Junior Saver

Start a CIMB Junior Saver by mailing in the application form on the facing page. Or feel free to call **CIMB At-Your-Service (65) 6333 7777** today to find out more.

Terms & conditions

- Opening of the CIMB Junior Saver account must be made by the parent or guardian and it can only be opened as an In-trust account for children aged 12 and below.
- The Bank herein offers benefits and/or privileges described above to the CIMB Junior Saver account subject to the following terms and conditions:

a. The Bank may at any time and from time to time without assigning any reasons whatsoever and without reference to the account holder and/or the beneficiary and without incurrence of any liability whatsoever on its part vary, substitute, suspend, withdraw or terminate the benefits and privileges ("the Benefits and Privileges"); and

b. The Bank shall be entitled to without any notice to the account holder and without any incurrence of any liabilities on its part terminate the Benefits and Privileges extended to the In-trust Account upon the beneficiary attaining the age of 12 years old.

Notes

(1) Applies to balances up to S$750,000. For remaining balance above S$750,000, the base interest of 0.5% p.a. will apply. (2) Daily interest will be paid on the entire balance, provided that the balance is at least S$1,000 on any given day. (3) For illustrative purposes only; calculation is based on a blended rate as of 1 June 2012.

*Promotion is valid until 31 December 2013. This promotion applies to premium payments for TM Education (LP) made on an annual mode. The value of the first month's premium will be paid out as cash rebate into your child's CIMB Junior Saver account within 3 months after policy inception. For customers who receive the cash reimbursement and cancel their insurance policy 1 year from date of inception, CIMB Bank reserves the right to charge the customer for the cash rebate granted.

CIMB Junior Saver

Account Opening Form (In-Trust)

IMPORTANT :

- This is a statement-based savings account
- The child must be 12 years old or below
- Minimum initial deposit is S$1,000

FOR MAIL-IN APPLICATIONS, PLEASE FURNISH THE FOLLOWING WITH YOUR APPLICATION (APPLICABLE TO SINGAPOREANS, PRS AND WORK PERMIT/EMPLOYMENT PASSHOLDERS):

1) For Singaporeans/PRs: photocopy of NRIC (front and back) and photocopy of child's birth certificate.

   For Foreigners: photocopy of passport, work permit/ employment pass (front and back), proof of residential address and photocopy of child's passport and birth certificate.

2) For legal guardians, please provide a copy of documentary proof.

3) Initial deposit: a personal cheque drawn from the parent's/ legal guardian's other bank account in his or her name. The applicant must ensure the signature on the personal cheque corresponds with the signature on the application form;

   OR if the applicant does not have a cheque, a third-party cheque can be accepted as long as the applicant submits one of the following latest original documents, reflecting the same name and address indicated in this application form:

   - Telephone bill generated by SingTel, M1 or StarHub
   - Half-yearly CPF statement generated by CPF board
   - Any bank statement (savings, checking, credit card or personal credit)
   - For mail-in applications, please send to CIMB Bank Berhad Attn: **Account Services, Robinson Road, P.O. Box 0088, Singapore 900138**

Please allow 7 working days from the application receipt date for processing.

Deposits 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.

Please use **BLOCK** letters and tick the boxes where applicable.

Purpose of Account

☐ Savings ☐ Transactional ☐ Others (please specify): _____

Type of Monthly Statements

○ E-Statements only ○ E-Statements and Paper Statements

Please note:
If you would like to receive Paper Statements, a nominal monthly fee of S$1.00 or its equivalent will apply for each account from 1 January 2013 onwards. The fee will be deducted from your account and reflected as "Monthly Account Fee" in your monthly statements.

About Parent / Legal Guardian

○ DR ○ MR ○ MRS ○ MS ○ MDM

Name as in NRIC / Passport:

NRIC / Passport No.:

Date of Birth (dd-mm-yy): Gender: ○ Male ○ Female

Singapore Permanent Resident: ○ Yes ○ No

Nationality: Country of Domicile:

Race: Marital Status:

No. of Dependants:

Occupation: Name of Company:

Residential Address (please do not provide a P.O. Box address):

Postal Code:

Mailing Address (if different from Residential Address):

Postal Code:

Home No.: Office No.:

^Local Mobile No.:

^Overseas Mobile No.: + (COUNTRY CODE) - (MOBILE NO.)

