

CIMB JUNIOR SAVER

# You're never too little to dream big.

FORWARD  Your Future

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

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. INTEREST<sup>1</sup>

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

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

#### Interest Rate Comparison<sup>2</sup>

Assuming you have S\$25,000	CIMB Junior Saver	Other bank's savings account
Interest rate	0.8% p.a.	0.05% p.a.
Interest earned at the end of 1 year	S\$200	S\$12.50
<b>The CIMB Junior Saver's advantage</b>		<b>S\$187.50</b>

For illustration purpose only.

### SECURE YOUR CHILD'S FUTURE

For a limited period only, CIMB Junior Saver account holders are also entitled to a one-month premium reimbursement<sup>3</sup> when they sign up for the NTUC VivoChild or TM Kidstart. These plans not only give you a great head start in planning for your child's tertiary education, they also provide you the full assurance of seeing your child through university.



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.

<sup>1</sup>Daily interest will be paid on the entire balance, provided that the balance is at least S\$1,000 on any given day.

<sup>2</sup>For illustrative purposes only; calculation is based on a blended rate as of December 2017.

<sup>3</sup>Promotion is valid until 31 December 2018. This promotion applies to premium payments for NTUC VivoChild or TM Kidstart 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 BANK**



### CIMB Junior Saver Account Opening Form (In-Trust)

Please use **BLOCK** letters, tick the boxes where applicable and allow 7 working days from the application receipt date for processing.

**REFERRED BY:**

**HIS/HER NRIC NO.:** \_\_\_\_\_ **PROMOTIONAL CODE (IF ANY):** \_\_\_\_\_

By providing my/our friend's details, I/we have read, understood and agree to abide and be bound by the Terms and Conditions governing the CIMB referral programme ("Promotion"), if applicable. • I/we undertake, represent and warrant that I/we have obtained the appropriate consent from my/our friend to permit me/us to disclose his/her personal data to CIMB for the purpose of the Promotion. • For more information, visit www.cimb.com.sg. • Full Terms and Conditions, if applicable, can be found under Products > Accounts > Useful Information.

**NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD**

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may collect, use, disclose and process my/our personal information provided by me/us to CIMB, for one or more of the purposes stated in CIMB's Personal Data Protection Terms and Conditions, including the following purposes:

- a. processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- b. managing my/our relationship and/or account(s) with CIMB; and
- c. sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/ services that CIMB and its affiliates, related corporations and third party service providers/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

**Note:** Please indicate your consent by inserting a ✓ in the box.

Principal Applicant:

Voice Call/Phone Call  SMS/MMS (Text Messages)  Fax

Joint Applicant (if applicable):

Voice Call/Phone Call  SMS/MMS (Text Messages)  Fax

**Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es):** You have the right to opt out of receiving such messages. Please visit [www.cimb.com.sg](http://www.cimb.com.sg) to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

### ACCOUNT THAT I NEED

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

Name as per NRIC/Passport:  Dr  Mr  Mrs  Miss  Mdm

Alias as per NRIC/Passport (if applicable): \_\_\_\_\_

Hanyu Pinyin as per NRIC/Passport (if applicable): \_\_\_\_\_

NRIC/Passport No.: \_\_\_\_\_ Date of Birth (DD/MM/YYYY): \_\_\_\_\_

Singapore Permanent Resident:  Yes  No Gender:  Male  Female

Country of Birth: \_\_\_\_\_ Country of Domicile: \_\_\_\_\_

Place of Birth (Province/State): \_\_\_\_\_

Nationality: \_\_\_\_\_ Alternate Nationality (if applicable): \_\_\_\_\_

Race:  Chinese  Malay  Indian  Eurasian

Others (Please specify): \_\_\_\_\_

Marital Status:  Single  Married  Divorced  Widowed

Occupation: \_\_\_\_\_ Name of Company: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

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. ^: + \_\_\_\_\_ - \_\_\_\_\_ Mobile No. \_\_\_\_\_

Email Address ^: \_\_\_\_\_

Primary Source of Wealth:

