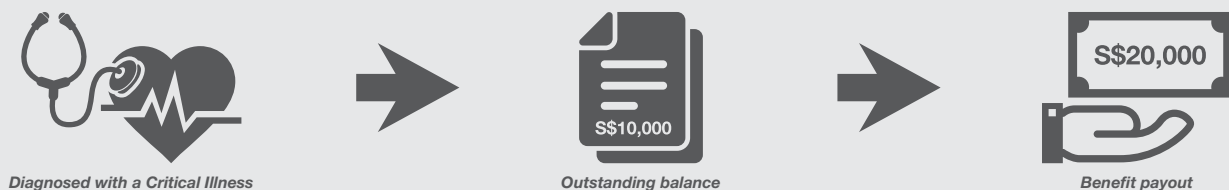


IMPORTANT:

This product information provided does not have regard to specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase Credit Protect. In the event that you choose not to seek advice from a financial adviser, you should consider whether Credit Protect is suitable for you.

This information sheet is for general information only and is not a contract of insurance. It is not intended to provide any insurance or financial advice. The full terms and conditions of Credit Protect are set out in the Certificate of Nomination and will be sent to you upon acceptance of your application.

For only S\$0.36 a month for every S\$100 on your balance[^] in your account nominated for Credit Protect, you can be freed from worrying over your balance repayment should the unforeseen happen. In the event of death, total and permanent disablement or diagnosis of critical illness of the policy holder, the benefit will be used to repay what is outstanding under your account and you/your estate will receive the remainder (if any). Credit Protect also covers the minimum amount due on your nominated account if you're unable to work due to temporary or total disablement for a continuous period of at least 30 days.

Example 1 - Critical Illness (By way of illustration only)

Customer is diagnosed with a Critical Illness. The outstanding balance on the account at the date of diagnosis is S\$10,000. The benefit payout in this case is S\$20,000 (this being 2 x S\$10,000)[#]. Assuming the outstanding balance remains unchanged, the S\$10,000 outstanding under the account will be settled and the remainder will be paid to customer.

[^]Balance means the current balance and outstanding instalment amounts, see point 6.

[#]The benefit is 2 times of what is outstanding as at date of event plus up to 2 months' interest accrued after the date of event, capped at the lower of S\$80,000 or 2.4 times of your credit limit.

Detailed information on Credit Protect is available on www.cimbbank.com.sg/creditprotect.

- Insurer:** means Manulife (Singapore) Pte. Ltd. (Reg. No. 198002116D), a company incorporated in the Republic of Singapore, having its registered office at 51 Bras Basah Road #09-00 Manulife Centre Singapore 189554 and duly licensed by the Monetary Authority of Singapore to conduct life insurance business.
- Death, Total and Permanent Disablement Benefit (TPD) and Critical Illness (CI) Benefits:** [2 x Indebtedness as at date of Death/Total and Permanent Disablement/diagnosis of Critical Illness (whichever is applicable)] + a maximum of interest accrued for two (2) months after the date of Death/ Total and Permanent Disablement/diagnosis of Critical Illness (whichever is applicable), subject to a cap of S\$80,000 or 2.4 times of your credit limit, whichever is lower.
We will deduct from the amount paid to us by the Insurer what is owing to us under the facility and pay you/your estate (as the case may be) the remainder (if any).
- Total and Temporary Disablement (TTD) Benefit:** Insurer will pay to us the minimum monthly instalment for each month of Your Total and Temporary Disablement. However, the minimum monthly instalment will not be paid for the first thirty (30) days of your Total and Temporary Disablement. The maximum that will be paid for Total and Temporary Disablement in total is capped at S\$80,000 or 2.4 times of your credit limit, whichever is lower. Where the TTD benefit is paid for a period exceeding six (6) consecutive months, the Insurer may, after consideration of medical evidence from legally qualified medical practitioner(s) appointed by the Insurer, classify you as having a TPD at which time the TPD benefit will payable.
- Waiver of Premiums:** Your premiums will be waived in the event of Total and Temporary Disablement (after you suffer from Total and Temporary Disablement for a continuous period of at least 30 days and for the period that you are receiving Total and Temporary Disablement Benefit payments).
- The maximum payable for death, TPD, TTD and CI** in aggregate cannot exceed S\$80,000 or 2.4 times of your credit limit, whichever is lower.
- Credit Protect Premiums:** The premium rate of S\$0.36 a month for every \$100 of outstanding balance which is the sum of the closing balance as shown on the facility statement of account and outstanding instalment(s) charged to the facility(if any), comprising of both unbilled principal and interest.
- 30-day Free look period:** Insurer provides a 30-day "Free-Look" period, which allows you to determine whether the insurance meets with your requirements. If you are not completely satisfied, you are entitled to cancel the insurance from its inception by returning the Certificate of Nomination to us within thirty (30) days after receiving the Certificate of Nomination, whereupon we will forthwith notify Insurer of the cancellation of the insurance. Any premium paid by you will be refunded.
- Claim Procedures:** In the event you wish to make a claim, contact CIMB Bank Berhad, Singapore Branch ("CIMB") at 6333 6666 for information. Otherwise written notice must be given to us expeditiously after any of the events giving rise to a benefit occur.
- Cancellation:** You may cancel your participation in the insurance at any time by giving us seven (7) days' notice in writing.

