

The path to a worry-free life starts here.

FORWARD  Your Financial Freedom



Let CIMB Bank get your finances in order so you can plan for your future. From **consolidating** all your interest-bearing **unsecured credit facilities*** across all banks into one **affordable fixed instalment plan**, the path to a worry-free life starts here.

Apply for a CIMB Debt Consolidation Plan and enjoy the following benefits:

FIXED INSTALMENT PLAN

- ▶ With interest rates as low as 2.77%[^] p.a. (EIR: 7% p.a.) and a one-time handling fee of 1%.

FULL CONSOLIDATION

- ▶ We will settle all of your consolidated interest-bearing unsecured* balances across all banks.

STRUCTURED PAYMENTS

- ▶ Gain greater control with structured payments and flexibility in your loan tenure from 12 to 96 months.

COVER FOR YOUR DAILY NEEDS

- ▶ A CIMB Credit Card to fund your daily expenses with a credit limit of one time your monthly income[#].

For full details, visit www.cimbbank.com.sg/debtconsolidation

*All unsecured balances except for renovation loan, education loan, medical loan, credit facility granted for businesses or business purposes and outstanding debts under joint accounts.

[^]Your approved interest rate will be determined based on your risk profile and may differ from the published rate.

[#]If you have an existing CIMB Credit Card, the CIMB Credit Card will be used as your Survival Credit, with a credit limit of one time of your monthly income.

6. I acknowledge that you may in your absolute discretion choose to either approve or reject my application without providing a reason for the approval or rejection. I agree that you shall not in any event be liable for any consequences arising from or in connection with your rejection of my application and that in the case of any dispute, your decision shall be final and binding. I shall continue making repayment of the outstanding under the Designated Accounts until you notify me of the outcome of my application.



Signature of Applicant

Date:

TERMS AND CONDITIONS GOVERNING DEBT CONSOLIDATION FACILITY

1. Debt Consolidation

- 1.1 We shall advance the Loan Amount to you in such manner that we may so decide for settlement of the total or part of the outstanding on the Designated Accounts in accordance with the terms of the Agreement (the "Debt Consolidation"). The Debt Consolidation shall take effect on the Debt Consolidation Date.
- 1.2 To do so, we shall have discretion and authority to do any of the following as we deem fit, without notice to you:
- verify any information provided by you through any means including by contacting relevant third parties and obtain such further information about you from such sources as we deem appropriate;
 - set up a new account for disbursement of the Loan Amount (the "Debt Consolidation Loan Account");
 - set up an accompanying revolving credit facility which is bundled with the Debt Consolidation Loan Account (the "Revolving Credit Facility");
 - directly disburse the Loan Amount in whole or in part to the Designated Accounts and to credit any residue of the Loan Amount to you in such manner that we may so decide;
 - suspend or terminate any Designated Accounts with us;
 - withdraw or suspend any or all benefits or privileges attached to any Designated Accounts with us;
 - instruct any Receiving Bank, whether directly, indirectly, through the DC Registry or in such manner that we may so decide, to suspend or terminate any Designated Accounts;
 - take such other steps as may be necessary in our determination for the Debt Consolidation.
- 1.3 We are not obliged to give any reason for our decision(s).
- 1.4 If any new facility is set up under clause(s) 1.2(b) and/or 1.2(c) above, we will notify you of any additional terms and conditions governing such facility and you hereby agree to be bound by such terms and conditions. Your signature submitted with your DCP Application shall be the signature used for the operation of such new facility.
- 1.5 You shall render all assistance as may be required by us for the carrying out of any of the matters under clauses 1.1 and 1.2 above, including but not limited to completing and signing any and all forms.
- 1.6 If the Loan Amount is insufficient to repay the outstanding under any Designated Accounts in full, you shall be fully responsible to make up for the shortfall in accordance with the terms and conditions governing such facilities. Your obligations under such facilities shall remain unchanged and continue.
- 1.7 If there are any existing recurring and/or GIRO arrangement linked to any Designated Accounts, you shall be fully responsible for terminating such arrangement and for making an alternative arrangement.
- 1.8 You shall be fully responsible for any extra costs and expenses incurred as a result of the settlement of the outstanding under the Designated Accounts with the Loan Amount, including but not limited to any fee charged by any Participating FIs for the suspension or termination of any Designated Account with them.
- 1.9 Notwithstanding the Debt Consolidation, you shall continue making repayment of any and all outstanding owed to the Participating FIs under facilities which do not fall under the Designated Accounts in accordance with the terms and conditions governing such facilities. Your obligations under such facilities shall remain unchanged and continue.

