

1. **How do I apply / make a placement for the Foreign Currency (FCY) Fixed Deposit Account via CIMB *Clicks* Internet Banking?**

For new customers

Step 1: Apply for a CIMB FastSaver Account via www.cimbbank.com.sg/fast saver. The account opening is instant and a new account number will be issued to you.

Step 2: Activate the account by transferring the intended FCY Fixed Deposit placement amount into your FastSaver Account via FAST Transfer. You will receive a 6 digit *Clicks* Internet Banking Activation Code via SMS within 1 business day upon account activation.

Step 3: Perform your *Clicks* Internet Banking "First Time Login" with the 6 digit Activation Code.

Step 4: Log into CIMB *Clicks* and select **Foreign Currency Fixed Deposit Placement** under the "e-Applications" tab on the left-hand menu to apply.

For existing CIMB *Clicks* Internet Banking customers with SGD and/or FCY Current/Savings Account

Step 1: Log into CIMB *Clicks* Internet Banking

Step 2: Select **Foreign Currency Fixed Deposit Placement** under the "e-Applications" tab in the left-hand menu to apply.

Note:

- 1) Only 3 currencies are available for FCFD application via *Clicks* Internet Banking: USD, AUD and GBP.
- 2) Joint application is not available unless you have an existing Joint-Alternate Fixed Deposit Account, which the new placement will be placed into.
- 3) If you are placing your Foreign Currency Fixed Deposit in SGD, an exchange rate will be applied.

2. **Do I have to open a new Current / Savings Account (SGD / FCY) if I have an existing one?**

If you have an existing Foreign Currency (FCY) Current / Savings Account denoted in the same currency as your FCFD application, you do not need to open a new account. This account will be used to facilitate your FCFD placement as well as to credit your maturity proceeds on the day of maturity.

If you have an existing SGD Current / Savings Account, you may use this account to facilitate your FCFD placement. However, for the purpose of crediting your FCFD maturity proceeds, a new FCY Savings Account in the denoted currency will automatically be opened for you. Upon submission of the application, your new FCFD account number, placement number and new FCY Savings Account number will be provided onscreen almost instantly.

Note: There will be foreign exchange involved when you debit from your SGD Current / Savings Account to make an FCFD placement. Upon selection of the SGD debiting account, the prevailing foreign exchange rate will be populated on the page and it will be available for 3 minutes.

3. **I am an existing CIMB customer but do not have CIMB *Clicks*. How can I apply for the FCFD account online?**

You may apply for CIMB *Clicks* Internet Banking by calling CIMB At-Your-Service at (+65) 6333 7777, Monday to Sunday, 9am to 9pm. Our customer service representatives will assist you with your CIMB *Clicks* application after performing a simple phone verification. You will receive a 6 digit Activation Code to your registered mobile number within 3 working days to perform your First Time Login on CIMB *Clicks*, after which, you may apply for the FCFD account.

During the call, you will be given 2 options to receive the One-Time-Password (OTP) as the 2nd factor authentication for your future *Clicks* Internet Banking transactions, either via SMS or a Security Device. Please note that a Security Device is required only if you wish to add 3rd party bank accounts or your personal bank accounts which you hold with other banks for fund transfers. The device will be sent to your registered mailing address within 5 to 7 working days.

4. Is there a limit that I can place for Foreign Currency Fixed Deposit placement?

Minimum Deposit: USD 10,000 per placement / AUD 10,000 per placement / GBP 10,000 per placement
Maximum Deposit: USD 1 million per placement / AUD 1 million per placement / GBP 1 million per placement.

5. What are the advantages of applying for the FCFD via *Clicks* Internet Banking?

- a) The application can be done anytime, anywhere, at your own convenience.
- b) Upon successful application, the FCFD placement will be effective almost instantaneously.
- c) Exclusive interest rates may be offered.

6. Can I change my maturity instruction after the FCFD placement has been made?

You may change your maturity instruction via CIMB *Clicks* internet banking:

Step 1: Log onto CIMB *Clicks* Internet Banking via www.cimbclicks.com.sg.

Step 2: Select "Services" on the left-hand menu and click on "Foreign Currency Fixed Deposit Maturity Instructions".

Step 3: Fill in the necessary details as required

Please note that the request to update your maturity instruction has to be submitted at least 3 calendar days prior to the maturity of the FCFD placement.

Alternatively, you may contact CIMB At-Your-Service at (+65) 6333 7777 minimally 2 working days prior to the maturity of the FCFD placement to change your maturity instruction.

7. My FCFD has not matured yet. Can I do a withdrawal?

You may contact CIMB At-Your-Service at (+65) 6333 7777 to provide your instruction for the premature FCFD withdrawal and to credit the funds into your existing CIMB Foreign Currency Current / Savings Account after a simple phone verification. Please note that the request can only be processed on a working day and there may be unwinding cost imposed for premature withdrawal of your FCFD.

Alternatively, you may visit any of the Bank branches during branch hours.

Locations / Operating Hours

Raffles Place Branch

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

Mon – Fri: 9am – 4:30pm

Sat: 9am – 1pm

Orchard Branch

270 Orchard Road #03-02, Singapore 238857

Mon – Sun: 10am – 8pm

8. Are there any charges for making an FCFD placement via CIMB *Clicks* Internet Banking?

There are no charges for making an FCFD placement via *Clicks* Internet Banking.

9. **How can I deposit my funds into my existing Foreign Currency Current / Savings Account for the FCFD placement?**

For USD Fixed Deposit Placement

1. Deposit a USD cheque or demand draft (drawn in Singapore)
2. Telegraphic transfer into your existing Currency Current / Savings Account with CIMB
3. Cash deposit at our Bank branches (fees may apply)

For AUD and GBP Fixed Deposit Placement

4. Telegraphic transfer to your existing Foreign Currency Current / Savings Account with CIMB
5. Cash deposit at our Bank branches (fees may apply)

Visit www.cimbbank.com.sg for the Deposit/Withdrawal in Foreign Currency Notes Price List.