^Email Address:

^Please note:
- If both mobile no. and email address are provided, E-Alerts will only be sent to the mobile no. unless specified otherwise.
- If both local and overseas mobile no(s). are provided, *Clicks* SMS-OTP and E-Alerts will only be sent to the local mobile no.
- For security reasons, each mobile no. can only be used by one customer for receiving E-Alerts and *Clicks* SMS-OTP. Similarly, each email address can only be used by one customer for receiving E-Alerts.
- If you are currently receiving *Clicks* SMS-OTP and/or E-Alerts, your mobile no. for receiving SMS-OTP and/or E-Alerts will be updated.
- Your existing contact details with the Bank will be updated according to what you have furnished in this form.

Primary Source of Wealth:
☐ Employment ☐ Business ☐ Rental ☐ Investment
☐ Inheritance / Gift ☐ Others (please specify): _____

Secondary Source of Wealth (if any, please specify): _____

My Deposit

Amount: ☐ Cash ☐ Cheque No / Issuing Bank:

Source of Funds for Initial Deposit:
☐ Accumulated Savings ☐ Business Income
☐ Sale of Investment Property ☐ Others (please specify): _____

About My Child

Name as in Birth Certificate / Passport:

Birth Certificate / Passport No.:

Date of Birth (dd-mm-yy): Gender: ○ Male ○ Female

Singapore Permanent Resident: ○ Yes ○ No

Nationality: Country of Domicile:

Race:

Beneficial Ownership Declaration
Are you the beneficial owner and hence ultimately own and have sole effective control of this account? ○ Yes ○ No

My CIMB ATM And CIMB *Clicks* Internet Banking Services

(Your ATM and CIMB *Clicks* Internet Banking Services for your CIMB Junior account will only be for **enquiry** purposes)

Please mail my ATM card, CIMB *Clicks* Activation Code and Security Device (if applicable) to:

☐ this new account Mailing Address ☐ my Residential Address

New CIMB ATM Card for Parent / Legal Guardian without existing ATM Card

☐ New ATM Card for Parent / Legal Guardian

Parent / Legal Guardian with Existing ATM Card

☐ I would like to link my New CIMB Junior Account to my existing ATM Card

New CIMB *Clicks* Internet Banking service for Parent / Legal Guardian

I wish to access my account(s) through CIMB *Clicks* and obtain my One-Time-Password (OTP) for the purpose of 2nd Factor Authentication (2FA) via:

☐ **SMS to my personal mobile no. (SMS-OTP)**

☐ **Security Device**

Notes about 2nd Factor Authentication:
- You are able to log in to CIMB *Clicks* with either a SMS-OTP or Security Device. However, only a Security Device allows you to perform all available transactions on CIMB *Clicks*. For more information on the different types of transactions that support SMS-OTP and Security Device, please visit **www.cimbclicks.com.sg**
- A S$20 replacement fee will apply for damaged or lost Security Devices

Parent / Legal Guardian with Existing CIMB *Clicks* Internet Banking Service

☐ I would like to update my Mobile No. for SMS-OTP

DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

I have read and understood the declaration set out overleaf. I affirm the said declaration and agree to abide and be bound by the matters stated therein.

Signature of Parent / Legal Guardian
Date:

BANK USE

CUSTOMER ACCOUNT NO.:		ACCOUNT CODE: F2
DATE ACCOUNT OPENED:		SOURCE CODE: JSAWeb
CHANNEL OPS USE	SECURITY DEVICE SERIAL NO.:	ATM CARD NO.:
PRINCIPAL APPLICANT		
JOINT APPLICANT	N.A.	N.A.

INPUT BY:	APPROVED BY:	ATTENDED BY:
DATE:	DATE:	DATE:

CDDC						RATING
Principal Applicant	NTB / NonNTB	NoRT	MCTY	PR/EP/WP	RPref	L
	HCTY	OCC	HNW	DB	NonRes	M / MH
ECDD ☐ Yes ☐ No	*MAS	*PEP	*NM	*2RT	*BT	H
Joint Applicant	NTB / NonNTB	NoRT	MCTY	PR/EP/WP	RPref	L
	HCTY	OCC	HNW	DB	NonRes	M / MH
ECDD ☐ Yes ☐ No	*MAS	*PEP	*NM	*2RT	*BT	H

CIMB Bank Berhad (13491-P)

Fold here

Fold here

Business Reply Service
Permit No. 08457

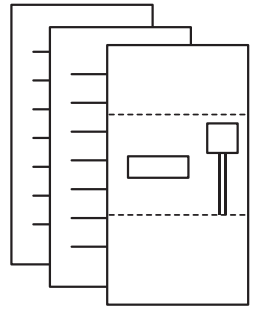
CIMB BANK BERHAD
Robinson Road, P O BOX 0088
Singapore 900138
Attn: Account Services

Postage will be paid by addressee. For posting in Singapore only.