2. The Debt Consolidation Facility

The Debt Consolidation Facility shall consist of the Debt Consolidation Loan Account and the accompanying Revolving Credit Facility (the "Debt Consolidation Facility").

(A) Debt Consolidation Loan Account

- 2.1 Tenure: The tenure of the loan shall be as stated in the Approval Letter.
- 2.2 Payment: You shall make prompt payment of the monthly repayment amount to us on or before the due dates for payment as stated in the Approval Letter until full payment of the outstanding on the Debt Consolidation Loan Account has been received by us.
- 2.3 Interest: You shall pay interest on the outstanding on the Debt Consolidation Loan Account at such rate(s) indicated in the Approval Letter or as we may from time to time at our discretion specify by notice to you with effect from the Debt Consolidation Date. All interest shall be payable before as well as after judgment.
- 2.4 Default interest and late charge: In respect of any monthly repayment amount due but not paid, you shall pay (i) default interest thereon on such instalment until the date of full payment and (ii) a late charge as determined by us.
- 2.5 Prepayment fee: You shall pay a prepayment fee at such rate(s) as we may from time to time prescribe should the Debt Consolidation Loan Account be fully paid before the end of the tenure.

(B) Revolving Credit Facility

- 2.6 If a Revolving Credit Facility is set up under clause 1.2(c) above, the Revolving Credit Facility shall be made available to you by allowing you to draw on the account up to the designated credit limit from time to time.
- 2.7 Credit limit: We may designate such credit limit to the Revolving Credit Facility as we may from time to time determine at our discretion. We shall be at liberty at any time to reduce and/or vary the credit limit by notice to you.
- 2.8 Use of facility: You shall use the Revolving Credit Facility in a responsible and satisfactory manner. You shall not use the Revolving Credit Facility in any manner which is in any way unlawful, illegal or prohibited under any applicable law. Without limiting the generality of the foregoing, you undertake not to use the Revolving Credit Facility in such a way to exceed the credit limit.
- 2.9 Payment: You shall make prompt payment of the minimum payment amount to us on or before the due dates for payment as we may from time to time specify at our discretion.

- 2.10 Finance charges: You shall pay finance charges on the outstanding debit balance on the Revolving Credit Facility at such rate(s) as we may from time to time at our discretion specify by notice to you. Such finance charges shall be payable at such intervals as we may prescribe from time to time at our discretion. All finance charges shall be payable before as well as after judgment.
- 2.11 Late charge: In respect of any minimum payment amount due but not paid, you shall pay (i) a late charge as determined by us and (ii) the finance charges chargeable to you on the outstanding debit balance on the Revolving Credit Facility, each of which may be varied or increased to such rate(s) as we may from time to time prescribe and notify you.
- 2.12 Annual fee: An annual fee at such rate(s) as we may from time to time prescribe at our discretion shall be chargeable annually on the Revolving Credit Facility.
- 2.13 The Revolving Credit Facility will be closed or converted to regular unsecured credit facility once the Debt Consolidation Loan has been fully repaid. Any outstanding balance will be transferred to an existing or new regular unsecured credit facility.

3. Payments

- 3.1 You shall repay the outstanding on the Debt Consolidation Facility in accordance with the Agreement.
- 3.2 All payments must be made in Singapore dollars. We shall have the absolute right to convert payment made in foreign currency into Singapore dollars at the prevailing exchange rate used by us. You shall bear all risks and indemnify us from any loss, damages, claim, action, or proceedings arising from such currency conversion.
- 3.3 We shall have absolute power and authority to do any of the following as we deem fit and without notice to you:
- apply any payment received (or part thereof) in any order of priority and in any manner towards any of your facilities with us, legal costs and any other expenses incurred by us as a result of enforcing any term of this Agreement; and
 - combine or consolidate the Debt Consolidation Facility with any of your facilities with us and set-off credit balances (whether matured or not) against any liability due from or owed by you. For the avoidance of doubt, such facilities and liabilities refer to any account and/or liabilities which you may have with us whether alone or jointly with any other person(s) and includes any other type of account and/or liabilities which you may have with us from time to time.

