

IMPORTANT INFORMATION

- Applicant must be 21 years and above. Your CIMB Credit Card(s) shall be secured at all times with a minimum CIMB SGD Fixed Deposit of S\$10,000 (CIMB Visa Signature/Platinum Mastercard) and S\$50,000 (CIMB World Mastercard/Visa Infinite) pledged to CIMB Bank.
- For existing Principal CIMB Credit Cardmember(s), this new secured arrangement will apply to all existing and future Principal and Supplementary CIMB Credit Card(s) to be secured against the CIMB SGD Fixed Deposit pledged to CIMB Bank.
- For joint CIMB SGD Fixed Deposits, all account holders will have to sign on this form even if the mandate is 'anyone to sign'.
- Your CIMB SGD Fixed Deposit shall be available for withdrawal **8 working days** after all your secured CIMB Credit Card(s) is/are terminated **AND** upon settlement of the entire outstanding balances under all your secured CIMB Credit Card(s), whichever is later.
- Please complete this form, attach a copy of your NRIC (Front and back)/Passport and submit to the nearest CIMB Bank branch for processing. Alternatively, you may also mail to CIMB Bank Berhad, Credit Cards & Personal Financing (Credit Processing and Approval), Robinson Road P.O. Box 0088, Singapore 900138.

I WISH TO APPLY FOR THE FOLLOWING CARD(S):

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

From 1 April 2016, if you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd
www.creditbureau.com.sg

MY CREDIT CARD FINANCING REQUIREMENT (FIXED DEPOSIT)

I would like to apply for all my existing and future Principal and Supplementary CIMB Credit Card(s) to be secured against my CIMB SGD Fixed Deposit (your Fixed Deposit Account Number and Fixed Deposit Certificate Number are available on your Fixed Deposit Certificate)

Fixed Deposit A/C No.(s):

My Joint A/C Holder(s) details (state all if any):

S/N	Name	NRIC/Passport No.
1.		
2.		
3.		

Fixed Deposit Certificate No.(s):	Total Fixed Deposit Amount (Minimum S\$10,000)
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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:

- 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;
- managing my/our relationship and/or account(s) with CIMB; and
- 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

Supplementary 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.

MY PERSONAL DETAILS

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

Name to appear on card (within 19 spaces):

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

Country of Birth: _____

Country of Residency: _____

Nationality: _____

Alternate Nationality (if applicable): _____

NRIC/Passport No.: _____

Employment Pass Expiry Date (DD/MM/YYYY): / /

Race: _____ Gender: _____

Male Female

Number of Dependents: Singapore PR: Yes No

Marital Status: Single Married Widowed Divorced

Highest Qualification: Primary Secondary 'O' Levels 'A' Levels

Diploma Degree Post-Graduate

Home No.: _____ Mobile No.: _____

E-mail: _____

MY HOME ADDRESS

Local Mailing Residential Address (please do not give a P. O. Box address):

Blk No.: _____ Unit No.: # _____ - _____

Street/Building: _____

_____ Postal Code: _____

Property Type: HDB Condominium Apartment Landed

Others:

Residence Status:

Self Owned Mortgaged Relatives'/Friends' Parents' Employer's

Rented, Monthly Rental: S\$:

Length of Residence: Years Months

Overseas Address (for PR and Non-Singaporeans only):

_____ Postal Code: _____

Overseas Contact No.: _____

MY PERSONAL SECURITY VERIFICATION

Mother's Maiden Name:

MY CREDIT REFERENCES

Do you hold any of the following relationships with CIMB Bank Singapore?

CIMB Private Banking CIMB Preferred

CIMB Corporate Banking

Are you currently holding a Singapore CIMB Credit Card? Yes No

DECLARATION SECTION

DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

1. 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.
2. I/We am/are aware and acknowledge that my CIMB SGD Fixed Deposit shall be available for withdrawal **8 working days** after all my secured CIMB Credit Card(s) is/are terminated AND upon settlement of the entire outstanding balances under all my secured CIMB Credit Card(s), whichever is later.
3. 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.
4. 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 Personal Data Protection Terms and Conditions, available at www.cimb.com.sg.

