



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 Residential Address (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 Employee

- Latest 3 months' computerized/electronic payslip OR
- Latest 12 months' CPF Contribution History Statement OR
- Latest Income Tax Notice of Assessment

For Commission-based/ Variable Income Earner

- Latest 2 years' Income Tax Notice of Assessment OR
- Latest 2 years' computerised/electronic employer's commission statements

For Self-Employed (Applicant must be in current business for at least 2 years)

- Latest 2 years' Income Tax Notice of Assessment

My Last 12 months' CPF Contribution History Statement:

Submitted via www.cimbbank.com.sg on _____ OR Enclosed
(Note: You will need your SingPass to gain access)
Date:

*Please note that we may have to contact you for additional documents if the documents that you have submitted is/are deemed insufficient to us.

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

Please use **BLOCK** letters and tick clearly or delete where applicable.

Name as per NRIC/Passport (Please underline surname):

Dr Mr Mrs Ms Mdm

Hanyu Pinyin as per NRIC/Passport (If applicable):

Alias as per NRIC/Passport (If applicable):

Date of Birth (DD/MM/YYYY):

NRIC/Passport No.:

Gender: Male Female

Singapore Permanent Resident: Yes No

Country of Birth:

Country of Domicile:

Place of Birth (Province/State):

Nationality:

Alternate Nationality (If applicable):

Race: Chinese Indian Malay Eurasian Others (Please specify):

Marital Status: Single Married Divorced Widowed No. of Dependents:

Highest Academic Qualification: Primary Secondary 'O' Levels 'A' Levels Diploma Degree Post-graduate

Email (Mandatory):

Mother's Maiden Name:

Please provide at least 2 contact numbers.

Home No.:

Office No.:

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 Rented Parents' Employer's

Length of Residence: Years Months

ABOUT MY EMPLOYMENT

Name of Company:

Address:

Postal Code:

Length of Employment: Years Months Gross Monthly Salary:

Nature of Business: (Please tick) Financial/Insurance Hotel/Accounting/Consulting Manufacturing/Construction/Engineering
 Real Estate/Oil & Gas Trading/Retail/Wholesale Government
 IT/Media Communication Medical/Legal/Education Restaurant/Travel/Entertainment
 Transportation Others (Please specify):

Occupation: (Please tick) Accountant/Doctor/Lawyer Director/Managing Director Driver/Despatch/Construction Worker
 Executive/Associate/Manager Engineer/Surveyor Self-Employed Directors/Sole Proprietor/Partner
 IT Analyst Nurse/Officer Sales/F&B Service
 Teacher/Lecturer/Principal Technician/Clerical Others (Please specify):

Other Source of Income:

Name of Previous Employer:

Length of Employment:

ABOUT MY JOINT APPLICANT

Please use **BLOCK** letters and tick clearly or delete where applicable.

Name as per NRIC/Passport (Please underline surname):

Dr Mr Mrs Ms Mdm

Hanyu Pinyin as per NRIC/Passport (If applicable):

Alias as per NRIC/Passport (If applicable):

Date of Birth (DD/MM/YYYY):

NRIC/Passport No.:

Gender: Male Female

Singapore Permanent Resident: Yes No

Country of Birth:

Country of Domicile:

Place of Birth (Province/State):

Nationality:

Alternate Nationality (If applicable):

Race: Chinese Indian Malay Eurasian Others (Please specify):

Marital Status: Single Married Divorced Widowed No. of Dependents:

Highest Academic Qualification: Primary Secondary 'O' Levels 'A' Levels Diploma Degree Post-graduate

Email (Mandatory):

Mother's Maiden Name:

Please provide at least 2 contact numbers.

Home No.: Office No.:

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 Rented Parents' Employer's

Length of Residence: Years Months

ABOUT MY JOINT APPLICANT'S EMPLOYMENT

Name of Company:

Address:

Postal Code:

Length of Employment: Years Months Gross Monthly Salary:

Nature of Business: (Please tick) Financial/Insurance Hotel/Accounting/Consulting Manufacturing/Construction/Engineering
 Real Estate/Oil & Gas Trading/Retail/Wholesale Government
 IT/Media Communication Medical/Legal/Education Restaurant/Travel/Entertainment
 Transportation Others (Please specify):

Occupation: (Please tick) Accountant/Doctor/Lawyer Director/Managing Director Driver/Despatch/Construction Worker
 Executive/Associate/Manager Engineer/Surveyor Self-Employed Directors/Sole Proprietor/Partner
 IT Analyst Nurse/Officer Sales/F&B Service
 Teacher/Lecturer/Principal Technician/Clerical Others (Please specify):

Other Source of Income:

Name of Previous Employer: Length of Employment:

ABOUT MY FINANCIAL REQUEST

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

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

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 (%): 3rd cashier's order (%): 5th cashier's order (%):

2nd cashier's order (%): 4th 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

Individual Application Joint Application

Note: Joint applicant will be per details filled in above under "About My Joint Applicant"

Signing Condition: Singly Either one to sign All to sign Others (Please specify):

I/We authorise the Bank to debit: (a) my/our CIMB FastSaver Account for my/our monthly instalments and all other sums due and owing in connection with the Renovation Loan; and (b) any other account(s) which I/we may have with the Bank for payment of all costs, fees, charges and expenses due.

