

MY PERSONAL SECURITY VERIFICATION

Mother's Maiden Name:

MY CREDIT REFERENCESAre you an existing customer of CIMB Bank Singapore? Yes NoAre you currently holding a Singapore CIMB Credit Card? Yes No

CIMB Credit Card No.:

MY EMPLOYMENT DETAILS

Name Of Company:

Address:

Blk No.: Unit No.: # -

Street/Building:

Office No.:

Length Of Employment: Years Months

Nature Of Business:

- Government Financial Services Property Related
 IT & Communication Manufacturing Retail
 Transportation Professionals Hotel and F&B
 Others (please specify): _____

Occupation:

- Self Employed Directors/
Sole Proprietor/Partners Director/Managing Director
 Engineer Teacher/Lecturer/Principal
 Executive/Officer/Associate Financial Controller/Auditors
 Licensed Professional Sales Executive/Assistants
 Manager Technician
 Others (please specify): _____

MY CARD DELIVERY AND BILLING INSTRUCTIONSPlease send my card and statement to: Home Office**MY EMERGENCY CONTACT PERSON
(RELATIVE/FRIEND NOT STAYING WITH ME)**

Name:

Relationship:

Home No.:

Mobile No.:

Office No.:

MY SUPPLEMENTARY CARD DETAILS (FIRST YEAR FREE)Full Name As Per NRIC/Passport: Mr Mrs Ms Mdm Dr

Name To Appear On Card (within 19 spaces):

NRIC/Passport No.:

Date Of Birth (dd/mm/yyyy):

Gender: Male Female

Country Of Birth:

Country Of Residency:

Nationality:

Alternate Nationality (if applicable):

Local Mailing Residential Address (please update if address is different from Principal Cardholder, and do not give a P.O. Box address):

Blk No.: Unit No.: # -

Street/Building:

Postal Code:

Home No.:

Mobile No.:

Relationship To Principal:

Mother's Maiden Name (For verification purposes):

Note: The annual membership fee for the Supplementary Card is S\$75 per annum with the first year's fee waived.**MY PREFERRED CREDIT LIMIT****Principal Applicant:**

- S\$ _____ (Must be in multiples of 00' and a minimum of S\$100)
 I do not have a preferred credit limit and agree to any credit limit determined by the bank.

Supplementary Applicant (if applicable):

- S\$ _____ (Must be in multiples of 00' and a minimum of S\$100)
 I do not have a preferred credit limit and agree to any credit limit determined by the bank.

Note: Principal applicant and Supplementary applicant will be granted the preferred credit limit or any credit limit determined by the bank, whichever is lower.**ISSUANCE OF PIN (PERSONAL IDENTIFICATION NUMBER)**

I want a PIN to be issued to me:

Principal Card: Yes No**CIMB CLICKS INTERNET BANKING SERVICES
(NOT APPLICABLE FOR EXISTING CUSTOMER WITH CIMB CLICKS)**

- I wish to access my account(s) through CIMB Clicks and obtain my One-Time-Password (OTP) for the purpose of 2nd Factor Authentication (2FA) via the personal mobile number as indicated on this application form.

U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)**Note:** Please indicate ✓ in the Yes or No box for each of the following questions.

1. Are you a U.S. Resident? (Including a current work permit)

Principal Applicant: YES NO

If YES, tax number: _____

Supplementary Applicant (if applicable): YES NO

If YES, tax number: _____

2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?

Principal Applicant: YES NO

If YES, tax number: _____

Supplementary Applicant (if applicable): YES NO

If YES, tax number: _____

3. Do you hold a U.S. Permanent Resident Card (Green Card)?

Principal Applicant: YES NO

If YES, tax number: _____

Supplementary Applicant (if applicable): YES NO

If YES, tax number: _____

DECLARATION (IMPORTANT: PLEASE READ BEFORE SIGNING)

1. I/We have read and understood the declarations set out in the overleaf. I/ We affirm the said declarations and agree to abide and be bound by the matters stated therein.
2. My/Our personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my/our personal data for CIMB or one or more of the Purposes.
3. I/We represent and warrant that I/we am/are the user and/or subscriber of the telephone number(s) provided by me/us to CIMB, and that I/we have read and understood and agree to all of the above provisions, including the Personal Data Protection Terms and Conditions, available at www.cimbbank.com.sg.

