

CIMB WHY WAIT FIXED DEPOSIT-I

# Maximise your savings with the peace of mind.

FORWARD  Your Goals



Rest assured with your deposits managed in accordance with Shariah, and **enjoy your returns upfront** instead of at maturity.

Unlike a normal Fixed Deposit account where you receive your interest only at maturity, a CIMB Why Wait Fixed Deposit-i account allows you to collect your returns in the form of profit, upfront.

## KEY FEATURES OF CIMB WHY WAIT FIXED DEPOSIT-I ACCOUNT

- ▶ Shariah-compliant.
- ▶ Fixed returns in the form of profit, is paid upfront instead of at maturity.
- ▶ Low minimum deposit of S\$1,000.
- ▶ Choice of various placement periods.

With a CIMB Why Wait Fixed Deposit-i account, you will also receive a CIMB StarSaver-i account, with no initial deposit required or fall-below fee, where your profit will be credited into.

CIMB StarSaver-i account is a Shariah-compliant deposit product using the Shariah concept of Murabahah (mark-up) to facilitate the deposit-taking activity from you to the bank. The deposits collected will be managed in accordance with Shariah.

You will enjoy additional benefits such as 0.8% p.a. profit<sup>1</sup>, near instant fund transfers via FAST with any participating banks, access to our CIMB Clicks Internet Banking service and more!

CIMB Why Wait Fixed Deposit-i account is a Shariah-compliant Fixed Deposit product using the Shariah concept of Murabahah (mark-up) to facilitate the deposit-taking activity from you to the bank. The deposits collected will be managed in accordance with Shariah.

<sup>1</sup>Eligibility of profit is based on maintaining at least S\$5,000 in a combined checking and savings account, or S\$1,000 in a savings account on any given day. Profit rate quoted as of December 2017 and is subject to change.



## CIMB Why Wait Fixed Deposit-i Account Application

Please take a few minutes to read the Important Notes and Declarations before completing the form below. 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 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

Individual Application Joint Application: SINGLY JOINTLY In-Trust

Account Type:

A. CIMB Why Wait Fixed Deposit-i<sup>a</sup>

1. Deposit Amount:

Mode of Deposit: Cash Cheque No./Issuing Bank: Debit CIMB Account No.:

2. Tenure Placement: 1 Month 3 Months 6 Months 12 Months Others (Please specify):

3. Maturity Renewal Instruction: Principal only Do not renew

4. Payment Instruction:

For existing customers with a CIMB checking or savings account:

Please credit any payments into my CIMB Account No.:

For new customer(s) without any CIMB checking or savings account:

Please credit any payments into my new CIMB Account.

(Kindly fill up the "StarSaver-i/StarSaver (Savings)-i" portion below)

B. CIMB StarSaver-i<sup>b</sup>/StarSaver (Savings)-i<sup>c</sup>

Do you have an existing StarSaver account or did you recently apply for one?

Yes No

You need to have a CIMB StarSaver-i account in order to apply for CIMB Why Wait Fixed Deposit-i account.

If No, you agree and consent for CIMB Bank Berhad (collectively "CIMB") may use your personal information to apply for a CIMB StarSaver (Savings)-i on your behalf.

Type of Monthly Statement: E-STATEMENTS ONLY E-STATEMENTS & 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.

Purpose of Account: Savings Salary Crediting Transactional Investment Others (Please specify):

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

## ABOUT MYSELF/ADMINISTRATOR

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.<sup>d</sup>: Office No.<sup>d</sup>:

Local Mobile No.<sup>d</sup>:

Overseas Mobile No.<sup>d</sup>: + Country Code Mobile No.

Email Address<sup>d</sup>:

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

Secondary Source of Wealth (If any, please specify):

## ABOUT MY JOINT APPLICANT/BENEFICIARY

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):

Strictly Private & Confidential

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:

Home No.<sup>d</sup>: Office No.<sup>d</sup>:

Local Mobile No.<sup>d</sup>:

Overseas Mobile No.<sup>d</sup>: + Country Code Mobile No.

Email Address<sup>d</sup>:

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

Secondary Source of Wealth (If any, please specify):

## MY/OUR CIMB ATM AND CIMB CLICKS INTERNET BANKING SERVICES (FOR NEW CIMB STARSaver-I APPLICANTS ONLY)

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

Principal Applicant : This new account's Mailing Address My Residential Address

Joint Applicant : This new account's Mailing Address My Residential Address

### My/Our CIMB ATM Services

#### New CIMB ATM Card for Principal Applicant

I would like to apply for a new ATM card

Daily ATM Withdrawal Limit:

S\$1,000 S\$2,000 S\$3,000 (Default) S\$5,000 S\$10,000

LINK ATM CARD TO:

My New Account

Other Account No.:

SET AS DEFAULT ACCOUNT\*

#### Principal Applicant with existing CIMB ATM Card

I would like to link my New Account to my existing ATM card

#### New CIMB ATM Card for Joint Applicant

I would like to apply for a new ATM card

Daily ATM Withdrawal Limit:

S\$1,000 S\$2,000 S\$3,000 (Default) S\$5,000 S\$10,000

LINK ATM CARD TO:

My New Account

Other Account No.:

SET AS DEFAULT ACCOUNT\*

#### Joint Applicant with existing CIMB ATM Card

I would like to link my New Account to my existing ATM card

\*The Default Account is used for transactions without account selection, e.g. ATM Fast Cash.