Employment  Business  Rental  Investment  Inheritance/Gift

Others (Please specify): \_\_\_\_\_

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

**\*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.

### ABOUT MY CHILD

Name as per Birth Certificate/Passport: \_\_\_\_\_

Alias as per Birth Certificate/Passport (if applicable): \_\_\_\_\_

Hanyu Pinyin as per Birth Certificate/Passport (if applicable): \_\_\_\_\_

Birth Certificate/Passport No.: \_\_\_\_\_ Date of Birth (DD/MM/YYYY): \_\_\_\_\_

Singapore Permanent Resident:  Yes  No Gender:  Male  Female

Country of Birth: \_\_\_\_\_ Country of Domicile: \_\_\_\_\_

Place of Birth (Province/State): \_\_\_\_\_

Race:  Chinese  Malay  Indian  Eurasian

Others (Please specify): \_\_\_\_\_

### MY DEPOSIT

Cheque No.: \_\_\_\_\_

Issuing Bank: \_\_\_\_\_ Amount: \_\_\_\_\_

Source of Funds for Initial Deposit:

Accumulated Savings  Business Income  Sale of Investment/Property

Others (Please specify): \_\_\_\_\_

### MY CIMB ATM AND CIMB CLICKS INTERNET BANKING SERVICES

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

**Please mail my/our ATM card and Security Device to (if applicable):**

This new account's 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 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

**Please note:**

- 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](http://www.cimbclicks.com.sg)
- A 6-digit Activation Code will be sent to you via SMS and you will need this 6-digit Activation Code to create your *Clicks* Internet Banking User ID and Password.
- A S\$20 replacement fee will apply for damaged or lost Security Devices

### BENEFICIAL OWNERSHIP DECLARATION

Are you the beneficial owner and hence ultimately own and have sole effective control of this account?  Yes  No\*

\*If no, I/we understand and agree that I/we am/are required to proceed to any CIMB Bank Berhad branch, together with this application form, and provide the required information about the beneficial owner and submit a copy of the beneficial owner's (1) NRIC or (2) Passport and proof of residential address.

### U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

**Note:** Please indicate a ✓ in the Yes or No box for each of the following questions.

1. Are you a U.S. Resident? (including a current work permit)
 

Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_

Child :  No  Yes, Tax No.: \_\_\_\_\_
2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?
 

Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_

Child :  No  Yes, Tax No.: \_\_\_\_\_
3. Do you hold a U.S. Permanent Resident Card (Green Card)?
 

Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_

Child :  No  Yes, Tax No.: \_\_\_\_\_

### COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION

#### Tax Residence Information

For In-Trust application, please declare your child's/beneficiary's status under "Joint Applicant".

Principal Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

**Reason A** – The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents

**Reason B** – The Account Holder is otherwise unable to obtain a TIN or equivalent number

**Reason C** – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

#### Joint Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

**Reason A** – The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents

**Reason B** – The Account Holder is otherwise unable to obtain a TIN or equivalent number

**Reason C** – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I/We certify that I/we am/are the Account Holder or am/are authorized to sign for the Account Holder\*, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

#### Principal Applicant

Capacity\*\* (Only applicable if you are not the Account Holder): \_\_\_\_\_

#### Joint Applicant

Capacity\*\* (Only applicable if you are not the Account Holder): \_\_\_\_\_

\*Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.

\*\*If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

### DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

1. I have read and understood the declarations set out in the overleaf. I affirm the said declarations and agree to abide and be bound by the matters stated therein.
2. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
3. I represent and warrant that I am the user and/or subscriber of the telephone number(s) provided by me to CIMB, and that I have read and understood and agree to all of the above provisions, including the Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at [www.cimb.com.sg](http://www.cimb.com.sg).



Signature of Parent/Legal Guardian

Date: \_\_\_\_\_

### IMPORTANT INFORMATION

- This is a statement-based savings account
- The child must be 12 years old or below
- Parent/Legal guardian must be at least 18 years old
- Minimum initial deposit is S\$1,000

Please attach the following with your application:

1. For Singaporeans/PRs/Malaysians: Photocopy of NRIC (front and back) and child's birth certificate.  
For Foreigners: Photocopy of passport, work permit/employment pass (front and back), proof of residential address and child's birth certificate.
2. For legal guardians, please provide a copy of documentary proof.
3. Initial deposit:  
A personal cheque made payable to the parent's/legal guardian's own name or transfer via FAST from parent's/legal guardian's individual account with another bank in Singapore.  
Please ensure that the signature on the personal cheque corresponds with the signature on the application form.