Please sign as per your existing record for your CIMB SGD Fixed Deposit with the Bank. If you are using thumbprint for your CIMB SGD Fixed Deposit, you will need to bring this form to any CIMB Bank Branch for verification. Principal CIMB Credit Cardmembers should also use this same signature for all your Secured Card transactions.

Principal Applicant's/Cardmember's/
CIMB SGD Fixed Deposit Account
Holder's Signature

Date: _____

Joint Deposit Holder's Signature
(If applicable, for joint deposit)

Date: _____

Supplementary Applicant's Signature
(If any)

Date: _____

A Principal/Supplementary Applicant(s)

1. I ask that a CIMB Visa Infinite Card and/or CIMB World Mastercard® and/or CIMB Visa Signature Card and/or CIMB Platinum Mastercard or CIMB AWSM Card such a ("Card") be issued to me. I understand that if I hold a CIMB AWSM Card, I will not be able to apply for/ hold any other CIMB Credit Cards (including secured and/or supplementary cards).
2. I warrant that (i) the information given or to be given to you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
3. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
4. I undertake to notify you immediately if any of my personal information and circumstances change.
5. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise such source including any credit bureau, my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and my continuing use of the Card(s). I further authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to disclose any information about me which has been obtained from such sources (including any credit bureau) to other third parties and for any credit bureau to further disclose any information about me which it has obtained from you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers.
6. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s) and/or the Card Account(s).
7. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organisations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
8. I agree to be bound by the terms and conditions of the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I agree to accept liability for all amounts incurred arising from the use of Card(s) issued pursuant to this application or at any time at my request; (ii) I consent to the despatch of confidential information (e.g. Card Account details including personal particulars, the outstanding balances, payment due dates, reminders of any missed payments, alerts on any suspicious Card Account activities, spend amounts, payment amounts and history, I-Pay details (if applicable) etc.) to the mobile number stated in my Card application form (and as updated from time to time). In this regard, I acknowledge that I will undertake the risk of information disclosure due to unauthorized possession of the handphone or SIM-card linked to the handphone number stated in my Card application (and as updated from time to time), and shall not hold you and any of your officers, employees, agents, contractors or service providers responsible in any way.
9. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if this application is approved.
10. I agree and acknowledge that the approval of this application is in your sole and absolute discretion and that you may decline this application without giving any reasons.
11. I acknowledge that if I apply for a principal CIMB Visa Infinite Card/World Mastercard and am unsuccessful, I will be issued a principal CIMB Visa Signature Card/Platinum Mastercard. I recognize that either application may be declined by you at your absolute discretion without furnishing any reason therefore.
12. I acknowledge that if I apply for a principal CIMB Visa Signature Card/Platinum Mastercard and am unsuccessful, I will be issued a CIMB AWSM Card instead. For more information on the CIMB AWSM Card, please visit www.cimb.com.sg/aws-card. I recognize that either application may be declined by you at your absolute discretion without furnishing any reason therefore.
13. 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.

B Third Party Security Provider's Agreement (where CIMB Bank requires the liabilities and obligations under the Card(s) to be secured and the third party is providing the whole or part of the security)

1. I, request the issuance of a Card to the Applicant and the opening of a Card Account.
2. I understand and agree that the charge over the Deposits to secure the liabilities and obligations of the Applicant is one of the conditions to the issuance of the Card and Card Account. In this regard, in consideration of you agreeing to issue the Card to the Applicant as well as to open the Card Account, I, as legal and beneficial owner hereby charges by way of first fixed charge in your favour all my right, title and interest to the Deposits as continuing security for the payment and discharge on demand and/or satisfaction of the Secured Obligations (as defined in the Cardmembers Agreement).
3. I also confirm my agreement to be bound by such other terms of the Charge as set out in the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I acknowledge and agree that CIMB Bank has the right to vary the Credit Limit applicable to the Card in its sole and absolute discretion without notice and without giving any reason, and that any such variation (whether increase or decrease)

FOR BANK'S USE			
Pledge? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Processed By:			
Name and Signature		Branch	Date
SMSA	5004 (Infinite/World) / 5005 (Signature/Platinum)		
ACORN	4008		
Employee No.			

will not in any way affect the security created by the charge over Deposits; (ii) I agree that CIMB Bank and any of its officers, employees, agents, contractors or service providers may in their sole and absolute discretion choose to send text messages and/or call my mobile phone number to remind me of any overdue amount on the Card Account. I acknowledge that I will undertake the risk of information disclosure due to unauthorized possession of the handphone or SIM-card linked to the handphone number stated on this Card application form (and as updated from time to time), and shall not hold you or any of your officers, employees, agents, contractors or service providers responsible in any way.