### My/Our CIMB Clicks Internet Banking Services

#### New CIMB Clicks Internet Banking Services

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

Principal Applicant : SMS to my personal mobile no. (SMS-OTP) Security Device

Joint Applicant : SMS to my personal mobile no. (SMS-OTP) Security Device

### Existing CIMB *Clicks* Internet Banking Services

Principal Applicant :  I would like to update my Mobile No. for SMS-OTP  
                                  :  I would like to apply for a Security Device

Joint Applicant :  I would like to update my Mobile No. for SMS-OTP  
                                  :  I would like to apply for a Security Device

### 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.

- Are you a U.S. Resident? (including a current work permit)  
Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_  
Joint Applicant (if applicable) :  No  Yes, Tax No.: \_\_\_\_\_
- Are you a U.S. Citizen or a Citizen of a U.S. Territory?  
Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_  
Joint Applicant (if applicable) :  No  Yes, Tax No.: \_\_\_\_\_
- Do you hold a U.S. Permanent Resident Card (Green Card)?  
Principal Applicant :  No  Yes, Tax No.: \_\_\_\_\_  
Joint Applicant (if applicable) :  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

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

#### 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

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

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 recognised 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)

- I/We have read and understood the declarations set out in the overleaf. I/We affirm the said declarations and agree to abide and be bound by the matters stated therein.
- 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.
- I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we 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.cimbbank.com.sg](http://www.cimbbank.com.sg).



Signature of Principal Applicant

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



Signature of Joint Applicant

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

### IMPORTANT NOTES

#### a. CIMB Why Wait Fixed Deposit-i:

- For this account, the minimum initial deposit is S\$1,000 and account holder must be 18 years and above.
- For new customers, if you have selected to open a CIMB Why Wait Fixed Deposit-i account, a CIMB StarSaver-i account will be opened for you with no initial deposit for the purpose of crediting your profit. You are required to maintain this account throughout the tenure of the deposit. Please indicate in the application form whether you wish to have a combined checking and savings account or purely a savings account.
- For customers with existing CIMB checking and/or savings account, the profit will be credited to your existing account. You are required to maintain this account throughout the tenure of the deposit.
- Upon maturity of the CIMB Why Wait Fixed Deposit-i placement(s), if no instruction was given by the account holder, the principal amount will be renewed for a similar period as the original principal deposit at the Bank's prevailing profit rate(s) for the respective tenure(s). All payments of cash upfront upon new placement or renewals will be credited to a CIMB account.
- Initial deposit amount is not required for a CIMB StarSaver-i (Combined Checking and Savings) account and a CIMB StarSaver (Savings)-i account for new customers who have selected to open a CIMB Why Wait Fixed Deposit-i account. However, should you still wish to deposit into your new CIMB StarSaver-i account, you may still do so and indicate the initial deposit amount.

#### b. CIMB StarSaver-i:

- For this combined checking and savings account, the minimum initial deposit is S\$5,000 and account holder must be 18 years and above.

#### c. CIMB StarSaver (Savings)-i:

- For this savings account, the minimum initial deposit is S\$1,000 and account holder must be 16 years and above. Applicants below the age of 16 years must open an in-trust account with a parent/legal guardian.

#### d. Contact No. and Email Address:

- If both mobile number and email address are provided, E-Alerts will only be sent to the mobile number unless specified otherwise.
- If both local and overseas mobile numbers are provided, *Clicks* SMS-OTP and E-Alerts will only be sent to the local mobile number.
- For security reasons, each mobile number 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 number 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.

#### e. Notes about CIMB *Clicks* 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](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

#### f. Please attach the following with your application:

(Applicable to Singaporeans, PRs and Work Permit/Employment Passholders):

- For Singaporeans/PRs/Malaysians: Photocopy of NRIC (front and back) and photocopy of child's birth certificate (if applicable)
- For Foreigners: Photocopy of passport and Work Permit/Employment Pass (front and back) and proof of residential address;
- Initial Deposit: First Party Cheque
  - A personal cheque drawn from the applicant's other bank account in Singapore made payable to his or her name.
  - For joint applications, a personal cheque must be drawn from each applicant's other bank account in Singapore. Applicant must 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.

### DECLARATION BY APPLICANT(S)

- 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](http://www.cimbbank.com.sg)
- 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 whatsoever.

- 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.
- 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.
- 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/from me/us with or from any credit reference agencies, financial institutions or any other parties, for any purposes which the Bank deems fit.
- 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 representation 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.
- I/We undertake to keep CIMB Bank informed of any changes in my/our particulars given in this application.
- 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.
- I/We authorise CIMB Bank to disclose, at any time and without liability to me/us, any customer information relating to me/us or any of my/our 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/us.
- 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.
- 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	
Branch: <input type="checkbox"/> Orchard <input type="checkbox"/> Raffles Place <input type="checkbox"/> Mail-in											
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)

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

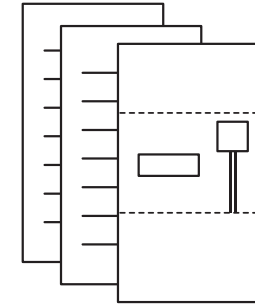
Strictly Private & Confidential



**Business Reply Service**  
 Permit No. 08457

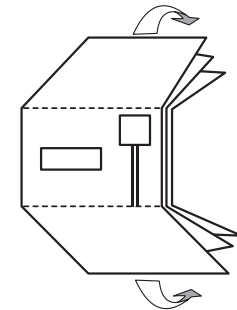
## HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)

1.



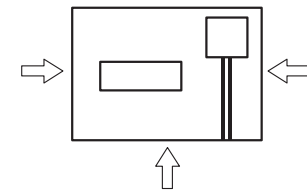
Place documents together with the BRE.

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.

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