Fold here

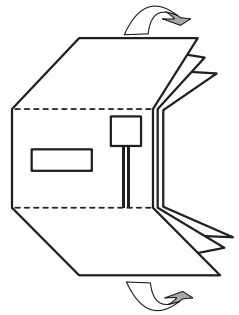
How to use the Business Reply Envelope (BRE)

1.



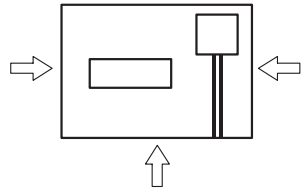
Place documents together with the BRE.

2.



Fold inwards along the dotted lines as indicated.

3.



Seal along edges with clear tape (do not staple). Drop sealed envelope into post box.

Declaration

1. I/We confirm that I/we have read and understood CIMB Bank Berhad, Singapore Branch's ("CIMB Bank" or "the Bank") Terms and Conditions Governing the Operations of Deposits Account and agree to abide and be bound by these terms and conditions. I/We have read, understood and retained a copy of the Terms and Conditions Governing Electronic Banking Services, E-Statements and E-Alerts, and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) and agree to be bound by them. I/We agree that CIMB Bank may vary, alter and amend any terms and conditions in its sole discretion. Copies of all terms and conditions mentioned above are available at any branch of CIMB Bank or at **www.cimbbank.com.sg**.
2. I/We understand that my/our submission of this application and acceptance of this application by CIMB Bank shall in no way be construed as approval of my/our application and that CIMB Bank reserves the right not to approve this application without giving any reasons whatsover.
3. I/We confirm that there has been no statutory demand served on me/us, and that there has been no legal proceedings commenced against me/us at the time of this application. I/We declare that I/we are not undischarged bankrupt or of unsound mind.
4. I/We represent and warrant that my/our funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Bank, or a bank organised or chartered under the laws of a Non-Cooperative Jurisdiction.
5. I/We declare that information given in this application is true and correct and that I/we have not wilfully withheld any facts. I/We warrant that all copies of documents submitted to CIMB Bank are true copies and belong to CIMB Bank absolutely. I/We authorise CIMB Bank to obtain and verify any information on **me/us with or from any credit reference agencies, financial institutions or any other parties, for any purposes which the Bank deems fit.**
6. I/We agree to promptly provide any information or representations deemed **necessary by CIMB Bank for verification, in its sole discretion, to comply with** anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I/We acknowledge that in the event of **delay or failure to produce any information or representations required by CIMB** Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.
7. I/We undertake to keep CIMB Bank informed of any changes in my/our particulars given in this application.
8. **I/We declare and confirm that I/we am/are the beneficial owner(s) and that I/We** am/are transacting for my/our own account(s) and not on behalf of any other person or entity.
9. I/We authorise CIMB Bank to disclose, at any time and without liability to me/us, any information relating to me/us or any of my/our account(s) (as defined in the Banking Act Chapter 19), to any of its branches, subsidiaries representative offices, affiliates and agents of the Bank and third party selected by them wherever situated, for confidential use in connection with the provision of Products or Services to me/us.
10. For Collection at Branch: Customer's Acknowledgement For ATM Card & Pin Mailer (if applicable). I hereby acknowledge receipt of the ATM Card issued to me by CIMB Bank. I have read and understood the Terms and Conditions governing the use of this new card and agree to be bound by them.
11. For Collection at Branch: Customer's Acknowledgement For New Activation Code Mailer and/or Security Device (if applicable). I hereby acknowledge receipt of the activation code mailer and/or Security Device issued to me by CIMB Bank. I have read and understood the Terms and Conditions Governing Electronic Banking Services and agree to be bound by them.