4. I warrant that (i) the information given or to be given to you and any of your officers, employees, agents, contractors or service providers (including the information given or to be given by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
5. I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
6. I undertake to notify you immediately if any of my personal information and circumstances change.
7. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such contractors and service providers as you may notify me from time to time) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and the Applicant's continuing use of the Card(s).
8. I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s), the Card Account(s) and/or the release of the charge over Deposits.
9. I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organizations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to the Applicant having regard to my circumstances).
10. I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if the Applicant's application is approved.
11. I agree and acknowledge that the approval of the Applicant's application is in your sole and absolute discretion and that you may decline such application without giving any reasons.
12. CIMB Bank Berhad reserves the right to decline an application without giving any reason.

DECLARATION RELATING TO TAX AND OTHER SERIOUS OFFENCES

1. I/We declare and confirm that:
 - i. 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;
 - ii. to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;
 - iii. 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;
 - iv. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
 - v. I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
3. 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.
4. 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,
 - i. 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
 - ii. In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).

5. 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.
6. 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.

PARENT'S/GUARDIAN'S UNDERTAKING TO GUARANTEE (COMPULSORY WHERE THE APPLICANT IS BELOW 21 YEARS OLD)

1. I acknowledge that I, the Applicant's parent / legal guardian request the issuance of a Card to the Applicant and the opening of a Card Account.
2. I confirm that I have read and understood the full terms under this section, i.e. the "Parent's/Guardian's Undertaking to Guarantee (Compulsory Where the Applicant is Below 21 Years Old)", and agree to abide and be bound by these terms and conditions.

The full copy of this section is available at www.cimb.com.sg/content/dam/cimb/singapore/personal/cards/others/declaration-for-principal-supplementary-applicant.pdf

TERMS AND CONDITIONS FOR PIN (PERSONAL IDENTIFICATION NUMBER)

1. I confirm that I have read and understood the full terms under this section, i.e. the "Terms and Conditions For PIN (Personal Identification Number)", and agree to abide and be bound by these terms and conditions. The full copy of this section is available at www.cimb.com.sg/content/dam/cimb/singapore/personal/cards/others/declaration-for-principal-supplementary-applicant.pdf.

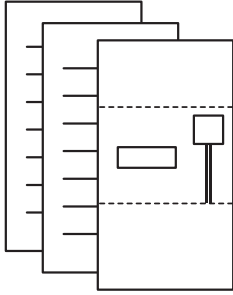
U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. Subject to the applicable local laws, I/we 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/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/or the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
5. I/We 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/we have provided to CIMB.

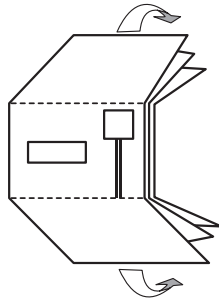
PRODUCT HIGHLIGHT SHEET

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>CIMB Visa Infinite/Signature and CIMB World/Platinum Mastercard®/CIMB CashLite/Debt Consolidation Plan 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>CIMB AWSM Card 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>CIMB Credit Cards 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>CIMB CashLite/Debt Consolidation Plan 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	CIMB CashLite/Debt Consolidation Plan 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)
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. 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.	

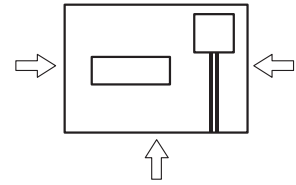
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)



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.

Fold Here

**Business Reply Service
Permit No. 08777**



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.



Fold Here

Seal here with clear tape

Seal here with clear tape