4. Increase in Credit Facilities

- 4.1 Subject to clause 5.2, as long as there is still an outstanding on the Debt Consolidation Facility, besides the Revolving Credit Facility that had been issued to you, no further Unsecured Credit Facility (including temporary credit limit increase) shall be granted to you even if your Annual Income exceeds S\$120,000 or you have net personal assets of S\$2 million.
- 4.2 You may apply for additional credit facilities only if the outstanding on your Unsecured Credit Facility falls to or below four (4) times your Monthly Income. For the purpose of considering your application, we shall have the right to require you to submit further documents, including your latest Income Documents, and to comply with all terms and conditions that may be required by us.

5. Termination by Us

- 5.1 Without prejudice to any other rights or remedies we have, we may by notice to you immediately terminate the Agreement and the Debt Consolidation Facility (or any other facility) if any of the following events of default (collectively, the "Events of Default") occurs:
- you threaten to breach or have breached any term of the Agreement or any other agreement, undertaking or arrangement between us;
 - you have been convicted of a crime or we believe that you are involved in any offence involving fraud, criminal breach of trust, dishonesty or corruption;
 - you become insolvent, bankrupt or become subject to any civil or legal proceedings including bankruptcy or enforcement proceedings;
 - you do not comply with any applicable law;
 - you fail to pay any amount due to us on time;
 - any information, representation, warranty, statement and document given to us is or becomes untrue, inaccurate, incomplete or misleading;
 - you pass away or become mentally incapacitated;
 - in our sole opinion:
 - you are not or are no longer eligible for the Debt Consolidation Facility;
 - a banking relationship with you is no longer appropriate or possible;
 - any changes or adverse circumstances may materially and/or adversely affect your ability to perform or discharge your obligations under the Agreement; and/or
 - for whatever reason, it is no longer possible for us to provide the Debt Consolidation Facility to you; and
 - termination becomes necessary due to our obligations in connection with prevention of fraud, money laundering, terrorist or criminal activity, bribery, corruption or tax evasion, or the enforcement of economic or trade sanction.
- 5.2 Upon termination, the outstanding on the Debt Consolidation Facility shall immediately become due and payable and you must pay the outstanding on the Debt Consolidation Facility in full immediately, without any demand or notice. We are entitled to take any steps including commencing legal proceedings against you as we deem fit to recover the outstanding on the Debt Consolidation Facility.

6. Personal Data

- 6.1 You hereby consent and authorise us, our officers, employees and agents to collect, use, process and/or disclose your Personal Data in accordance with this Agreement and our personal data protection policy which can be found on our website.
- 6.2 Your Personal Data may be collected, used, processed and/or disclosed for the following purposes:
- to carry out all or any of the matters set out in this Agreement;
 - to update your records; and
 - for the purposes set out in our personal data protection policy.
- 6.3 We may disclose your Personal Data to the persons listed in our personal data protection policy in addition to the following persons (whether in Singapore or overseas) for one or more of the purposes listed above:
- our head office, any branch or representative office, subsidiaries, or companies related to or affiliated to us;
 - any banking or financial institution, credit bureau or credit reference or evaluation agency;
 - the DC Registry;
 - any relevant agent, contractor, business partner or third party service provider who provides administrative, telecommunications, computer, printing, payment, securities clearing, management, audit, debt collection or other services to us;
 - any information gathering or processing organisation or department conducting surveys on our behalf;

- any third party to whom we have outsourced certain functions;
 - lawyers, auditors, tax advisors and other professional advisors;
 - any rating agency, business alliance partner, insurance company, insurer or insurance broker;
 - any person or corporation to whom we merge or amalgamate with, transfer or assign or propose to transfer or assign all or any part of our interests, obligations, business and/or operations;
 - the police or any public officer conducting an investigation;
 - your guarantor, your joint account holder, other security provider and/or such person in connection with any compromise, arrangement or any insolvency proceedings relating to you and any person who is jointly and severally liable with you for any facility owing to us;
 - any person to whom we are required by applicable legal, governmental or regulatory requirements to make disclosure;
 - any other person reasonably requiring the same in order for us to execute the Debt Consolidation; and
 - any other party identified in our personal data protection policy.
- 6.4 Where Personal Data of another individual is provided by you to us, you undertake to obtain and/or warrant that you have obtained the necessary consent, permission and authority of that individual to allow us to collect, use, process and/or disclose such personal data in accordance with this Agreement and our personal data protection policy.
- 6.5 You must ensure that your Personal Data, including your particulars and contact details, are correct and up-to-date at all times. You must promptly inform us of any change and give us reasonable time to effect the change.
- 6.6 Our rights under this clause 6 are in addition to any other rights that we may have under the Banking Act (Cap. 19), the PDPA and any other statutory provisions and in law and are not affected by nor affect any other agreement between you and us.
- 6.7 The provisions in this clause 6 shall survive the termination of any credit facility granted by us to you and the termination of your relationship with us.

