


CIMB RENOVATION LOAN

A step closer
to your
dream home.

FORWARD  Your Dream Home



 **CIMB BANK**

Orchard Branch
270 Orchard Road #03-02
Singapore 238857

Raffles Place Branch
50 Raffles Place #01-02
Singapore Land Tower
Singapore 048623

CIMB At-Your-Service
(65) 6333 7777

Website
www.cimb.com.sg

CIMB Bank Berhad (13491-P)

V2018 JUL

21. [For HDB homeowners only] understand that I/we will comply with all regulations set out by the Housing and Development Board ("HDB") governing the renovation of my/our HDB flat and if there is any breach of HDB's regulations, I/we understand that the Bank reserves the right to decline this application or recall the Loan if this application is approved.

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

- I/we hereby confirm the information provided is true, accurate and complete.
- 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/the relevant jurisdiction.
- 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.
- 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.
- 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.

IMPORTANT INFORMATION

Monthly Rest	Between 2.98% p.a.* (CPR-2.52% p.a.; Effective Interest Rate: 4.85% p.a.) and 10.37% p.a. (CPR+4.87% p.a.; Effective Interest Rate: 10.81% p.a.), where CPR is CIMB Prime Rate currently at 5.5% p.a. *2.98% p.a. is the lowest rate being offered based on 1-year loan tenure.
Tenure	1 – 5 years
Processing Fee	1% of the approved loan amount (deducted upon loan disbursement)
Disbursement Fee	NIL
Late Payment Fee	S\$80
Cancellation Fee	1% of the loan amount cancelled
Prepayment Fee	1% of the amount prepaid

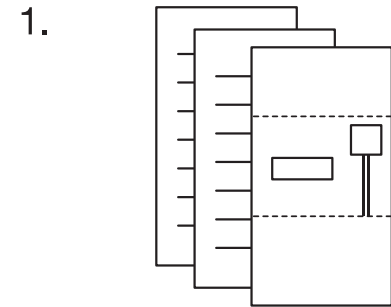
- Applications not accompanied by required documents or with incomplete information may cause a delay in processing.
- CIMB Bank Berhad, Singapore Branch (the "Bank") may at our sole discretion extend a loan of up to six (6) times of your monthly income (minimum S\$10,000, capped at S\$30,000) to be repaid in a maximum of five (5) years at an interest rate of as low as 2.98% p.a. (CIMB Prime Rate - 2.52% p.a.). Interest rates are subject to change at CIMB Bank's sole discretion without prior notice.
- As part of the approval process, the Bank will contact the Principal Applicant via his/her contact number in the Bank's records to obtain instructions and confirmation on your correspondence address before proceeding with the next steps, including mailing of the approval letter and cashier's order(s) (if the Loan is approved). You are required to ensure that the contact number that you have provided to the Bank is correct and updated. In the event the Bank is unable to contact the Principal Applicant in the aforesaid manner for instructions for a period of 20 calendar days from the date of first attempt, the Bank may, at its sole and absolute discretion, deem the application as cancelled without any further notice to you and without any liability whatsoever on the part of the Bank.
- Administrative fees of S\$10.00 will be charged for issuance of cashier's orders save that the Bank will waive all such charges for the first three (3) cashier's orders issued. Administrative fees of S\$20.00 will be charged for each cancellation of and/or amendment to a cashier's order.
- Terms and conditions governing Renovation Loan facility will apply. Please visit www.cimb.com.sg for the full Terms and Conditions.

DECLARATION & AGREEMENT BY APPLICANT(S)

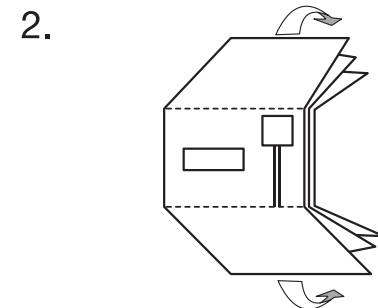
By signing this application, I/we hereby jointly and severally:

- request that the Renovation Loan (the "Loan") be granted to me/us on the terms and conditions set out in this application form, the Terms and Conditions Governing Renovation Loan Facility Granted by CIMB Bank Berhad (Singapore Branch) (the "Terms"), a copy of which is made available at CIMB Bank Berhad, Singapore Branch's (the "Bank") website and upon my/our request, or in any other document(s) the Bank may require me/us to execute from time to time as amended, modified or varied in the Bank's approval letter;
- declare and confirm that I/we have read, understood and accepted the Terms. By signing this application form, I/we agree to abide and be bound by the Terms;
- represent and warrant that the information given or to be given to the Bank and any of its officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I/we have not intentionally withheld any material information and undertake to notify the Bank immediately if any of my/our personal information and circumstances change. I/we agree to indemnify and absolve the Bank of any liability arising out of any use and/or disclosure by the Bank of any inaccurate or incomplete information due to my/our failure to update the Bank immediately of any changes to my/our personal information and/or circumstances;
- represent and warrant that all documents submitted to the Bank are true copies and agree that such documents shall become the property of the Bank and will not be returnable;
- declare that (i) I/we am/are not undischarged bankrupt(s); (ii) no statutory demand has been served on me/us; (iii) no attachment, sequestration, distress or execution has been taken over any of my/our assets; (iv) no legal proceedings has been commenced against me/us;
- confirm that I/we have not and will not obtain any renovation loan or credit facilities from any other financial institution to pay for any part of the renovation for this property;
- authorise the Bank to obtain and verify any information about me/us from any source including my/our employer, any credit bureau, credit reference agency, financial institution, government authority and/or any other entity;
- authorise the Bank to disclose any information about me/us in such manner as the Bank may require (including without limitation to any credit bureau, credit reference agency, financial institution, government authority and/or any other entity) for any other purpose as the Bank deems fit;
- authorise the Bank to disclose any information pertaining to my/our loan application, including but not limited to application status, loan amount and repayment period to any of my/our renovation contractors and/or interior designers whose quotations/contracts/invoices have been submitted with my/our application;
- authorise the Bank's representative to enter and leave my/our property at reasonable hours for the purpose of viewing and inspecting the property before, during and after completion of the renovation works;
- warrant that the agreement between me/us and the contractor is genuine and at arm's length and I/we are not related to the contractor in any way, nor do I/we have any interest in the contractor's business;
- agree to be bound by the Bank's Terms and Conditions Governing the Operations of Deposits Account, 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) which I/we acknowledge are available for download at the Bank's website or upon my/our request, and shall not hold the Bank and any of its officers, employees, agents, contractors or service providers responsible in any way. In the event of any conflict between the Terms and Conditions Governing Renovation Loan Facility Granted by CIMB Bank Berhad (Singapore Branch), the Terms and Conditions Governing the Operations of Deposits Account, 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, the Terms and Conditions Governing Renovation Loan Facility Granted by CIMB Bank Berhad (Singapore Branch) shall prevail;
- agree to sign all relevant forms, documents and agreements within such time and in such manner as the Bank may require if this application is approved;
- agree that the Bank has absolute discretion to decline this application, extend such other loan amount (including a lower loan amount than the amount applied for in this application) or impose other conditions on me/us as the Bank may deem fit without assigning any reason whatsoever;
- agree that the Bank may send by ordinary mail or such other means at my/our sole risk the approval letter, the net proceeds of the loan by way of cashier's order(s) in favour of the contractor(s) and all other documents and communications addressed to me/us to any of my/our address(es) on the Bank's records as the Bank may in its discretion select. The Bank will not be responsible for any loss, damage, claims, expenses or liabilities incurred by me/us in connection with this clause;
- authorise the Bank, upon approval of this application, to (i) deduct upfront from the Loan, upon disbursement, a processing fee of 1% of the approved loan amount; and (ii) debit the monthly instalment amounts and accrued interest and all other monies due and payable by me/us to the Bank from such account as may be designated by me/us or any other account(s) which I/we maintain with the Bank singly or jointly with any other person on a joint alternate basis, without prior notice to me/us. Notwithstanding the foregoing, I/we agree not to overdraw such account(s) without prior arrangement and approval from the Bank;
- agree to be solely or jointly and severally liable for all out-of-pocket expenses and/or charges incurred in relation to my/our application regardless of whether this application is approved or declined;
- where there is more than one applicant, each of us acknowledges that all declarations, authorisations and representations in this application shall be deemed to be made by and apply and be binding on all of us jointly and severally;
- authorise the Bank to accept and act on instructions from either one of us (i.e. either the Principal Applicant or the Joint Applicant) relating to the Loan including but not limited to instructions for disbursements of the loan amount or any other matter relating to this application and/or the Loan;
- authorise the Bank to disburse the Loan when it deems fit in accordance with the instructions herein. In the event that the requested amount exceeds the approved loan amount, the Bank will reduce the amount of any of the Cashier's Orders to be issued accordingly. In the absence of any instructions herein, the Bank is hereby authorised to disburse the Loan via 2 cashier's orders of the same quantum in favour of the contractor indicated in the original contractor's quotation, contract or invoice; and