My CIMB FastSaver Account Number:

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

Primary Source of Wealth: Secondary Source of Wealth:

Source of Funds for Initial Deposit:

Please Note: You are required to open and maintain a CIMB FastSaver Account for the purpose of servicing the monthly instalment and all other sums due and owing upon approval of the loan application. Your application for a CIMB FastSaver Account will only be processed upon approval of the CIMB Renovation Loan.

BENEFICIAL OWNERSHIP DECLARATION

Are you the beneficial owner and hence ultimately own and have sole effective control of this account? Yes No*

*If no, I/we understand and agree that I/we am/are required to proceed to any CIMB Bank Berhad branch, together with this application form, and provide the required information about the beneficial owner and submit a copy of the beneficial owner's (1) NRIC or (2) Passport and proof of residential address.

DEPOSIT INSURANCE SCHEME

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

LIFETIME COMPLIMENTARY CREDIT CARD(S)

For Main Applicant only.



CIMB Visa Infinite
(Annual income of at least S\$120,000)



CIMB Visa Signature
(Annual income of at least S\$30,000. For applicants above 55 years of age, S\$15,000)



CIMB World Mastercard®
(Annual income of at least S\$50,000)



CIMB Platinum Mastercard®
(Annual income of at least S\$30,000. For applicants above 55 years of age, S\$15,000)

Your application for the Lifetime Complimentary Credit Card(s) will only be processed upon approval of the Renovation Loan. Should your application for the CIMB Visa Infinite/CIMB World Mastercard be unsuccessful, the application comprised herein shall be deemed to be for the CIMB Visa Signature/CIMB Platinum Mastercard, and if further unsuccessful, the application herein shall be deemed to be for the CIMB AWSM Card.

For more information on the CIMB AWSM Card please visit www.cimbbank.com.sg/aws-card, where appropriate.

For Bank's Use

SMSA	
ACORN	
Employee No.	

MY CREDIT CARD INSTRUCTIONS

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

Please send my card and Credit Card Statement to Mailing address Office address

Name to appear on Card (Please include surname, maximum 19 characters):

.....

I want a PIN (Personal Identification Number) to be issued to me: Yes No

MY PREFERRED CREDIT LIMIT

S\$ (Must be in multiples of 00' and a minimum of S\$100)

I do not have a preferred credit limit and agree to any credit limit determined by the bank.

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.:

AUTO-ENROLMENT FOR CIMB CLICKS INTERNET BANKING SERVICES AND E-STATEMENTS (NOT APPLICABLE FOR EXISTING CUSTOMER WITH CIMB CLICKS)

A 6-digit Activation Code and a One Time Password for 2nd Factor Authentication will be sent to you via SMS to your personal mobile number registered with the Bank. You will need this 6-digit Activation Code to create your *Clicks* Internet Banking User ID and Password during your First Time Login.

All statements of accounts pertaining to your credit card and loan account(s) will be available electronically. You understand that you will not receive paper statements for your credit card(s), loan account(s) and FastSaver account.

For more information on how to access your E-Statement or to change statement option to hardcopy statement, visit www.cimb.com.sg/clicks-for-cards. Hardcopy statement option is available at a monthly fee of S\$1.

COMMON REPORTING STANDARD (CRS) SELF-CERTIFICATION

Tax Residence Information

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

Principal 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 Account Holder 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 Account Holder 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 Account Holder 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 Account Holder 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)

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. 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.
3. 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 (DD/MM/YY):

.....

Signature of Joint Applicant

Date (DD/MM/YY):

.....

For Bank's Use

New Savings Account Number

DECLARATION & AGREEMENT BY APPLICANT(S)

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

Renovation Loan

1. 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.
2. 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.
3. irrevocably authorise: (a) 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; and (b) the Bank and its officers to disclose any information relating to the moneys and other particulars of my/our account(s) with the Bank to any parties including without limitation thereto, any guarantor(s), co-debtor(s), co-mortgagor(s), joint account holder(s), account holder(s) of the account(s) given herein, or the head office of the Bank, any of its subsidiaries or subsidiaries of a holding company, related corporations, representative and branch offices in any jurisdiction or any authority, or potential assignee or transferee and/or any credit bureau(s) or any other person.
4. 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.
5. 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.

6. 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.
7. authorise the Bank 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. [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.