10. **Exclusions:** No benefits will be payable under this Policy in respect of a life insured where an Event occurs as a result of:
- death by suicide within twelve (12) months of the commencement date or of the last reinstatement date;
 - any disease or sickness occurring within twenty-eight (28) days of the commencement date or of the last reinstatement date, or a Critical Illness diagnosed prior to the commencement date or last reinstatement date or diagnosed within ninety (90) days of the commencement date or the last reinstatement date ;
 - any deliberate self-inflicted Injury;
 - any Accident occurring on or in or about any aircraft other than an aircraft in which you were travelling as a fare paying passenger and which is operated by a licensed commercial or chartered airline;
 - riot, civil commotion, strikes and war (whether war be declared or not);
 - the influence of alcohol or drugs other than the proper use of drugs prescribed by a legally qualified medical practitioner;
 - Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) as defined by the World Health Organisation from time to time, or the presence of the Human Immune deficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV Test;
 - A Critical Illness caused directly or indirectly by a Pre-existing Condition. "Pre-existing Condition" means any condition that was diagnosed, treated, or for which a medical examiner was consulted, or the existence of any illness, disease or symptoms of the condition at any time prior to the commencement date or the last reinstatement date, whichever is later.
 - In respect of Total and Permanent Disablement, if you have previously received Total and Permanent Disablement Benefit relating to the Insurance.
11. **Eligibility:** Person who have attained 21 years of age but are under 60 years of age may apply for Credit Protect. No benefit will be paid when the Insured has attained the age of 65.
12. **Fees payable:** CIMB will receive a distribution fee from the Insurer equivalent to a percentage of the gross premium payable by you under Credit Protect. Sales persons and employees of CIMB may also receive commissions in connection with you taking up Credit Protect.
13. **Indebtedness:** means the closing balance, including any expenses of supplementary cardholders and any fraction thereof shown on the last billing statement issued on your facility prior to your death or Total and Permanent Disablement or diagnosis of Critical Illness; and amount equal to any authorized transactions made on your facility prior to your death or Total and Permanent Disablement or diagnosis of Critical Illness which were not included in the said last billing statement; and where you have an arrangement with CIMB to repay your retail purchase(s) under a fixed monthly installment plan and each installment is charged to your facility, an amount equal to the unpaid installment(s). Unpaid installment(s) mean installment(s) which have neither been included in the billing statement nor paid by you.

DEFINITIONS

"Accident" means bodily injury which is caused solely and directly by external, violent and accidental means, is independent of any other cause and is not caused by your own hand.

"Critical Illness" means any of the critical illnesses stated as follow:

◆ Major Cancers ◆ Heart Attack ◆ Coronary Artery By-pass Surgery ◆ End Stage Lung Disease ◆ Fulminant Hepatitis ◆ End Stage Liver Failure ◆ HIV Due to Blood Transfusion and Occupationally Acquired HIV ◆ Major Organ/Bone Marrow Transplantation ◆ Heart Valve Surgery ◆ Surgery to Aorta ◆ Primary Pulmonary Hypertension ◆ Aplastic Anaemia ◆ Benign Brain Tumor ◆ Viral Encephalitis ◆ Bacterial Meningitis ◆ Alzheimer's Disease/Severe Dementia ◆ Parkinson's Disease ◆ Motor Neuron Disease ◆ Multiple Sclerosis Muscular Dystrophy ◆ Paralysis (Loss of Use of Limbs) ◆ Blindness (Loss of Sight) ◆ Deafness (Loss of Hearing) ◆ Loss of Speech ◆ Coma ◆ Major Head Trauma ◆ Major Burns ◆ Systemic Lupus Erythematosus with Lupus Nephritis.

"Event" means an event of death, TTD, TPD, or diagnosis of critical illness.

"Illness" means a disease or sickness (i) first occurring after the commencement date or the last reinstatement date; or (ii) occurring prior to the commencement date or the last reinstatement date provided that advice or treatment for that disease or sickness was not sought or obtained from a medical practitioner, chiropractor, naturopath or any other practitioner of a similar kind within twelve (12) months immediately prior to the commencement date or the last reinstatement date.

"Injury" means bodily injury resulting from an Accident occurring after the commencement date or the last reinstatement date.

"Total and Temporary Disablement" means disablement directly caused by Injury or Illness and as result of which you are prevented from performing every duty pertaining to your occupation or employment on a regularly scheduled full-time basis and provided you are not otherwise gainfully employed.

"Total and Permanent Disablement" means:

- (i) as a result of the Injury or Illness, for six (6) consecutive months, you are, in the Insurer's sole opinion and to its sole satisfaction, rendered completely and continuously and indefinitely unable to earn income, profit, compensation, wages or remuneration in any occupation, business, work or profession for which you could reasonably be expected to be suited through education, training or experience. The six-month qualifying period may be waived at the Insurer's absolute discretion; or
- (ii) total and irrecoverable loss of sight of both eyes; or
- (iii) total and irrecoverable loss of use of two (2) limbs; or
- (iv) total and irrecoverable loss of sight of one (1) eye and total and irrecoverable loss of use of one (1) limb.

IMPORTANT NOTES

You are responsible for the accuracy and completeness of the information given to the Insurer in your application and when making a claim under Credit Protect. Any mis-statement or non-disclosure of material facts may affect the validity of the insurance plan.

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 or www.sdic.org.sg).

Credit Protect come with no surrender value and the coverage will lapse if the premium is not paid. This is only general product information provided by us and is not a contract of insurance. The precise terms and conditions of this plan, including exclusion where by the benefits may not be paid out, are specified in the Certificate of Nomination which you are advised to read.

Credit Protect is an insurance plan underwritten by Manulife (Singapore) Pte Ltd. Reg No. 198002116D). CIMB Bank does not hold itself out to be an insurer, insurance broker or insurance agent. Credit Protect is not an obligation of, deposit in or guaranteed by CIMB Bank.