Please sign as per your existing record for your CIMB SGD Fixed Deposit with the Bank. If you are using thumbprint for your CIMB SGD Fixed Deposit, you will need to bring this form to any CIMB Bank Branch for verification. Principal CIMB Credit Cardmembers should also use this same signature for all your Secured Card transactions.

Principal Applicant's/Cardmember's/
CIMB SGD Fixed Deposit Account
Holder's Signature

Date:

Joint Deposit Holder's Signature
(If applicable, for joint deposit)

Date:

Supplementary Applicant's Signature
(If any)

Date:

FOR BANK'S USE									
Pledge? <input type="checkbox"/> Yes <input type="checkbox"/> No									
Processed By:									
Name and Signature					Branch		Date		
SMSA		5004 (INFINITE/WORLD) / 5005 (SIGNATURE/PLATINUM)							
ACORN		4007							
Employee No.									

SDCC_18012016

DECLARATION SECTION

A Principal/Supplementary Applicant(s)

- I ask that a CIMB Platinum/World MasterCard/Visa Signature/Visa Infinite ("Card") be issued to me.
- I warrant that (i) the information given or to be given to you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers is/will be true, accurate and complete and that I have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
- I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
- I undertake to notify you immediately if any of my personal information and circumstances change.
- I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise such source including any credit bureau, my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and my continuing use of the Card(s). I further authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to disclose any information about me which has been obtained from such sources (including any credit bureau) to other third parties and for any credit bureau to further disclose any information about me which it has obtained from you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers.
- I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s) and/or the Card Account(s).
- I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organizations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
- I agree to be bound by the terms and conditions of the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I agree to accept liability for all amounts incurred arising from the use of Card(s) issued pursuant to this application or at any time at my request; (ii) I consent to the despatch of confidential information (eg Card Account details including personal particulars, the outstanding balances, payment due dates, reminders of any missed payments, alerts on any suspicious Card Account activities, spend amounts, payment amounts and history, I-Pay details (if applicable) etc.) to the mobile number stated in my Card application form (and as updated from time to time). In this regard, I acknowledge that I will undertake the risk of information disclosure due to unauthorized possession of the handphone or SIM-card linked to the handphone number stated in my Card application (and as updated from time to time), and shall not hold you and any of your officers, employees, agents, contractors or service providers responsible in any way.
- Where CIMB Bank requires the liabilities and obligations under the Card(s) to be secured and I am providing the required security, I agree that in consideration of you agreeing to issue the Card(s), I, as legal and beneficial owner hereby charges by way of first fixed charge in your favour all my right, title and interest to the Deposits as continuing security for the payment and discharge on demand and/or satisfaction of the Secured Obligations (as defined in the Cardmembers Agreement). I also confirm my agreement to be bound by such other terms of the Charge as set out in the Cardmembers Agreement. Without prejudice to the foregoing, I acknowledge and agree that CIMB Bank has the right to vary the Credit Limit applicable to the Card in its sole and absolute discretion without notice and without giving any reason, and that any such variation (whether increase or decrease) will not in any way affect the security created by the charge over Deposits.
- I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if this application is approved.
- I agree and acknowledge that the approval of this application is in your sole and absolute discretion and that you may decline this application without giving any reasons.

B Third Party Security Provider's Agreement (where CIMB Bank requires the liabilities and obligations under the Card(s) to be secured and the third party is providing the whole or part of the security)

- I, request the issuance of a Card to the Applicant and the opening of a Card Account.
- I understand and agree that the charge over the Deposits to secure the liabilities and obligations of the Applicant is one of the conditions to the issuance of the Card and Card Account. In this regard, in consideration of you agreeing to issue the Card to the Applicant as well as to open the Card Account, I, as legal and beneficial owner hereby charges by way of first fixed charge in your favour all my right, title and interest to the Deposits as continuing security for the payment and discharge on demand and/or satisfaction of the Secured Obligations (as defined in the Cardmembers Agreement).
- I also confirm my agreement to be bound by such other terms of the Charge as set out in the Cardmembers Agreement which I acknowledge is available for download at your website or upon my request. Without prejudice to the foregoing: (i) I acknowledge and agree that CIMB Bank has the right to vary the Credit Limit applicable to the Card in its sole and absolute discretion without notice and without giving any reason, and that any such variation (whether increase or decrease) will not in any way affect the security created by the charge over Deposits; (ii) I agree that CIMB Bank and any of its officers, employees, agents, contractors or service providers may in their

sole and absolute discretion choose to send text messages and/or call my mobile phone number to remind me of any overdue amount on the Card Account. I acknowledge that I will undertake the risk of information disclosure due to unauthorized possession of the handphone or SIM-card linked to the handphone number stated on this Card application form (and as updated from time to time), and shall not hold you or any of your officers, employees, agents, contractors or service providers responsible in any way.