FastSaver Account

13. I/We understand that my/our submission of this application and acceptance of this application by CIMB Bank shall in no way be construed as approval of my/our application and that CIMB Bank reserves the right not to approve this application without giving any reasons whatsoever
14. I/We represent and warrant that my/our funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Bank, or a bank organised or chartered under the laws of a Non-Cooperative Jurisdiction.
15. I/We agree to promptly provide any information or representations deemed necessary by CIMB Bank for verification, in its sole discretion, to comply with anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I/We acknowledge that in the event of delay or failure to produce any information or representations required by CIMB Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.
16. I/We declare and confirm that I/we am/are the beneficial owner(s) and that I/we am/are transacting for my/our own account(s) and not on behalf of any other person or entity.

Credit Card

17. 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).
18. 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).
19. 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.
20. 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 maybe declined by you at your absolute discretion without furnishing any reason therefore.
21. 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.cimbbank.com.sg/aws-sm-card. I recognise that either application may be declined by you at your absolute discretion without furnishing any reason therefore.

General

22. 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.
23. 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.
24. 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.
25. 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.
26. 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 my employer, 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.
27. 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), in such manner as the Bank may require, 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).
28. read, understood and 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.
29. 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.
30. agree that the Bank has sole and absolute discretion to accept or 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.

31. 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 Group¹
 - To the best of my/our knowledge, I/we have close relative(s)² employed under the CIMB Group or any relative(s) have 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
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> No

Please note that where there is no declaration made by the borrower(s), the above declaration is deemed not to be applicable.

¹CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies by the aforesaid respective banking institutions.

²Close relative(s) include parent/spouse of staff including the spouse's dependents/children/spouse of the children/brother and sister/spouse of brother/sister and any other dependents and persons who may influence/be influenced by the staff.

32. The Declaration and Agreement under "Credit Card" shall not apply to applicants who only applied for the Renovation Loan.

33. Applications for Card(s) will only be processed upon approval of the Renovation Loan.

TERMS & CONDITIONS FOR PIN (PERSONAL IDENTIFICATION NUMBER)

1. Application for PIN refers to the Principal card PIN issuance via this application form.
2. There is no fee charged on PIN issuance.
3. 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.
4. If the Principal Cardmember has more than one Principal card, he/she will need to request for separate PINs for each card.
5. Daily withdrawal limit at ATMs for cash advance withdrawal is set at S\$5,000 respectively for Principal and Supplementary cards for CIMB Visa Infinite Card, CIMB World Mastercard, CIMB Visa Signature Card and CIMB Platinum Mastercard, and S\$250 for CIMB AWSM Card.
6. 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.
7. PIN can be used at any CIMB Bank Berhad, Singapore Branch ("CIMB Bank") ATMs and Overseas Mastercard/Cirrus and VISA/PLUS ATMs.
8. Cash advance processing fee, finance charges, available withdrawal limit apply as per terms and conditions stated in our CIMB Bank website.
9. Other terms and conditions apply. For full details on applicable terms and conditions, please visit www.cimbbank.com.sg.

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/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

CIMB RENOVATION LOAN

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

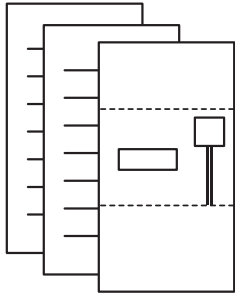
- Applications not accompanied by required documents or with incomplete information may cause a delay in processing.
- CIMB Bank Berhad, Singapore Branch (the "Bank") may at our sole discretion extend a loan of up to six (6) times of your monthly income (minimum S\$10,000, capped at S\$30,000) to be 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.cimbbank.com.sg for the full Terms and Conditions.

CIMB CREDIT CARD/CASHLITE/DEBT CONSOLIDATION PLAN

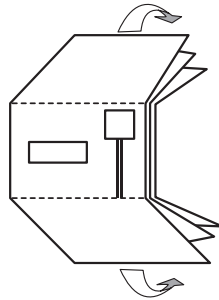
Interest-free period	23 days from statement date if bills are paid in full by the payment due date each month and there is no balance carried forward from the previous statement.
Interest on purchases (where applicable)	<p><u>CIMB Visa Infinite/Signature and CIMB World/Platinum Mastercard/CIMB CashLite/Debt Consolidation Plan</u> 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><u>CIMB AWSM Card</u> 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	<p>CIMB CashLite/Debt Consolidation Plan 3% of outstanding principal amount or \$250, whichever is higher.</p>
Fees for foreign currency and cross-border transactions	<p>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.</p> <p>An administrative fee of 2% is levied by CIMB Bank Berhad for transactions in foreign currencies.</p>
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.cimb.com.sg/abs)
<p>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.</p> <p>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.</p>	

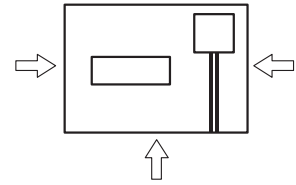
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)



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. 08776**



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

Strictly Private and Confidential

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For posting in
Singapore only.



Seal here with clear tape

Seal here with clear tape

Fold Here