CIMB *preferred*

Dual Currency Investment

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Presenting
CIMB Dual Currency Investment

How would you like to earn potentially higher returns?

CIMB Dual Currency Investment (DCI) is a currency linked investment product that offers you the opportunity to capitalise on foreign exchange movements, by potentially giving you higher yields compared to traditional fixed deposits.

DCI offers you an extensive range of currency pairs to invest in. When your investment matures, you will receive an enhanced yield on top of your principal sum, which may be delivered in the base currency or the alternate currency. Your investment returns are therefore based on the exchange rate movements between the selected currency pair.

Benefits of Dual Currency Investment

1 Potentially higher returns
With the option to select your preferred currency pair, you have the opportunity to capitalise on foreign exchange movements to receive potentially higher returns than other fixed deposits.

2 Flexibility for greater opportunities
Leverage on the flexibility of your investment tenor, from a short week to 3 months, for the potential to buy your desired currency at a better exchange rate.

3 Unparalleled variations
You can select from a wide range of currency pairs and enjoy unbound customisation options that best suit your needs.

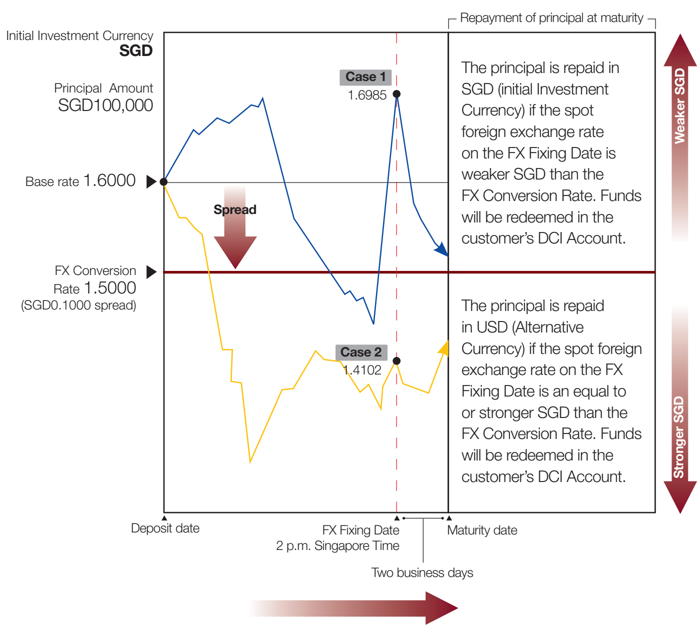
- Australian Dollar
- Canadian Dollar
- Euro
- Hong Kong Dollar
- Japanese Yen
- New Zealand Dollar
- Singapore dollar
- Sterling Pound
- Swiss Franc
- US Dollar
- Other currencies (upon request)

Putting Dual Currency Investment in Perspective

Let's say a customer deposits SGD100,000 in Dual Currency Investment for a tenor of one month, specifying the FX Conversion Rate at SGD1.5000/USD with a SGD0.1000 spread from the "base rate" of SGD1.6000/USD. The resulting Interest Rate will be 8.00% p.a.

Based on the conditions above, the following illustrates two cases; one where the market exchange rate on the FX Fixing Date is a weaker SGD (against USD) compared with the FX Conversion Rate, and the other where the market exchange rate on the FX Fixing Date is a stronger SGD (against USD) than the FX Conversion Rate.

In Case 1, both the principal and interest are repaid in SGD. In Case 2, both the principal and interest are repaid after conversion to USD (by reference to the spot foreign exchange rate at Singapore time 2 p.m., two business days prior to the maturity date).



CASE 1

The market exchange rate on the FX Fixing Date is SGD1.6985/USD Both the principal and the interest are repaid in SGD.

Principal **SGD100,000** + Interest **SGD657.53**
= **SGD100,657.53**

CASE 2

The market exchange rate on the FX Fixing Date is SGD1.4102/USD. Both the principal and interest are repaid after conversion into USD.

Principal **SGD100,000** + Interest **SGD 657.53**
= **SGD100,657.53** / **SGD1.5000** (FX Conversion Rate)
= **USD67,105.02**

WARNING:
If the Principal Amount and Interest in the Alternate Currency is immediately converted back to the Investment Currency on the Maturity Date at prevailing market rates, the investor might lose part of all of the Principal Amount and Interest in terms of Investment Currency.

In the case that the prevailing rate prescribed by CIMB Bank on maturity date is SGD1.4500/USD:

Alternate Currency will be USD67,105.02 X SGD1.4500/USD = SGD97,302.28 (below par)

Instead of immediately converting the Investment Currency however, the customer may opt to hold the Alternate Currency in a Fixed Deposit Account with the view that it may appreciate in the future.

Interest Calculation

SGD100,000 X 8.00% / 365days X 30days = SGD657.53

Notes:

a) If the prevailing exchange rate determined on the FX Fixing Date equals the FX Conversion Rate, the maturity proceeds will be repaid in the Alternate Currency.

b) These examples are calculated based on 365 days a year and 30 days a month.

c) Exchange rates, interest rates and other conditions are just an example and may be different from the actual transactions.

Getting started on Dual Currency Investment

Step 1

Understand the structures and risks of DCI
Please take some time to read and understand the structures and the risks involved or speak to your Relationship Manager for more details before you complete your DCI Application.

Step 2

Specify conditions
Choose your initial Investment Currency and your Alternate Currency. Then decide on the Principal Amount (Min. SGD100,000 or equivalent in an alternate currency), your investment tenor and FX Conversion Rate.

Step 3

Be informed
Your Relationship Manager will inform you of your potential DCI Interest Rate, which will be calculated, based on the conditions you have specified.

Step 4

Start
With the essential information in hand, you can now start your customised DCI based on the agreed terms and conditions.

Glossary

Alternate Currency:
The currency selected for conversion.

Base Rate:
Foreign Exchange Rate at the time of deposit.

Interest Rate:
The enhanced yield payable at the maturity of the selected tenor in a currency as determined by the Calculation Agent.

FX Conversion Rate:
Pre-agreed Foreign Exchange Rate to convert the Investment Currency into the Alternate Currency.

FX Fixing Date:
A date which is set on two (2) business days before the maturity date (subject to adjustment for non-trading days), where the Bank will judge whether the repaid principal amount at maturity is made in either the initial Investment Currency or the Alternate Currency, by reference to the spot foreign exchange rate between the initial Investment Currency and the Alternate Currency at 2 p.m..

Investment Currency:
The original investment currency.

Spread:
Gap between base rate and FX Conversion Rate.

Important Notes
This brochure is for general information only and should not be interpreted as an offer to sell or solicit an offer to purchase or subscribe for any investment. It does not take into account the specific investment objectives of any potential investor or the market conditions.

Investing in a Dual Currency Investment (DCI) involves risk as DCIs are dependent on fluctuations in the foreign exchange which are unpredictable. There is no guarantee and there is a possibility of incurring a loss on your principal sum. The DCI is meant to be held until its maturity date and early termination may result in the loss of part of your principal and/or returns. CIMB Bank also reserves the right to convert your Principal and Interest into the alternate currency.

You should seek advice from a qualified adviser before you make any investment decisions to ensure that the product is appropriate for your financial needs and financial objectives. If you choose not to, you will have to take sole responsibility to ensure that this product is appropriate for your financial needs and financial objectives.

In the case of irregularities between the English, Chinese or Bahasa versions of this document, the English version shall apply and prevail.