- I warrant that (i) the information given or to be given to you and any of your officers, employees, agents, contractors or service providers (including the information given or to be given by the Applicant) is/will be true, accurate and complete and that I and the Applicant have not intentionally withheld any material information; (ii) that all documents enclosed together with this application are true copies. I agree that all documents submitted shall become your property and will not be returnable.
- I declare that (i) I am not an undischarged bankrupt; (ii) no statutory demand has been served on me; (iii) no attachment, sequestration, distress or execution has been taken over any of my assets; (iv) no legal proceedings has been commenced against me.
- I undertake to notify you immediately if any of my personal information and circumstances change.
- I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) to carry out credit card approving process, to perform credit checks with any party, to obtain and verify any information about me (including, without limitation, customer information (as defined in the Banking Act), particulars of my accounts, details of the amounts owing and other credit background information) from any source including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated. In this regard, I authorise and undertake to authorise my banker(s) or any other party to release any information to you and any of your officers, employees, agents, contractors or service providers (being iCIMB (MSC) Sdn Bhd and such other contractors and service providers as you may from time to time notify me) as may be required from time to time for use in connection with the evaluation of this application and the Applicant's continuing use of the Card(s).
- I authorise you and any of your officers (as defined in the Banking Act), employees, agents, contractors or service providers to use and disclose any customer information (as defined in the Banking Act) and any other information about me (including, without limitation, particulars of my accounts, details of the amounts owing and other credit background information), whether obtained from any credit bureau from time to time or otherwise, as you and any of your officers, employees, agents, contractors or service providers shall consider appropriate to any third party, including any credit bureau or credit reference agencies, financial institutions, government authorities and/or any other entities wherever situated for any purpose as you and any of your officers, employees, agents, contractors or service providers may deem fit (whether for credit evaluation, marketing and administrative purposes or otherwise) including to: (i) any of your agents, auditors, contractors or third party service providers or professional advisers; (ii) any regulatory, supervisory, investigation or other authority, court of law, tribunal or any person, in any jurisdiction, to the extent that such disclosure is required by law, regulation, judgment or order of court or order of any tribunal; (iii) your head office, any other branch, officer or unit; (iv) any insurer or re-insurer, guarantor or provider of security; (v) any person to (or through) whom you assign or transfer (or may potentially assign or transfer) all or any of your rights and obligations in connection with the Card(s); (vi) any person to whom you and any of your officers, employees, agents, contractors or service providers are under a duty to disclose; (vii) any person who is a person or who belongs to a class of persons, specified in the second column of the Third Schedule to the Banking Act, provided that you and any of your officers, employees, agents, contractors or service providers shall endeavour to require the recipient of such information to keep it confidential. This authorisation shall survive and continue in full force and effect for your benefit and the benefit of any of your officers, employees, agents, contractors or service providers notwithstanding the termination of the Card(s), the Card Account(s) and/or the release of the charge over Deposits.
- I understand and agree that information that you and any of your officers, employees, agents, contractors or service providers may provide to a consumer credit bureau or reference agency will be available to other organizations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to the Applicant having regard to my circumstances).
- I agree to sign all such forms, documents and agreements within such time and in such manner as you may require if the Applicant's application is approved.
- I agree and acknowledge that the approval of the Applicant's application is in your sole and absolute discretion and that you may decline such application without giving any reasons.
- CIMB Bank Berhad reserves the right to decline an application without giving any reason.

*TERMS AND CONDITIONS FOR CIMB SECURED CREDIT CARDS APPLICATION PROMOTION

- The CIMB Secured Credit Cards Application Promotion ("Promotion") is held from 1 January to 31 December 2016, both dates inclusive (the "Promotion Period").
- The Promotion is open to applicants who do not hold any principal CIMB Credit Cards at the start of Promotion Period (the "Eligible Customers").
- To be eligible for the Promotion, applicants must successfully
 - apply for a new CIMB Secured Visa Infinite/World MasterCard and make a minimum of 1 transaction with the approved principal CIMB Credit Card within 1 month from the CIMB Credit Card approval date; or
 - apply for a new CIMB Secured Visa Signature/Platinum MasterCard and make a minimum of 1 transaction with the approved principal CIMB Credit Card within 1 month from the CIMB Credit Card approval date.

