START GETTING

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BUSINESS REPLY SERVICE
PERMIT NO. 08776

CIMB BANK BERHAD
Attn: Credit Card Centre
(Credit Approval & Processing)
Robinson Road P. O. Box 0088
Singapore 900138

TL

CIMB BANK

STOP WISHING

Rewards For Life™

INTRODUCING CIMB CASHLITE.

Your wish is our command

It couldn't get easier. Simply choose from two tenure periods, with a minimum loan amount of S$1,000, and get ready to take that long awaited holiday, upgrade your car or whatever you've been aiming for.

Term Loan Tenure	Up-Front Processing Fee*	Effective Interest Rate (EIR)
12 months	4.88%	9.01% p.a.
24 months	8.88%	8.52% p.a.

Example of a CashLite of S$5,000 for 12 months @ 4.88%	
CashLite Amount Applied	S$5,000
Upfront Processing Fees	S$232
Disbursed Amount	S$4,768
Monthly Instalment	S$397

Figures have been simplified for illustration purpose

*The Up-Front Processing Fee is applicable and it will be charged together with your first month instalment.

Note: The minimum loan amount is S$1,000. Customer may be granted up to a maximum of 90% of their available credit limit.

To apply, fill up and return the attached application form, or fax over to **6661 2213**. For more information, please call **(65) 6438 1118** or log on to **www.cimbbank.com.sg**.

CIMB CashLite Application Form (Minimum Transfer of S$1,000)

☐ Yes! I wish to enroll for 12 months CashLite at processing fees of 4.88% (Effective Interest Rate: 9.01% p.a).

☐ Yes! I wish to enroll for 24 months CashLite at processing fees of 8.88% (Effective Interest Rate: 8.52% p.a).

My Personal Details

Principal Cardmember's Name (As per NRIC):

CIMB Credit Card No:

CIMB Credit Card Expiry Date (mm / yy):

NRIC / Passport No.:

Contact No:

(HP) _____ (O) _____

My Transferring Bank Details

CashLite Amount (minimum S$1,000):

Account Name:

Account Number:

Name of Bank / Issuer:

Branch Name:

By signing this form, I hereby authorise CIMB Bank to charge the approved CashLite amount to my CIMB Credit Card and credit it to my nominated bank account as specified in this form. I agree to abide and be bound by the CIMB CashLite terms and conditions.

Principal Cardmember's Signature

Date

For Bank Use

CIMB Bank Berhad (13491-P)
(Incorporated in Malaysia)

ACORN	7101

Terms and conditions

1. This facility is applicable to all CIMB credit cards in the name of Principal Cardmembers on and subject to these terms and conditions.
2. Each application is subject to (i) a minimum sum of S$1,000 (or such other amounts which CIMB Bank may determine at its absolute discretion) to be applied for under this facility and (ii) the amount applied for not exceeding 90% of the available credit limit of your CIMB Credit Card account less the processing fee at the time of application.
3. Upon approval of your application (whether in whole or in part), CIMB Bank will credit the disbursed amount (Disbursed Amount) into a Singapore dollar denominated bank account held by you as specified in your application.
4. This facility is valid for such period as CIMB Bank may determine in its absolute discretion. Each application is subject to the approval of CIMB Bank in its absolute discretion. CIMB Bank reserves the right to reject any application in its entirety and/or approve only part of the requested amount at its absolute discretion without having to give a reason therefor.
5. Upon approval of each application, a non-refundable processing fee will be charged on the Disbursed Amount at a rate determined by CIMB Bank at its absolute discretion together with the first Monthly Instalment (as defined below). For the avoidance of doubt, the processing fee will be charged regardless whether this facility is terminated at any time by yourself or CIMB Bank.
6. Should the amount applied for exceed 90% of the available credit limit of your CIMB Credit Card account less the processing fee at the time of application, the fi nal amount to be approved under your application will be determined by CIMB Bank at its sole discretion and its decision shall be final and binding.
7. The amount payable for each monthly instalment (Monthly Instalment) shall be determined based on the Disbursed Amount and the number of Monthly Instalments indicated in your application.
8. The first Monthly Instalment shall be charged to your CIMB credit card account when your application is approved by CIMB Bank. Each Monthly Instalment shall be charged to your CIMB credit card account and will be treated in the same way as any other credit card transaction charged to your CIMB credit card account. The Monthly Instalment will be reflected in your credit card statement and shall be payable in accordance with these terms and conditions and the Cardmember's Agreement. In particular, but without prejudice to the generality of the preceding sentence, interest and late payment charges will be levied on any overdue Monthly Instalment as well as other overdue amounts in your CIMB credit card account in accordance with the Cardmember's Agreement.
9. Upon approval of your application, your available combined credit limit will be provisionally reduced by blocking out an amount equivalent to the approved loan amount, but will be progressively restored (at CIMB Bank's sole and absolute discretion) by the amount of each Monthly Instalment as each Monthly Instalment is paid and to the extent that actual payment is received by CIMB Bank.
10. Transactions in connection to this facility are not eligible for any Smart reward points or rebates.
11. In the event that you terminate this facility, or make prepayment of all outstanding instalment amounts under this facility, an administrative fee of $100 (or such other amount as CIMB Bank may from time to time in its discretion determine) will be levied. Such fee shall be debited from your CIMB credit card account.
12. CIMB Bank is entitled in its discretion to amend, vary or modify these Terms & Conditions at any time and such changes shall be binding on Cardmembers (including Principal Cardmembers) 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 Principal Cardmember'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.
13. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the exclusive jurisdiction of the courts of Singapore.
14. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contract Rights of Third Parties Act, Cap 53B to enforce any term of these terms and conditions.
15. These terms and conditions apply in addition to the terms of the Cardmember's Agreement. All terms and references used in these terms and conditions shall have the same meanings as in the Cardmember's Agreement, unless the context otherwise requires. In the event of any inconsistency, the Cardmember's Agreement shall prevail and these terms and conditions shall be deemed to be modified so far as is necessary to give effect to the Cardmember's Agreement and those terms.