

## **CIMB Why Wait Fixed Deposit-i Account**

**Fixed Deposit Placement Guide for Existing Customers**

10:15



Welcome back,

**John Tan**

**Not you?**

Password

[Forgot?](#)

Log in



Apply for Card

INVESTING MY MONEY

**Unit trusts or Fixed Deposits - which camp are you?**



**Determine your goals & risk appetite.**

Every portfolio needs a balance between growth and safety. Find out how to add these 2 tools into your portfolio.



Digital Token



PayNow



Scan & Pay



SG to MY



More

**Step 1:**

Login to CIMB *Clicks* application on your mobile device.

Upon logging in, you will arrive at the CIMB *Clicks* homepage.



Logout

Good Morning,  
**John Tan**

Last logged in: 23 Nov 2021, 3.13 PM

CIMB FASTSAVER ACCOUNT

1002 3456 6321

**SGD 30,800.28**

What would you like to do today?

**PAY NOW**

PayNow



To Own Account

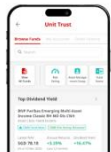


To Other CIMB Account



To Other SG Bank

Explore



**Explore CIMB's Range of Investment Products**

More than 700 funds from various fund houses to meet your investment needs.

[Browse Unit Trusts →](#)



Home



Accounts



Scan & Pay



Pay & Transfer



Apply & Services

**Step 2:**

Tap on the “Apply & Services” icon in the navigation bar.

10:15



## Apply & Services

### Apply

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Apply for  
**Deposits**



Apply for  
**Cards**



### App, Security and Profile Settings

**Biometric or Face ID Login Enabled**



Login quickly with your biometric login or face ID instead of typing in your password.



Change Digital Token Pin



Remove Digital Token



Update Personal Particulars



Manage Notifications



Set Pay & Transfer Limit



Home



Accounts



Scan & Pay



Pay &  
Transfer



Apply &  
Services

### Step 3:


Select "Apply for Deposits".



## Apply


Deposits Cards Loans Investments Insur

### Savings Accounts




**CIMB FastSaver**  
Earn high interest rate for your account with no multiple conditions

Apply Now



**CIMB FastSaver-i**  
Earn high profit rate for your account with no multiple conditions


Apply Now



**CIMB StarSaver-i**  
Earn high profit rate for your account with no multiple conditions

Apply Now


### Current Accounts



**CIMB StarSaver-i**  
Earn high profit rate for your account with no multiple conditions


Apply Now

### Fixed Deposit




**CIMB SGD FD**  
Attractive fixed interest rates across a wide range of tenures. Start as low as S\$1,000.

Apply Now



**CIMB Why Wait FD-i**  
Collect your profits upfront and uses the Shariah concept of Murabahah.

4 Apply Now



**CIMB Why Wait FD-i**  
Collect your profits upfront and uses the Shariah concept of Murabahah.

Apply Now

#### Step 4:

Scroll to the bottom of the page for our Fixed Deposit offerings. Select the Fixed Deposit of your choice.

In this example, Why Wait Fixed Deposit-i is selected.

Tap on “Apply Now” to continue with your Fixed Deposit application.

## Advisory from the Singapore Police Force

Your bank account should be for your own use, and you are responsible for all transactions made through your bank account.

You may be facilitating criminal activities such as money laundering and/or unlicensed money lending if you:

- ! **Knowingly allow people to operate, access and/or control your bank account**
- ! **Knowingly receive money from strangers, dubious sources, or other unverified sources.**

You can be prosecuted for the relevant offences if your bank account is used to receive or transfer money linked to criminal activities. These offences carry a punishment of a fine and/or imprisonment.

You should make the necessary application to your bank if you wish to authorise the operation, access and/or control of your bank account by a third party. A failure to do so would subject your bank account to additional risk mitigation measures, and in some cases, your bank may terminate or restrict your use of your bank account and other related accounts you may have with your bank.

### Step 5:

Read and acknowledge the “Advisory from the Singapore Police Force” before proceeding.

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Ok, got it!

← **Open New SGD Why Wait Fixed  
Deposit-i Account**

**Personal Information**

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Country of Birth

Select Country of Birth >

**Foreign Account Tax Compliance Act (FATCA)**

Your security and keeping our financial system safe is important. That is why we are committed to being FATCA compliant. For us, we must identify and submit information on accounts directly or indirectly held by U.S. persons to the Inland Revenue Authority of Singapore (IRAS). Are you a U.S. citizen, U.S resident or U.S green card holder?

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No

**Tax Residency Declaration**

**Tax Residency 1**

8

Tax Residency Country

Select Tax Residency Country >



Tax Residency 2

9

Next

**Step 6: Personal Information**

Fill in your Country of Birth.

**Step 7: Foreign Account Tax Compliance Act (FATCA)**

Declare your status under the “Foreign Account Tax Compliance Act (FATCA)”.

**Step 8: Tax Residency Declaration**

Declare your Tax Residency by selecting your Tax Residency Country and ensuring that your TIN number is correctly inputted.

**Step 9:**

Tap “Next” to proceed.



## Select From Account

### From Account

We will use your mailing address and specimen signature of the selected account for your new Fixed Deposit account.

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**STARSAVER**

3005 8990 52

**Available Balance: SGD 25,890.65**

JASON TAN


**Step 10:**

Select the account you wish to input funds from.




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← **SGD Why Wait Fixed Deposit-i Placement**

 [Find out more on the current Interest Rates for fixed deposit placements.](#)

From Account

 **Current Account**  
3005 8990 52  
JASON TAN

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Tenure

Select Tenure >

Placement Amount (SGD)

SGD Enter Amount

Maturity Instruction

Select Maturity Instruction >

Source of Funds

Select Source of Funds >

Source of Wealth

Select Source of Wealth >

#### Terms and Conditions

By tapping on 'Submit', you agree to the Terms and Conditions of the [Terms and Conditions](#).

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Submit

#### Step 11:

Fill in the following relevant details for the Fixed Deposit that you wish to place:

**Tenure:** Duration of the Deposit

- 1, 2, 3, 6, 9, 12 and 18 months

**Placement Amount (SGD):** Amount placed in Fixed Deposit

**Maturity Instruction:**

- Renew Principal Only
- Do Not Renew

**Source of Funds**

- Savings; Business Income; Sales of Investment/Property; Others (and enter remarks)

**Source of Wealth**

- Employment; Business; Rental; Investment; Inheritance/Gift; Others (and enter remarks)

#### Step 12:

Tap "Submit" to finish your Fixed Deposit application.

**Thank you for choosing to bank with CIMB.**

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.