SS\$30 Takashimaya Gift Voucher

- Eligible Customers who successfully
 - apply for a new CIMB Secured Visa Infinite/World MasterCard and
 - make a minimum of 1 transaction with the approved principal CIMB Credit Card within 1 month from the CIMB Credit Card approval date,will receive SS\$30 Takashimaya Gift Voucher ("Gift").
- The application for the new CIMB Secured Visa Infinite/World MasterCard must be indicated within the application form with ACORN Code 4007 to be eligible for the Promotion.
- Transactions made by Supplementary Cardmember(s) will not be taken into consideration for the minimum 1 required transaction.

SS\$20 Takashimaya Gift Voucher

- Eligible Customers who successfully
 - apply for a new CIMB Secured Visa Signature/Platinum MasterCard and
 - make a minimum of 1 transaction with the approved principal CIMB Credit Card within 1 month from the CIMB Credit Card approval date,will receive SS\$20 Takashimaya Gift Voucher ("Gift").
- The application for the new CIMB Secured Visa Signature/Platinum MasterCard must be indicated within the application form with ACORN Code 4007 to be eligible for the Promotion.
- Transactions made by Supplementary Cardmember(s) will not be taken into consideration for the minimum 1 required transaction.

General

- In order to be eligible for this Promotion, all credit cards and Facilities applied for under this Promotion must be successfully approved no later than 31 January 2017.
- Applicants who had cancelled their CIMB Credit Card within the last 12 months prior to the start of this Promotion (i.e. 1 January 2016) are not eligible for this Promotion.
- Limited to 1 Gift redemption per Eligible Customer, regardless of number of credit cards applied or transactions carried out.
- The CIMB Credit Card account must be in good standing and conducted in a proper and satisfactory manner as determined by the Bank in its sole discretion to be eligible for the Gift. In the event that the relevant card account is cancelled, voluntarily or involuntarily closed, terminated or suspended for any reasons whatsoever before the Gift is redeemed, the Bank may determine at its absolute discretion forfeit the Gift and the Eligible Customer shall not be entitled to any compensation or payment whatsoever.
- Existing Principal Cardholders, supplementary card applications, and upgrading Principal Cardholders are not eligible for the Promotion.
- Redemption letter for the Gift will be mailed to the successful Eligible Customer within 2 months from the Eligible Customer's card approval date.
- If the Gift remains unclaimed for 1 month after the date of the relevant redemption letter, it will be forfeited (without any liability on the part of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or the "Bank"). The Cardholder whose Gift has been forfeited is not entitled to any payment or compensation from CIMB Bank.
- CIMB Bank accepts no liability for any late approval of any credit card or Facility application due to insufficient, incomplete or illegible applications or any other reasons whatsoever.
- There will be no replacement of redemption letter or Gift(s) reported lost or stolen.
- The Gifts are subject to availability and are offered on a first-come-first-served basis. Gifts are not exchangeable for cash, credit or other goods and services and are non-transferable. CIMB Bank reserves the right to replace the Gift with an item of similar value at its discretion without prior notice.
- This Promotion is not valid in conjunction with other promotional offers unless otherwise stated.
- By participating in this Promotion, all Customers agree and consent that the Bank may use, disclose and process personal data provided by the Customer for one or more of the purposes stated in the Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg), including the following purposes:
 - a. publishing and/or displaying the names of the participants in the Promotion;
 - b. administering and conducting the Promotion.
- The Promotion is subject to all applicable laws.
- In case of dispute, the decision of the Bank shall be final.
- CIMB Bank gives no representation or warranty with respect to any goods and services provided under the Promotion and are not liable for the goods and services offered by the establishment, merchant or supplier under the Promotion. CIMB Bank makes no warranty or representation with respect to the quality of goods and services purchased or redeemed, or their suitability for any purpose. Notwithstanding any provisions to the contrary herein contained, any dispute concerning goods or services received under the Promotion shall be settled directly between the participant and the participating establishment, merchant or supplier involved. CIMB Bank will bear no responsibility for resolving such disputes or for the dispute itself.
- The 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 anytime without any liability and such changes shall be binding on all Customers with effect from the earliest of the following:
 - a. the date the Bank places notice of such changes on its Singapore website;
 - b. the day after the Bank sends notice of such changes to the Customer's last known address in the records of the Bank by ordinary post;
 - c. by short messaging system (SMS) or electronic mail; and/or
 - d. the date the Bank places such notice at all of its branch(es) in Singapore.
- All other terms and conditions applicable to and governing the use of CIMB Credit Cards ("Product Terms") will continue to apply with full force and effect. For full details, please visit www.cimb.com.sg.
- These terms and conditions shall be governed by the laws of Singapore and all Customers in the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- In the event of any inconsistency between these terms and conditions and any product application form, brochure, marketing or promotional material relating to the Promotion or the Product Terms, these terms and conditions shall prevail to the extent of this Promotion.
- 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 (Cap 53B) to enforce any of these terms and conditions.
- All information is correct at the time of print.