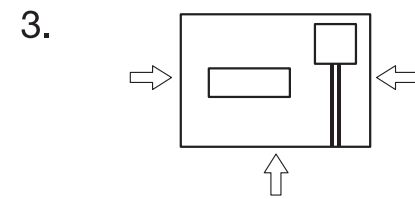
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)



Place documents
together with the BRE.



Fold inwards along the
dotted lines as indicated.



Seal along edges with
clear tape (do not staple).
Drop sealed envelope into post box.

Business Reply Service
Permit No. 08777



CIMB BANK BERHAD
Attn: CIMB Renovation Loans
Robinson Road, P.O. Box 0088
Singapore 900138

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

Strictly Private and Confidential

Fold to seal

Have the financial freedom to design your home with a CIMB Renovation Loan. Make that dream home a reality.

Apply for a CIMB Renovation Loan and enjoy the following benefits:

COVERS ALL RENOVATION NEEDS WITH FAST APPROVAL

- Covers all types of residential properties, be it those completed or still under construction. What's more, get an in-principle approval on your application in 1 day*.

ATTRACTIVE INTEREST RATE PACKAGES

- Enjoy interest rates as low as 2.98%* p.a. (EIR 4.85%) and focus on choosing your ideal home design.

LOW PROCESSING FEE

- With no hidden fees and charges, you can enjoy one of the lowest processing fees in the market at 1% of the approved loan amount (deducted upon loan disbursement).

HIGH FINANCIAL LIMIT

- Get financial aid of up to six (6) times your monthly income (capped at S\$30,000 or whichever is lower) to be repaid over a maximum of 5 years.

COMPLIMENTARY CASHIER'S ORDER

- Finance your renovation at once or in multiple disbursements with up to three (3) complimentary cashier's orders.

LOAN REPAYMENT SCHEME

Based on Approved Loan Amount of S\$10,000

Less 1% Processing Fee of S\$100

Net Loan Proceeds = S\$9,900

Loan Tenure (Years)	Monthly Rest Interest Rate (p.a.)	Effective Interest Rate (p.a.)	Monthly Instalment
1	2.98% (CPR-2.52%)	4.85%	S\$847
2	3.87% (CPR-1.63%)		S\$434
3	4.18% (CPR-1.32%)		S\$297
4	4.34% (CPR-1.16%)		S\$228
5	4.44% (CPR-1.06%)		S\$187

CPR is CIMB Prime Rate currently at 5.5% p.a.. For illustration only.

*1 day in-principle approval is only valid if the completed application form and required documents are submitted by 4pm on a working day (excluding Saturdays, Sundays and Singapore Public Holidays). In-principle approval is subject to further assessment and is not the final and formal approval by the Bank.

*2.98% p.a. is the lowest rate being offered based on 1-year loan tenure. Interest rates are subject to change at CIMB Bank's sole discretion without prior notice.

For full details, please contact **CIMB-At-Your-Service at (65) 6333 7777** or visit www.cimbbank.com.sg/renovationloan



Renovation Loan Application

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

Eligibility:

- Singaporeans or Permanent Residents aged 21 to 55
- Minimum annual income of S\$24,000 for single or each joint applicant
- Joint applicant must be an immediate family member (parent, spouse or sibling)

Documents Required:

- Photocopy of NRIC (front and back) of applicant(s)
- Completed application form duly signed by applicant(s)
- Original contractor's contract/invoice duly signed by applicant(s) and contractor
- Proof of ownership of property to be renovated
- Proof of billing (cable tv, internet, utility bills, any bank statements)
- (if applicable) Proof of relationship between Principal Applicant & Joint Applicant (marriage certificate OR birth certificates)

Income Documents Required:

- For salaried employees: Latest 3 months' computerised/electronic payslip OR Last 12 months' CPF contribution history statement OR Latest Income Tax Notice of Assessment
- For commission-based/variable income earners: Latest 2 years' computerised/electronic employer's commission statements OR Last 2 years' Income Tax Notice of Assessment
- For self-employed (the applicant must be in current business for 2 years): Last 2 years' Income Tax Notice of Assessment

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

Joint 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.cimbbank.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.

