

**I WISH FOR THE FOLLOWING CARDS TO BE COVERED BY CREDIT PROTECT\***

	<input type="checkbox"/> <b>CIMB</b> Visa Infinite		<input type="checkbox"/> <b>CIMB</b> World Mastercard®
	<input type="checkbox"/> <b>CIMB</b> Visa Signature		<input type="checkbox"/> <b>CIMB</b> Platinum Mastercard®

**I WISH FOR THE FOLLOWING LOANS TO BE COVERED BY CREDIT PROTECT\***

<input type="checkbox"/> CIMB Loan Account Number	<input type="text"/>
<input type="checkbox"/> CIMB Loan Account Number	<input type="text"/>
<input type="checkbox"/> CIMB Loan Account Number	<input type="text"/>
<input type="checkbox"/> CIMB Loan Account Number	<input type="text"/>

\*36 cents a month for every S\$100 on your balance (which is the sum of the closing balance including unbilled installments), will be billed to your Credit Card statement. There is no charge if there is no closing balance for that month.

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

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

- processing my application and providing me with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my relationship and/or account(s) with CIMB; and
- sending me 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 ("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

**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.

**MY PERSONAL DETAILS**

Full Name as per NRIC/Passport:  Mr  Mrs  Ms  Mdm  Dr

NRIC/Passport No.:

Date of Birth (DD/MM/YYYY):  /  /

Home No.:     Mobile No.:

Office No.:

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

- 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.
- My 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 personal data for CIMB or one or more of the Purposes.
- 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 Personal Data Protection Terms and Conditions, available at [www.cimb.com.sg](http://www.cimb.com.sg).

Principal Applicant's Signature

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

For Bank's Use    

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**\*CREDIT PROTECT TERMS AND CONDITIONS**

- The minimum amount due on your account nominated for cover will be paid for by the insurer for up to six months if you are unable to work due to a total or temporary disablement. In the event of death, total and permanent disablement or a diagnosis of Critical Illness, 2 times of your outstanding balance will be paid. The total benefit payout is capped at S\$80,000 or 2.4 times of your credit limit, whichever is lower. For extent of cover, please refer to Appendix A – Certificate of Nomination.
- CIMB Bank Berhad, Singapore Branch ("CIMB Bank") is entitled in its sole and absolute discretion to amend, vary and modify these terms and conditions at any time and such changes shall be binding on you with effect from the earliest of the following:
  - the date CIMB Bank places notice of such changes on its Singapore website;
  - the day after CIMB Bank sends notice of such changes to your last known address in the records of CIMB Bank by ordinary post; or
  - the date CIMB Bank places such notice at all of its branch(es) in Singapore.
- 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.
- 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.
- These terms and conditions apply in addition to the terms of the Cardmember's Agreement. For details on the Cardmember's Agreement, please refer to [www.cimb.com.sg](http://www.cimb.com.sg). 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.
- All other terms and conditions applicable to and governing the use of CIMB Credit Cards, the CIMB CashLife Personal Instalment Loan and Terms and Conditions Governing Personal Data Protection Act (PDDPA) 2012 will continue to apply with full force and effect. For full details, please visit [www.cimb.com.sg](http://www.cimb.com.sg).
- Credit Protect is underwritten by Manulife (Singapore) Pte Ltd and is distributed by CIMB Bank. It is not an obligation of, deposit in or guaranteed by CIMB Bank. This is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy and will be sent to you upon acceptance of your application by Manulife (Singapore) Pte Ltd.
- This product information provided does not have regard to specific investment objectives, financial situation and the particular needs of any specific person. You should seek advice from financial adviser before purchasing the product. In the event that you choose not to seek advice from a financial adviser, you should consider whether this product is suitable for you and take sole responsibility to ensure that this product is appropriate to your financial needs and insurance objectives. Buying life insurance policy is a long-term commitment. Buying health insurance products that are not suitable for you may impact on your ability to finance future healthcare needs.
- This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Manulife (Singapore) Pte. Ltd. or visit the Life Insurance Association or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

**CREDIT PROTECT PROTECTION AND DECLARATION**

- I/We declare and confirm that:
  - I have attained 21 years of age but under 60 years of age.
  - I am in good health and have not been hospitalised in the last 12 months
  - I suffer from no physical defects, impairments or chronic medical conditions for which I have received medical advice and diagnosis nor care and treatment has been recognised.
  - I agree that the premiums will be debited from each of the account(s) nominated for Credit Protect cover.
  - I agree to be bound by the terms and conditions of the policy to be issued.
  - I consent to the disclosure of information relating to me and/or my nominated account(s) to Manulife (Singapore) Pte Ltd, the insurer for Credit Protect as CIMB Bank deems necessary.