### 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.

### TERMS & CONDITIONS:

- a. 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.
- b. The Bank herein offers benefits and/or privileges described above to the CIMB Junior Saver account subject to the following terms and conditions:
  - 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
  - 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.

### DECLARATION BY APPLICANT

1. I confirm that I have read and understood CIMB Bank Berhad, Singapore Branch's ("CIMB Bank" or "the Bank" or "CIMB Singapore") Terms and Conditions Governing the Operations of Deposits Account and agree to abide and be bound by these terms and conditions. I 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 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.cimb.com.sg](http://www.cimb.com.sg)
2. I understand that my submission of this application and acceptance of this application by CIMB Bank shall in no way be construed as approval of my application and that CIMB Bank reserves the right not to approve this application without giving any reasons whatsoever.
3. I confirm that there has been no statutory demand served on me, and that there has been no legal proceedings commenced against me at the time of this application. I declare that I am not undischarged bankrupt or of unsound mind.
4. I represent and warrant that my 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 declare that information given in this application is true and correct and that I have not wilfully withheld any facts. I warrant that all copies of documents submitted to CIMB Bank are true copies and belong to CIMB Bank absolutely. I authorise CIMB Bank to obtain and verify any information on/from me with or from any credit reference agencies, financial institutions or any other parties, for any purposes which the Bank deems fit.
6. I 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 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 undertake to keep CIMB Bank informed of any changes in my particulars given in this application.
8. I declare and confirm that I am the beneficial owner(s) and that I am transacting for my own account and not on behalf of any other person or entity.
9. I authorise CIMB Bank to disclose, at any time and without liability to me, any information relating to me or any of my accounts (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.

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.

FOR BANK USE ONLY										V2018 AUG	
Customer Account No.:					Account Code:						
Date Account Opened:					Source Code:						
Channel Ops Use	Security Device Serial No.				Atm Card No.						
PRINCIPAL APPLICANT											
JOINT APPLICANT											
Input By:			Approved By:			Attended By:					
Date:			Date:			Date:					
CDDC										RATING	
PRINCIPAL APPLICANT	NTB	NoRT		MCTY		PR/EP/WP		RPref		L	
	NonNTB									M	
ECDD <input type="checkbox"/> Yes <input type="checkbox"/> No	HCTY	OCC		HNW		DB	ex-PEP		NonRes		MH
	*MAS	*PEP	*RCA	*NM	*2RT		*BT				H
JOINT APPLICANT	NTB	NoRT		MCTY		PR/EP/WP		RPref		L	
	NonNTB									M	
ECDD <input type="checkbox"/> Yes <input type="checkbox"/> No	HCTY	OCC		HNW		DB	ex-PEP		NonRes		MH
	*MAS	*PEP	*RCA	*NM	*2RT		*BT				H

Thank you for banking with CIMB Bank. For assistance, please call **CIMB At-Your-Service (65) 6333 7777** or email [AtYourService@cimb.com](mailto:AtYourService@cimb.com)

**CIMB BANK BERHAD**  
 Attn: At-Your-Service  
 Robinson Road, PO Box 0088  
 Singapore 900138

Strictly Private & Confidential

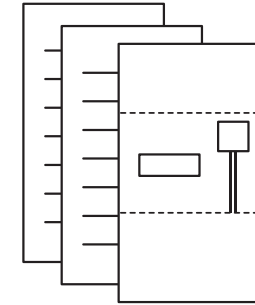


**Business Reply Service**  
 Permit No. 08457

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

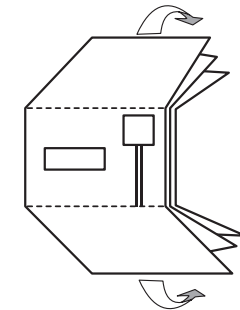
**HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)**

1.



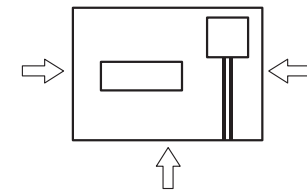
**Place documents together with the BRE.**

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.**