

**TERMS AND CONDITIONS GOVERNING CIMB CASA BONUS INTEREST/PROFIT PROMOTION
NOVEMBER 2024****Eligibility**

1. This CIMB CASA Bonus Interest/Profit Promotion 2024 (“Promotion”) is available from 1 to 30 November 2024 (“Promotion Period”), both dates inclusive.
2. This Promotion is open to New Customer(s) and Existing Customer(s) of CIMB Bank Berhad, Singapore Branch (“CIMB”, “CIMB Bank” or “the Bank”) who successfully top-up any of the Qualifying Accounts stated in clause 3 as the main account holder, during the Promotion Period in accordance with these terms and conditions. A “New Customer” is defined as an individual who does not have any existing single or joint CIMB Fixed Deposit, Current or Savings Account(s), or has not terminated or closed any CIMB Fixed Deposit, Current or Savings Account(s) in his/her own name or jointly with another person with the Bank within the past twelve (12) months immediately prior to the Promotion Period. An “Existing Customer” is defined as an individual who hold(s) singly or jointly any of the account(s) stated in clause 3 before the Promotion Period.
3. Qualifying Account(s) refers to the CIMB FastSaver / FastSaver-i / StarSaver / StarSaver-i / StarSaver (Savings) / StarSaver (Savings)-i / Junior Saver account. For Existing Customers, Qualifying Account(s) refers to existing Qualifying Account(s) opened before the Promotion Period and does not include Qualifying Account(s) opened during the Promotion Period. By way of example, for Existing Customer who currently holds a Fastsaver account before 1 Nov 2024, and opens a new Starsaver account on 1 Nov 2024, Qualifying Account(s) refers to the Fastsaver account only, and does not include the Starsaver account under this Promotion.
4. To qualify for this Promotion, a customer must:
 - a. For New Customers, open a Qualifying Account online within the Promotion Period;
 - b. For Existing Customers, hold an existing Qualifying Account before the Promotion Period;
 - c. Deposit a minimum incremental balance of S\$5,000 in fresh funds in the Qualifying Account during the Promotion Period and maintain the minimum incremental balance during the Bonus Interest/Profit Earning Period;
 - d. Not have previously deposited any minimum incremental balance of S\$5,000 in fresh funds in the Qualifying Account from 1 to 31 October 2024 or 1 to 30 September 2024.

For the avoidance of doubt, if a customer deposits the minimum incremental balance of S\$5,000 in fresh funds on 1 November 2024, has not previously deposited any minimum incremental balance of S\$5,000 in fresh funds from 1 to 31 October 2024 or 1 to 30 September 2024 and fulfils all the terms and conditions herein, the Qualifying Account will only qualify for this Promotion and not other similar promotion(s) (e.g. CIMB CASA Bonus Interest/Profit Promotion September 2024 or CIMB CASA Bonus Interest/Profit Promotion October 2024).

5. To be entitled to Bonus Interest/Profit:
 - a. the Month-end Incremental Balance must be a minimum of S\$5,000 in fresh funds. Month-end Incremental Balance for the current month refers to comparing end-day-balance on last day of the month against the end-day-balance on the last day of the comparison month (i.e. 31 October 2024). For example, for the month of November 2024, the end-of-day balance on 30 November 2024 will be compared against end-of-day balance on 31 October 2024;
 - b. for any day during the current month, the Daily Incremental Balance must be a minimum of S\$5,000 in fresh funds in the Qualifying Account on the relevant day. “Daily Incremental

Balance” refers to comparing end-day balance on that day against that of 31 October 2024 (“Comparison Month End-day Balance”) and the end day balance will include prevailing interest/profit earned for that month (e.g. the daily end of day balance is compared against the Comparison Month End-day Balance until the end of the bonus interest/profit earning period); and

- c. for New Customers, the end-day balance on the last day of the comparison month is \$0.

For the avoidance of doubt, customer will need to fulfil both end-of-month and end-of-day balance requirements above to be entitled to Bonus Interest/Profit on any day during the month. If customer does not fulfil 5(a) above, customer will not get Bonus Interest/Profit for the entire month even if 5(b) is fulfilled on any day in that month.

- 6. For the purpose of these terms and conditions, “fresh funds” are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
 - a. funds in the form of non-CIMB cheques;
 - b. other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
 - c. other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the new account with CIMB within the Promotion Period.
- 7. Each customer’s eligibility to participate in this Promotion is subject to the Bank’s sole and absolute discretion.

Prevailing and Bonus Interest/Profit Rates

- 8. Customers will be eligible to receive prevailing interest/profit (“Prevailing Interest/Profit”) on their incremental balance in the Qualifying Account(s), at the prevailing interest/profit rate that corresponds to the balance tier reflected in the table below.