**DECLARATION RELATING TO TAX AND OTHER SERIOUS OFFENCES**

- I/We declare and confirm that:
  - I/we am/are responsible for my/our own tax affairs and ensuring that both I/we and my/our Accounts (as defined below) maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Singapore" or "the Bank"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizen(s) of;
  - to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;
  - I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
  - I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
  - I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
- Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
- I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
- I/We irrevocably and unconditionally authorises and consents to the disclosure of any information relating to me/us and the Account to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of the Bank in or outside Singapore, the Bank's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to the Bank any person or organisation whether in Singapore or elsewhere, engaged by the Bank for the purpose of performing or in connection with the performance of services or operational functions of the Bank where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorises such disclosure,
  - To any credit bureau or any other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
  - In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).

- I/We shall notify the Bank promptly of any change of my/our records, particulars, change of partners, change of Memorandum and Articles of Association and in particular, change of address. I/We shall also notify the Bank promptly in writing of any change or variation in my/our signature or those of the authorised signatories or any change in the list of authorised signatories or the authorised manner of signing. The Bank shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification change, and the Bank shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
- I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify the Bank of any change in my/our address or personal information.

For the purpose of this Declaration relating to Tax and Other Serious Offences, "Account" means any Credit Card Account or bank accounts opened in my/our name: CIMB Savings Account, CIMB SGD Current Account, CIMB StarSaver Account, CIMB StarSaver-i Account, CIMB Junior Saver Account, CIMB SGD Fixed Deposit Account, CIMB Foreign Currency Current Account, CIMB Preferred Account, CIMB Foreign Currency Fixed Deposit Account, CIMB Why Wait Fixed Deposit-i Account and any other accounts which the bank may introduce from time to time which are opened in my/our name, which terms and conditions of each account are generally and specifically provided in the Terms and Conditions Governing the Operations of Deposits Account.

**TERMS AND CONDITIONS FOR PIN (PERSONAL IDENTIFICATION NUMBER)**

- Application for PIN refers to the Principal card PIN issuance via this application form.
- There is no fee charged on PIN issuance.
- Only Principal Cardmembers can apply for his/her Principal card PIN issuance via the card application form. Principal Cardmembers can apply for Supplementary card PIN issuance via calling into our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6333 6666.
- If the Principal Cardmember has more than one Principal card, he/she will need to request for separate PINs for each card.
- Daily withdrawal limit at ATMs for cash advance withdrawal is set at S\$5,000 respectively for Principal and Supplementary cards.
- If Cardmember is in possession of multiple cards, each card type will have a daily limit of S\$5,000 at ATMs. Subject at all times to overall available credit limit of each Card Account. Per transaction limit set by individual ATMs will apply. Individual ATM rules apply as set by the issuing bank.
- PIN can be used at any CIMB Bank Berhad, Singapore Branch ("CIMB Bank") ATMs and Overseas Mastercard/Cirrus and VISA/PLUS ATMs.
- Cash advance processing fee, finance charges, available withdrawal limit apply as per terms and conditions stated in our CIMB Bank website.
- Other terms and conditions apply. For full details on applicable terms and conditions, please visit [www.cimb.com.sg](http://www.cimb.com.sg).

CIMB Bank Berhad (13491-P)

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**Business Reply Service  
Permit No. 08776**



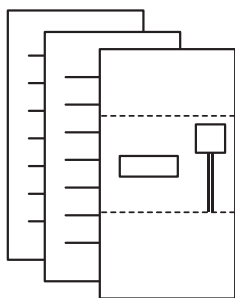
**CIMB BANK BERHAD**  
Attn: Credit Cards & Personal Financing  
(General Insurance)  
Robinson Road, P.O. Box 0088  
Singapore 900138

**Strictly Private and Confidential**

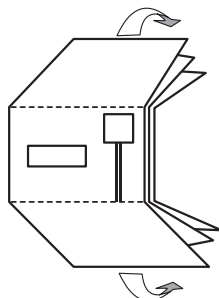
Postage  
will be paid  
by addressee.  
For posting in  
Singapore only.

Fold Here .....

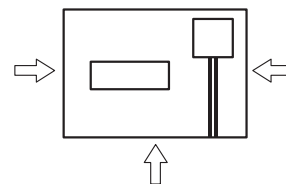
**HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)**



**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.**

Seal here with clear tape

Seal here with clear tape