For the full Terms and Conditions Governing Debt Consolidation Facility, please visit www.cimb.com.sg.

Additional Terms and Conditions

- The CIMB Debt Consolidation Plan is available to all existing CIMB Credit Cards issued in Singapore and in the name of Principal Cardmembers. The Principal Cardmember should also be a Singapore Citizen or Permanent Resident, and have an annual income between S\$30,000 and S\$120,000 p.a. Additionally, the Principal Cardmember should have total interest-bearing unsecured debt on all credit cards and unsecured credit facilities with financial institutions in Singapore that exceeds 12 times of his/her monthly income. Unsecured credit facilities exclude renovation loan, education loan, medical loan, credit facility granted for businesses or business purposes and outstanding debts under joint accounts.
- Each application is subject to the approval of CIMB Bank Berhad, Singapore Branch ("CIMB Bank") in its absolute discretion. CIMB Bank reserves the right to reject any application at its absolute discretion without providing any reason whatsoever.
- For customers with more than one existing CIMB credit card, the preferred credit card to be used as Survival Credit should be indicated on the application form by the customer. Otherwise, CIMB Bank shall, at its absolute discretion, select any one of the credit cards as the Survival Credit.
- For customers with existing CashLite account(s), the CashLite account(s) will be suspended and an early termination fee will apply once the Debt Consolidation Plan is approved.
- For customers who had applied for Debt Consolidation Plan with another bank, should there be any remaining portion of the additional 5% allowance over and above the Debt Consolidation Plan amount in customer's eligible CIMB unsecured facilities, the said portion will be refunded to customer via cashier's order, which will be mailed to customer's registered mailing address.
- For customers who had applied for Debt Consolidation with CIMB Bank, the additional 5% allowance over and above the Debt Consolidation Plan amount will not be applicable for their CIMB unsecured facilities' account(s). The additional 5% allowance will only be credited to customers' eligible account(s) maintained with other banks.
- In the event of early settlement or refinancing of the Debt Consolidation Plan before the end of the loan tenure, an early termination fee of 3% of the outstanding principal amount or S\$250, whichever is higher, will be charged to the customer's Debt Consolidation account. Customer should contact our Customer Service Officer at +65 6333 6666 to indicate his/her intention of early settlement so that the Debt Consolidation Plan account can be closed accordingly upon settlement of the outstanding balance and termination fee.
- In the event the Debt Consolidation Plan's monthly instalment amount is not paid in full, an interest of 2.125% per month (effective interest rate 25.5% p.a. subject to compounding if the charges are not repaid in full) will be chargeable on the transaction amount on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50). If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 25.5% when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.
- A late payment fee of S\$80 will be imposed if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 or less) is not received by the payment due date; or (ii) if the minimum payment (where the outstanding balance exceeds S\$50) specified in the statement is not received by the payment due date.
- The Agreement will be binding on the parties and their successor(s) and permitted assign(s) of the parties.
- These "Additional Terms and Conditions", together with the Terms and Conditions Governing Debt Consolidation Facility, shall be read and construed as one document.

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

- I hereby confirm the information provided is true, accurate and complete.
- Subject to the applicable local laws, I hereby consent for CIMB Bank Berhad, Singapore Branch, its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any/or the relevant jurisdiction.
- Where required by domestic or overseas regulators or tax authorities, I also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I will sign, if I am subject to the relevant jurisdiction's requirements.
- Where required by domestic or overseas regulators or tax authorities, I understand and agree that CIMB may withhold, and pay out, from my account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
- I also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I have provided to CIMB.