DECLARATION RELATING TO TAX AND OTHER SERIOUS OFFENCES

1. I/We declare and confirm that:
 - i. I/we am/are responsible for my/our own tax affairs and ensuring that both I/we and my/our Accounts (as defined below) maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Singapore" or "the Bank"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizen(s) of;
 - ii. to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;
 - iii. I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us;
 - iv. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
 - v. I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
3. I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
4. I/We irrevocably and unconditionally authorises and consents to the disclosure of any information relating to me/us and the Account to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of the Bank in or outside Singapore, the Bank's auditors and any person or organisation, whether in Singapore or elsewhere, providing electronic or other services to the Bank any person or organisation whether in Singapore or elsewhere, engaged by the Bank for the purpose of performing or in connection with the performance of services or operational

functions of the Bank where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorises such disclosure,

- i. To any credit bureau or any other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing my/our credit worthiness; and
 - ii. In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).
5. I/We shall notify the Bank promptly of any change of my/our records, particulars, change of partners, change of Memorandum and Articles of Association and in particular, change of address. I/We shall also notify the Bank promptly in writing of any change or variation in my/our signature or those of the authorised signatories or any change in the list of authorised signatories or the authorised manner of signing. The Bank shall be entitled to a reasonable period of time of not less than 7 Business Days from receipt of such instructions ("processing period") to process such notification change, and the Bank shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
 6. I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify the Bank of any change in my/our address or personal information.

For the purpose of this Declaration relating to Tax and Other Serious Offences, "Account" means any Credit Card Account or bank accounts opened in my/our name: CIMB Savings Account, CIMB SGD Current Account, CIMB StarSaver Account, CIMB StarSaver-i Account, CIMB Junior Saver Account, CIMB SGD Fixed Deposit Account, CIMB Foreign Currency Current Account, CIMB Preferred Account, CIMB Foreign Currency Fixed Deposit Account, CIMB Why Wait Fixed Deposit-i Account and any other accounts which the bank may introduce from time to time which are opened in my/our name, which terms and conditions of each account are generally and specifically provided in the Terms and Conditions Governing the Operations of Deposits Account.

TERMS AND CONDITIONS FOR PIN (PERSONAL IDENTIFICATION NUMBER)

1. Application for PIN refers to the Principal card PIN issuance via this application form.
2. There is no fee charged on PIN issuance.
3. Only Principal Cardmembers can apply for his/her Principal card PIN issuance via the card application form. Principal Cardmembers can apply for Supplementary card PIN issuance via calling into our 24-hour CIMB Credit Cards Customer Service Hotline at (65) 6438 1118.
4. If the Principal Cardmember has more than one Principal card, he/she will need to request for separate PINs for each card.
5. Daily withdrawal limit at ATMs for cash advance withdrawal is set at S\$5,000 respectively for Principal and Supplementary cards.
6. If Cardmember is in possession of multiple cards, each card type will have a daily limit of S\$5,000 at ATMs. Subject at all times to overall available credit limit of each Card Account. Per transaction limit set by individual ATMs will apply. Individual ATM rules apply as set by the issuing bank.
7. PIN can be used at any CIMB Bank Berhad, Singapore Branch ("CIMB Bank") ATMs and Overseas MasterCard/Cirrus and VISA/PLUS ATMs.
8. Cash advance processing fee, finance charges, available withdrawal limit apply as per terms and conditions stated in our CIMB Bank website.
9. Other terms and conditions apply. For full details on applicable terms and conditions, please visit www.cimb.com.sg.

