

CIMB Online SGD FD Frequently Asked Questions

1) What is the promotion period for the SGD Online Fixed Deposit (FD)?

Our SGD Online Fixed Deposit promotion commenced on 1 July 2018 and is on-going until further notice or until the date set out in the applicable terms and conditions, whichever is the earlier.

2) How do I apply for this promotion?

If you are not an existing CIMB SGD current/savings account holder:

- a) Visit www.cimbbank.com.sg/fastfixeddeposit to apply for an SGD FD Account.
- b) A CIMB FastSaver Account will be opened along with this application.
- c) Transfer funds from other banks in Singapore via FAST to your new CIMB FastSaver Account for your SGD FD placement.
- d) Your placement will be processed once your funds and complete set of account opening documentation are received based on the following cut-off timings (excludes public holidays):
 - Before 5pm – Same day placement
 - After 5pm – Next day placement

If you are an existing CIMB SGD current/savings account holder and a *Clicks* Internet Banking user:

- a) Log on to CIMB *Clicks* Internet Banking,
- b) On the left menu bar, go to "eApplication" and click on "SGD Fixed Deposit Placement".
- c) Follow the steps on screen to make your placement.

3) Can I apply for a joint account via the online form?

Yes, you can. Please note that only the "Joint-Alternate" signing condition is available via the online application. In addition, each applicant is required to transfer funds via FAST from their individual accounts with another bank in Singapore to activate the newly opened CIMB FastSaver account.

4) What is a CIMB FastSaver Account?

CIMB FastSaver Account is an online savings account where you can enjoy an interest rate of up to 1.0% p.a. For more information on the account, visit www.cimbbank.com.sg/fast saver

5) Do I need a security device to do the placement?

No, you do not need a security device to make a fixed deposit placement.

6) What are the documents I need to prepare before I proceed to submit my application on the CIMB website?

For Singaporeans and PRs:

- A copy of your NRIC (front and back)
- Signature specimen
- Proof of your residential address if the address differs from the one as indicated on the back of your NRIC (latest Telco bill or bank statement)

For Malaysians:

- A copy of your Malaysia NRIC (front and back)
- Signature specimen
- Proof of your residential address if the address differs from the one as indicated on the back of your Malaysia NRIC (latest Telco bill or bank statement).

For all other foreigners:

- A copy of your passport details
- Signature specimen
- Proof of your residential address (latest Telco bill or bank statement).

7) How can I provide the Bank with my specimen signature for the account opening?

You will be required to upload your signature in any of the formats; JPEG, GIF or TIFF. Alternatively, if you have a touch screen-enabled device, you may sign on the online form directly.

8) When will my placement be made?

The placement will be made upon receipt of the full placement amount and complete set of account opening documentation.

9) Can I fund my CIMB FastSaver account with \$1 first before I transfer the rest of the amount in?

Yes, you can. However, the Fixed Deposit will only be placed upon receipt of the full placement amount and complete set of account opening documentation.

10) My maximum funds transfer limit with another bank is \$100,000 and I would like to make a placement of \$150,000. Can I transfer the placement amounts on separate days?

Yes, you can. However, the Fixed Deposit will only be placed upon receipt of the full placement amount and complete set of account opening documentation.

11) I am a new customer applying for a CIMB eFD. Do I need to apply for Internet Banking and a Security Device separately? When can I start using my Internet Banking?

You do not have to apply for Internet Banking or a Security Device separately as they will be issued to you upon account activation. An activation code will be sent to you via SMS and a security device will reach you within 5 to 7 working days from date of account activation. Upon receipt of your activation code, you may start using your internet banking to view your account. However, you will need to wait for the Security Device should you wish to perform a funds transfer out of your account(s).

12) Will you contact me upon receipt of my application? How will I be contacted?

Upon receipt of your application, a welcome email with your password protected application form will be sent to you. You will also receive an SMS with the password to open your application form. An officer will be in touch with you within 2 working days upon receipt of your funds should there be any follow-up required. If no follow up is required, your account will be activated and your placement will be made within 1 day based on the cut-off time. A notification SMS and email will be sent to you once the placement is made and a FD advice will be sent to your mailing address as stated in your application form within 5 working days.

13) I have an existing SGD Fixed Deposit (FD) placement which is enjoying a lower interest rate. Can I break it?

Yes, you may. However, you may receive a lower interest rate or none at all for the prematurely withdrawn SGD FD, depending on the terms and conditions.

14) Can I view my SGD FD account details online?

Yes you can as you will be given access to CIMB *Clicks* Internet Banking.

15) Will I enjoy the promotion rate if I were to visit the branch to apply?

No, the promotion rates are exclusive to online applications only.

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.

CIMB Bank Berhad (13491-P)