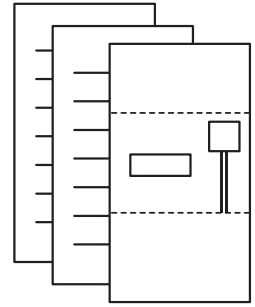
PRODUCT HIGHLIGHT SHEET

PRODUCT NAME	CIMB CREDIT CARD/CASHLITE/ DEBT CONSOLIDATION PLAN
Interest-free period	23 days from statement date if bills are paid in full by the payment due date each month and there is no balance carried forward from the previous statement.
Interest on purchases (where applicable)	<p><u>CIMB Visa Infinite/Signature and CIMB World/Platinum Mastercard®/CIMB CashLite/Debt Consolidation Plan</u> 2.125% per month (effective interest rate 25.5% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 25.5% when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p> <p><u>CIMB AWSM Card</u> 2.25% per month (effective interest rate 27% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 27% p.a. when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p>
Interest on cash advances	2.333% per month (effective interest rate 28% p.a. subject to compounding on the amount withdrawn and the Cash Advance fee) chargeable on a daily basis from the date of withdrawal until receipt of full payment (minimum charge of S\$2.50).
Minimum monthly payment	<p><u>CIMB Credit Cards</u> 3% of the outstanding balance or S\$50 whichever is higher, except CIMB AWSM Card where the minimum monthly payment will be 3% of the outstanding balance or S\$15 whichever is higher, plus any outstanding overdue amount from previous statement.</p> <p><u>CIMB CashLite/Debt Consolidation Plan</u> Monthly instalment payable must be paid in full together with any outstanding overdue amount from the previous statement. The monthly instalments mentioned above does not apply to minimum payment provisions applicable to normal credit card transactions. If any monthly instalments becomes overdue, interest and late payment charges will be levied on such overdue instalment as well as other overdue amounts in your CIMB Credit Card account in accordance with the Cardmember's agreement.</p>

Late payment charges	S\$100 for all CIMB Credit Cards/CIMB CashLite/Debt Consolidation Plan, except CIMB AWSM Card where late payment charge is S\$80, if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 or less) is not received by the payment due date; or (ii) if the minimum payment (where the outstanding balance exceeds S\$50) specified in the statement is not received by the payment due date.
Annual membership fee	Free for life for all Principal and Supplementary cards.
Cash advance fee	6% of the amount withdrawn (minimum charge of S\$15).
Early termination fee	<u>CIMB CashLite/Debt Consolidation Plan</u> 3% of outstanding principal amount or \$250, whichever is higher.
Fees for foreign currency and cross-border transactions	A fee of 1% is levied by Mastercard or Visa for all transactions: i) made in foreign currencies and/or ii) made in Singapore dollars but processed outside Singapore. An administrative fee of 2% is levied by CIMB Bank Berhad for transactions in foreign currencies.
Dynamic currency conversion fee	1%.
Fees charged for accounts in excess of approved limit	For each occasion that the credit limit is exceeded, S\$50 or 5% of the excess amount, whichever is higher.
Replacement card	S\$20 per card.
Unsuccessful payment service charge	S\$40 for any returned cheque and S\$10 for any rejected Interbank Giro payment.
Monthly statement fee	E-Statement: Nil Hardcopy Statement: S\$1 per month.
Request for retrieval of card statement	S\$5 per monthly statement. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.
Request for sales draft	S\$5 per copy.
Payment hierarchy	All payments that are received will be first applied to the outstanding balance that attracts the highest interest rate, and then to the next highest interest bearing balance, and so on.
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on 'What You Should Know About Credit Cards' at www.cimbbank.com.sg/abs)
<p>There may be circumstance in which you have to pay other fees. Please refer to the CIMB Credit Cards Cardmember's Agreement for the full list of terms and conditions.</p> <p>For customers with a CIMB Debt Consolidation Plan, please refer to the Terms and Conditions Governing Debt Consolidation Facility and the Additional Terms and Conditions.</p>	

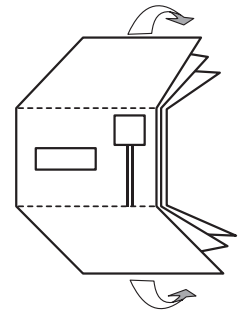
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)

1.



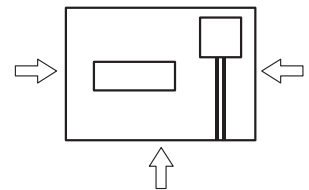
Place documents together with the BRE.

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.

BUSINESS REPLY SERVICE
PERMIT NO. 08776



CIMB BANK BERHAD
Attn: Credit Cards & Personal Financing
(Credit Processing and Approval)
Robinson Road, P.O. Box 0088
Singapore 900138

Strictly Private and Confidential

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