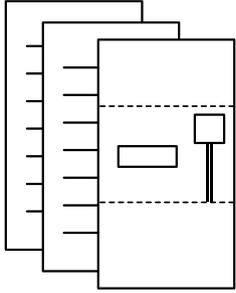
U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

1. I/We hereby confirm the information provided is true, accurate and complete.
2. Subject to the applicable local laws, I/we hereby consent for CIMB Bank Berhad, Singapore Branch, its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/or the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB may be required to obtain additional documents and/or forms, which I/we will sign, if I/we am/are subject to the relevant jurisdiction's requirements.
4. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
5. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I/we have provided to CIMB.

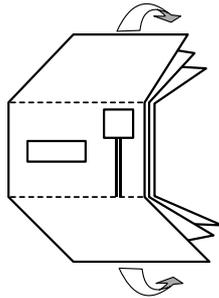
PRODUCT HIGHLIGHT SHEET

Product name	CIMB Credit Card/CashLite
Interest-free period	23 days from statement date if bills are paid in full by the payment due date each month and there is no balance carried forward from the previous statement.
Interest on purchases (where applicable)	<p><u>CIMB Visa Infinite/Signature Card and CIMB World/Platinum MasterCard</u></p> <p>2.075% per month (effective interest rate 24.9% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 24.9% when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p> <p><u>CIMB Classic MasterCard</u></p> <p>2.25% per month (effective interest rate 27% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 27% p.a. when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p>
Interest on cash advances	2.333% per month (effective interest rate 28% p.a. subject to compounding on the amount withdrawn and the Cash Advance fee) chargeable on a daily basis from the date of withdrawal until receipt of full payment (minimum charge of S\$2.50).
Minimum monthly payment	<p><u>CIMB Credit Cards</u></p> <p>3% of the outstanding balance or S\$50, whichever is higher, plus any outstanding overdue amount from the previous statement.</p> <p><u>CIMB CashLite</u></p> <p>Monthly instalment payable must be paid in full together with any outstanding overdue amount from the previous statement. The monthly instalments mentioned above does not apply to minimum payment provisions applicable to normal credit card transactions. If any monthly instalments becomes overdue, interest and late payment charges will be levied on such overdue instalment as well as other overdue amounts in your CIMB Credit Card account in accordance with the Cardmember's agreement.</p>
Late payment charges	S\$60 if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 or less) is not received by the payment due date; or (ii) if the minimum payment (where the outstanding balance exceeds S\$50) specified in the statement is not received by the payment due date.
Annual membership fee	Nil.
Cash advance fee	6% of the amount withdrawn (minimum charge of S\$15).
CIMB CashLite early termination fee	3% of outstanding principal amount or \$250, whichever is higher.
Fees for foreign currency transactions	<p><u>CIMB World/Platinum/Classic MasterCard</u></p> <p>Cross border fee of 0.8% is a service charge levied by MasterCard for transactions made outside of Singapore/with merchants outside of Singapore.</p> <p>Currency conversion assessment of 0.2% is a service charge levied by MasterCard for transactions in foreign currencies.</p> <p>Administrative fee of 1.4% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Platinum MasterCard from 18 Jan 2016)</p> <p><u>CIMB Visa Infinite/Signature Card</u></p> <p>Cross border fee of 1% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in foreign currencies.</p> <p>Cross border fee of 0.8% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in SGD currency.</p> <p>Administrative fee of 1.4% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Visa Signature from 18 Jan 2016)</p>
Dynamic Currency Conversion Fee	0.8%
Payment hierarchy	All payments that are received will be first applied to the outstanding balance that attracts the highest interest rate, and then to the next highest interest bearing balance, and so on.
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on 'What Should Know About Credit Cards' using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)
There may be circumstance in which you have to pay other fees. Please refer to the CIMB Credit Cards Cardmember's Agreement for the full list of terms and conditions.	

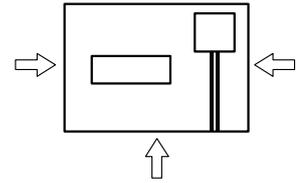
HOW TO USE THE BUSINESS REPLY ENVELOPE (BRE)



1. Place documents together with the BRE.



2. Fold inwards along the dotted lines as indicated.



3. Seal along edges with clear tape (do not staple). Drop sealed envelope into post box.

Fold Here

**Business Reply Service
Permit No. 08777**



CIMB BANK BERHAD
Attn: Credit Cards & Personal Financing
(Credit Processing and Approval)
Robinson Road, P.O. Box 0088
Singapore 900138

Postage
will be paid
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For posting in
Singapore only.

Fold Here

Seal here with clear tape

Seal here with clear tape