ABOUT MYSELF

Name as per NRIC/Passport: Dr Mr Mrs Miss Mdm

NRIC/Passport No.: _____ Date of Birth (DD/MM/YYYY): _____

Singapore Permanent Resident: Yes No Gender: Male Female

Country of Birth: _____ Country of Domicile: _____

Nationality: _____ Alternate Nationality (if applicable): _____

Marital Status: Single Married Divorced Widowed

No. of Dependents: _____

Race: Chinese Malay Indian Eurasian

Others (Please specify): _____

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

Diploma Degree Post-graduate

Email Address (Mandatory): _____

Please provide 2 contact numbers:

Home/Office No.: _____ Local Mobile No.: _____

Residential Address (Please do not provide a P.O. Box address): _____
 Postal Code: _____

Mailing Address (if different from Residential Address): _____
 Postal Code: _____

Property Type: HDB Condominium Apartment Landed
 Others (Please specify): _____

Residential Status: Self-owned Mortgaged Relatives'/Friends' Parents
 Employer's Rented

Length of Stay at Address: _____ Years _____ Months

ABOUT MY EMPLOYMENT

Name of Company: _____

Occupation: Director/Managing Director Financial Controller Engineer
 Executive/Officer/Associate Manager Self-employed
 Teacher/Lecturer/Principal Others: _____

Nature of Business: Financial Services Property-related Manufacturing Hotel/F&B
 I.T. & Communications Transportation Government/Statutory Board
 Retail Others: _____

Length of Employment: _____

Gross Monthly Salary: _____ Other Source of Income: _____

Name of Previous Employer: _____

Length of Employment: _____

Gross Monthly Salary: _____ Other Source of Income: _____

Name of Previous Employer: _____

Length of Employment: _____

ABOUT MY JOINT APPLICANT

Name as per NRIC/Passport: Dr Mr Mrs Miss Mdm

NRIC/Passport No.: _____ Date of Birth (DD/MM/YYYY): _____

Singapore Permanent Resident: Yes No Gender: Male Female

Country of Birth: _____ Country of Domicile: _____

Nationality: _____ Alternate Nationality (if applicable): _____

Marital Status: Single Married Divorced Widowed

No. of Dependents: _____

Race: Chinese Malay Indian Eurasian

Others (Please specify): _____

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

Diploma Degree Post-graduate

Email Address: _____

Please provide 2 contact numbers:

Home/Office No.: _____ Local Mobile No.: _____

Residential Address (Please do not provide a P.O. Box address): _____

Postal Code: _____

Mailing Address (if different from Residential Address): _____

Postal Code: _____

Property Type: HDB Condominium Apartment Landed
 Others (Please specify): _____

Residential Status: Self-owned Mortgaged Relatives'/Friends' Parents
 Employer's Rented

Length of Stay at Address: _____ Years _____ Months

ABOUT MY JOINT APPLICANT'S EMPLOYMENT

Name of Company: _____

Occupation: Director/Managing Director Financial Controller Engineer
 Executive/Officer/Associate Manager Self-employed
 Teacher/Lecturer/Principal Others: _____

Nature of Business: Financial Services Property-related Manufacturing Hotel/F&B
 I.T. & Communications Transportation Government/Statutory Board
 Retail Others: _____

Length of Employment: _____

Gross Monthly Salary: _____ Other Source of Income: _____

Name of Previous Employer: _____

Length of Employment: _____

Gross Monthly Salary: _____ Other Source of Income: _____

Name of Previous Employer: _____

Length of Employment: _____

MY FINANCIAL REQUEST

Loan Amount: _____
 (Up to S\$30,000 or 6 times your monthly income, whichever is lower)

Repayment Period: 12 mths 24 mths 36 mths 48 mths 60 mths

Address of Property to be Renovated (if different from previously filled address): _____

Postal Code: _____

Property Type: HDB Condominium Apartment Landed
 Others (Please specify): _____

Payment Instruction to Renovation Contractor: _____

Payee's Name: _____

1st Cashier's Order (%): _____ 4th Cashier's Order (%): _____

2nd Cashier's Order (%): _____ 5th Cashier's Order (%): _____

3rd Cashier's Order (%): _____ 6th Cashier's Order (%): _____

Note: We strongly advise you to make progressive payments to the contractor and the final payment only when the renovation works are completed in full to your satisfaction.