Product	Account Balance	Prevailing Interest/Profit Rate	Bonus Interest/Profit Rate on Incremental Balance	Total Bonus Interest/Profit Rate on Incremental Balance
FSA/FSA-i	First \$25k	1.19% p.a.	2.11% p.a.	Flat 3.30% p.a. (inclusive of prevailing rates) For November 2024, December 2024 and January 2025 (“Bonus Interest/Profit Earning Period”)
	Next \$25k	2.19% p.a.	1.11% p.a.	
	Next \$25k	3.30% p.a.	0.00% p.a.	
	Above \$75k	0.80% p.a.	2.50% p.a.	
SSA/ SSA-i SSA (Savings) / SSA (Savings)-i	First \$100k	1.19% p.a.	2.11% p.a.	
	Next \$150k	2.19% p.a.	1.11% p.a.	
	Above \$250k	3.30% p.a.	0.00% p.a.	
JSA	First \$5k	1.19% p.a.	2.11% p.a.	
	Next \$20k	2.19% p.a.	1.11% p.a.	
	Next \$25k	3.30% p.a.	0.00% p.a.	
	Above \$50k	0.80% p.a.	2.50% p.a.	

Prevailing rates may change depending on factors including but not limited to the interest rate environment. Please refer to our website for the up-to-date prevailing interest/profit rate on the accounts.

- 9. If customers meet the qualifying criteria stipulated in these terms on any day during the Bonus Interest/Profit Earning Period, customers will earn a flat interest/profit rate of 3.30% p.a. (inclusive of prevailing rate) on their incremental balance in the Qualifying Account(s) during the Bonus Interest/Profit Earning Period.

10. Illustration on the calculation of the Bonus Interest/Profit.

(ETB Customer) FSA Month	End-of-Day Balance	Month-End Balance	Prevailing Interest / Profit (Paid on last day of each month)	Bonus Interest / Profit	Total Interest / Profit
31 October 2024 (Comparison Month)	S\$1,000	S\$1,000	-	-	-
1 - 10 November 2024	S\$4,000	\$11,000	$S\$4,000 \times 1.19\% / 365 \times 10 \text{ days} = S\1.30	N.A. <i>(since did not meet the min. of \$5k in fresh funds as compared to 31 October 2024)</i>	S\$1.30
11 – 30 November 2024	S\$11,000	S\$11,000	$S\$11,000 \times 1.19\% / 365 \times 20 \text{ days} = S\7.17	$S\$10,000 \times 2.11\% / 365 \times 20 \text{ days} = S\11.56	S\$18.73
1 - 20 December 2024	S\$10,000	S\$4,000	$S\$10,000 \times 1.19\% / 365 \times 20 \text{ days} = S\6.52	N.A. <i>(since did not meet the min. of \$5k in fresh funds as compared to 31 October 2024)</i>	S\$6.52
21 - 31 December 2024	S\$4,000	S\$4,000	$S\$4,000 \times 1.19\% / 365 \times 11 \text{ days} = S\1.43		S\$1.43
1 – 31 January 2025	S\$20,000	S\$20,000	$S\$20,000 \times 1.19\% / 365 \times 31 \text{ days} = S\20.21	$S\$19,000 \times 2.11\% / 365 \times 31 \text{ days} = S\34.04	S\$54.25

Bonus Interest/Profit (if any) will be accrued daily and credited into the Qualifying Account(s) on 28 February 2025.

11. In the event the Qualifying Account(s) is/are closed, Bonus Interest/Profit shall not be applied.
12. Bonus Interest/Profit shall be referred to as Bonus Profit for all Islamic Products included in this Promotion. In compliance with Shariah requirement, for all Islamic Products, the Bonus Profit under this Promotion is given subject to the Bank's sole discretion.

General Terms and Conditions

13. By participating in this Promotion, customers agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below and all customers confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:
 - a. disclosing the personal data of the customers to the merchants/suppliers of goods/services in connection with the Promotion; and/or
 - b. administering and conducting the Promotion.
14. This Promotion is not valid in conjunction with other promotional offers (such as CIMB CASA Bonus Interest/Profit Promotion September 2024 and CIMB CASA Bonus Interest/Profit Promotion October 2024) unless otherwise stated.
15. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the customer being ineligible to participate in the Promotion.
16. CIMB Bank reserves the right to amend, revoke, vary or add to the terms and conditions of the Promotion or suspend or terminate this Promotion and/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 from the earliest of the following:

- 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.
17. The customers confirm that they have read and agree to be bound by the terms stated herein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time.
18. Any termination, suspension, amendment or variation of this Promotion by CIMB Bank or the terms and conditions herein shall not entitle any customer to any claim or compensation from CIMB Bank for any and all losses or damages suffered or incurred by that customer, whether directly or indirectly caused.
19. In case of dispute (including any dispute as to CIMB Bank's determination of the eligibility of customers to the Promotion), CIMB Bank's decision on all matters relating to this Promotion is final and binding and no further correspondence or claims will be entertained.
20. The respective terms and conditions of the Qualifying Accounts apply.
21. CIMB Bank Terms and Conditions Governing the Operations of Deposits Account (available on www.cimb.com.sg) apply. In the event of any inconsistency between the terms and conditions of this Promotion and the terms and conditions stated above or any application form, brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail to the extent of matters relating to this Promotion.
22. 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.
23. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

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.