

**TERMS AND CONDITIONS GOVERNING CIMB FOREIGN CURRENCY FIXED DEPOSIT PROMOTION**

1. The CIMB Foreign Currency Fixed Deposit Promotion (the "Promotion") is open to all customers ("Customers") who make the eligible Foreign Currency Fixed Deposit placement(s) ("Placement") with CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") into a CIMB Foreign Currency Fixed Deposit Account ("Eligible Account").
2. This Promotion is valid from 27 November 2018 to 28 February 2019 or at such earlier date as CIMB Bank may at its discretion determine (the "Promotional Period").
3. Placements must be made with Fresh Funds.
4. "Fresh Funds" refers to funds in the form of non-CIMB Bank cheques, cashier's orders or demand drafts as well as all other funds that are not transferred from any CIMB Bank accounts.
5. The Fresh Funds criteria does not apply for placements made via CIMB *Clicks* Internet Banking.
6. Only personal and joint accounts are eligible for the Promotion. The main account holder will have to be at least 18 years old on the date of account opening.
7. For applications via CIMB *Clicks* Internet Banking, a CIMB Foreign Currency Savings Account of the same currency as the Foreign Currency Fixed Deposit placement will be opened to facilitate the Foreign Currency Fixed Deposit maturing proceeds if the applicant(s) do not have an existing CIMB Foreign Currency Current/Savings Account of the same currency (held singly or jointly, for single and joint applicants respectively).
8. To participate in the Promotion, Customers must open the Eligible Account and/or place a minimum amount 10,000 units in any of the participating currencies: - AUD, USD and GBP for the specific tenures. Only the successful placements approved by CIMB Bank during the Promotional Period will qualify for the promotional Foreign Currency Fixed Deposit rate. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend its processing time.
9. The minimum qualifying amount is 10,000 units for any of the participating currency units and is subject to a maximum of 1 million units of the participating currency per placement.
10. The applicable Foreign Currency Fixed Deposit interest rates offered for this Promotion can be found at [www.cimbbank.com.sg/efcfd](http://www.cimbbank.com.sg/efcfd)
11. The Foreign Currency Fixed Deposit interest rates applicable to this Promotion are subject to change without prior notice. The respective Foreign Currency Fixed Deposit interest rate of the placement under this Promotion will be fixed until maturity.
12. For partial withdrawal or pre-mature termination of deposit, the Bank reserves the right to charge a penalty fee, which will be deducted from the withdrawn amount, and the account holder may earn lesser or no interest on the prematurely withdrawn amount. This may result in the account holder receiving less than the principal amount in the currency of deposit.
13. Upon maturity of the Foreign Currency Fixed Deposit placement(s), the principal and interest amounts will be renewed at the Bank's prevailing Foreign Currency Fixed Deposit board rates for the respective tenors, unless other maturity instructions are provided by the account holder.
14. CIMB Bank's prevailing Foreign Currency Fixed Deposit board rates are subject to change without prior notice.

15. This Promotion cannot be used in conjunction with other offers, promotions and/or privileges unless otherwise stated.
16. The CIMB Bank Terms and Conditions Governing the Operations of Deposits Accounts and Terms and Conditions Governing Electronic Banking Services ("Product Terms") (available at any CIMB Bank branches and on [www.cimbbank.com.sg](http://www.cimbbank.com.sg)) apply. CIMB Bank's decision on all matters relating to the Promotion will be at its absolute discretion and will be final, binding and conclusive on all applicants including, without limitation, any decision to cancel or suspend the Promotion.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, the Eligible Account, the CIMB Foreign Currency Savings Account and/or the Product Terms, these terms and conditions will prevail to the extent of matters relating to this Promotion.
18. In the event of any dispute, the decision of CIMB Bank shall be final.
19. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or terminate this Promotion or any of its governing terms in its absolute discretion at any time without any liability and such changes shall be binding on customers with effect on the date specified in the notice, such notice effective:
  - a) the date CIMB Bank places notice of such changes on its Singapore website;
  - b) the day after CIMB Bank sends notice of such changes to the customer's last known address in the records of CIMB Bank by ordinary post;
  - c) the day after CIMB Bank sends notice of such changes to the customer by short messaging system (SMS) or electronic mail; and/or
  - d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.
20. These terms and conditions shall be governed by the laws of Singapore and the participants in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
21. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.
22. References herein to "CIMB Bank" shall mean CIMB Bank Berhad (Singapore Branch) and shall include a reference to its successors, novatees, transferees and assigns.
23. Foreign currency deposits are subject to exchange rate fluctuations, which may result in capital gains or losses. Such deposits may also be subject to exchange controls imposed on the currency held. Returns on foreign currency deposits would depend on the exchange rate prevailing at the time of their maturity if any conversion of currency takes place.
24. **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.