MY RENOVATION LOAN SERVICING ACCOUNT

I/We authorise the Bank to debit my CIMB StarSaver Account for my monthly instalments and all other sums due and owing in connection with the Renovation Loan.

I/We agree to open a CIMB StarSaver Account for the above purpose.

Please Note: You are required to open and maintain a CIMB StarSaver Account for the purpose of servicing the monthly instalment and all other sums due and owing upon approval of the loan application. No initial deposit is required for this account.

In connection with the Bank Negara Guidelines on Credit Transactions and Exposure with Connected Parties, I/we hereby declare that:

I/We am/are staff of the CIMB Group*

To the best of my/our knowledge, I/we have close relative(s)* employed under the CIMB Group and/or such relative(s) has acted as my guarantor.

Please give details of your close relative(s) in CIMB Group

Name as per NRIC/Passport: _____

NRIC/Passport No.: _____

Relationship: _____ Acted as Guarantor: Yes No

Name as per NRIC/Passport: _____

NRIC/Passport No.: _____

Relationship: _____ Acted as Guarantor: Yes No

*CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies controlled by the aforesaid respective banking institutions. Close relative(s) include parent/spouse of staff including the spouse's dependants/ children/spouse of the children/brother and sister/spouse of brother/sister and any other dependants and persons who may influence/be influenced by the staff.

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

Note: Please indicate a ✓ in the Yes or No box for each of the following questions. For In-Trust application, please declare your child's/beneficiary's status under "Joint Applicant".

1. Are you a U.S. Resident? (including a current work permit)
 Principal Applicant : No Yes, Tax No.: _____
 Joint Applicant (if applicable) : No Yes, Tax No.: _____

2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?
 Principal Applicant : No Yes, Tax No.: _____
 Joint Applicant (if applicable) : No Yes, Tax No.: _____

3. Do you hold a U.S. Permanent Resident Card (Green Card)?
 Principal Applicant : No Yes, Tax No.: _____
 Joint Applicant (if applicable) : No Yes, Tax No.: _____

COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION

Tax Residence Information

For In-Trust application, please declare your child's/beneficiary's status under "Joint Applicant".

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.		
2.		
3.		

Reason A – The country/jurisdiction where Principal/Joint Applicant is liable to pay tax does not issue TIN to its residents
Reason B – The Principal/Joint Applicant is otherwise unable to obtain a TIN or equivalent number
Reason C – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Principal/Joint Applicant unable to obtain TIN or equivalent number

1. _____
 2. _____
 3. _____

Joint Applicant Tax Residence Information

Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.		
2.		
3.		

Reason A – The country/jurisdiction where Principal/Joint Applicant is liable to pay tax does not issue TIN to its residents
Reason B – The Principal/Joint Applicant is otherwise unable to obtain a TIN or equivalent number
Reason C – No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

Strictly Private and Confidential

For Reason B, please explain reason of Principal/Joint Applicant unable to obtain TIN or equivalent number

1. _____
 2. _____
 3. _____

I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I/We certify that I/we am/are the Account Holder or am/are authorized to sign for the Account Holder, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

Principal Applicant Capacity** (Only applicable if you are not the Account Holder): _____

Joint Applicant Capacity** (Only applicable if you are not the Account Holder): _____

*Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.

**If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

- 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.
- 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.
- 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 Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at www.cimbbank.com.sg.

▶ _____

Signature of Principal Applicant

Date: _____

▶ _____

Signature of Joint Applicant

Date: _____

Thank you for banking with CIMB Bank. For assistance, please call **CIMB At-Your-Service (65) 6333 7777** or email AtYourService@cimb.com

R E O 1 8 _____ R