CIMB BANK

CIMB CREDIT CARDS SUPPLEMENTARY APPLICATION FORM

I WISH TO APPLY FOR THE FOLLOWING CARD(S):

☐ **CIMB** Supplementary Visa Infinite Card

☐ **CIMB** Supplementary World MasterCard

☐ **CIMB** Supplementary Visa Signature Card

☐ **CIMB** Supplementary Platinum MasterCard

REQUIREMENTS AND DOCUMENTS REQUIRED (NON-RETURNABLE)

REQUIREMENTS:

Eligibility and Important Information:

- Supplementary Card applicants must be aged 18 and above
- The annual membership fee for each Supplementary Card is S$75 per annum, with the first year's fee waived for the first 2 cards
- In order to process your application, please provide all required documents

DOCUMENTS REQUIRED, NON-RETURNABLE:
(Please tick and submit the following)

☐ For Singapore Citizens or PRs, a photocopy of the front and back of the Supplementary applicant(s) NRIC is required

☐ For foreigners, please provide a copy of valid passport, overseas home address and contact telephone number(s)

Please attach the required documents together with the signed copy of this original form. Applicants can be mailed in or faxed to (65) 6661 2213.

PRINCIPAL CARDMEMBER'S DETAILS

NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may use, disclose and process my/our personal information provided by me/us to CIMB, for one or more of the purposes stated in CIMB's Personal Data Protection Terms and Conditions, including the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my/our relationship and/or account(s) with CIMB; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

Note: *Please indicate your consent by inserting a ✓ in the box.*

Principal Applicant

☐ Voice call/Phone call ☐ SMS/MMS (Text Messages) ☐ Fax

Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);
You have the right to opt out of receiving such messages. Please visit **www.cimbbank.com.sg** to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

Full Name As Per NRIC/Passport: ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm ☐ Dr

CIMB Credit Card No.: – –

NRIC/Passport No.:

Home No.:

Mobile No.:

E-mail:

1ST SUPPLEMENTARY APPLICANT'S CARD DETAILS (FIRST YEAR FREE)

NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

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- processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my/our relationship and/or account(s) with CIMB; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

Note: *Please indicate your consent by inserting a ✓ in the box.*

Supplementary Applicant

☐ Voice call/Phone call ☐ SMS/MMS (Text Messages) ☐ Fax

Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);
You have the right to opt out of receiving such messages. Please visit **www.cimbbank.com.sg** to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

Full Name As Per NRIC/Passport: ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm ☐ Dr

Name To Appear On Card (within 19 spaces):

Date Of Birth (dd/mm/yyyy): / /

Country Of Birth:

Country Of Residency:

Nationality:

Alternate Nationality (If applicable):

NRIC/Passport No.:

Name Of Company:

Designation:

Local Mailing Residential Address (please do not give a P.O. Box address):

Blk No.: Unit No.: # –

Street/Building:

Postal Code:

Home No.:

Mobile No.:

Relationship To Principal Cardmember:

Mother's Maiden Name (For verification purposes):

Overseas Address (For PR and Non-Singaporean only):

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2ND SUPPLEMENTARY APPLICANT'S CARD DETAILS (FIRST YEAR FREE)

NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may use, disclose and process my/our personal information provided by me/us to CIMB, for one or more of the purposes stated in CIMB's Personal Data Protection Terms and Conditions, including the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my/our relationship and/or account(s) with CIMB; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

Note: *Please indicate your consent by inserting a ✓ in the box.*

Supplementary Applicant

☐ Voice call/Phone call ☐ SMS/MMS (Text Messages) ☐ Fax

Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);
You have the right to opt out of receiving such messages. Please visit **www.cimbbank.com.sg** to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

Full Name As Per NRIC/Passport: ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm ☐ Dr

Name To Appear On Card (within 19 spaces):

Date Of Birth (dd/mm/yyyy): / /

Country Of Birth:

Country Of Residency:

Nationality:

Alternate Nationality (If applicable):

NRIC/Passport No.:

Name Of Company:

Designation:

Local Mailing Residential Address (please do not give a P.O. Box address):
Blk No.: Unit No.: # –

Street/Building:

Postal Code:

Home No.:

Mobile No.:

Relationship To Principal Cardmember:

Mother's Maiden Name (For verification purposes):

Overseas Address (For PR and Non-Singaporean only):

MY PREFERRED CREDIT LIMIT

1st Supplementary 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.

2nd Supplementary 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.

Note: *Supplementary applicant(s) will be granted the preferred credit limit or any credit limit determined by the bank, whichever is lower.*

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**.

Principal Applicant's Signature
Date:

1st Supplementary Applicant's Signature
Date:

2nd Supplementary Applicant's Signature
Date:

For Bank's Use

SMSA	5002
ACORN	
Employee No.	

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DECLARATION SECTION

Principal/Supplementary Applicant(s)

1. I ask that a CIMB Visa Infinite Card and/or CIMB World MasterCard and/or CIMB Visa Signature Card and/or CIMB Platinum MasterCard such a ("Card") be issued to me.
2. 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.
3. 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.
4. I undertake to notify you immediately if any of my personal information and circumstances change.
5. 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.
6. 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).
7. 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 organisations for credit evaluation (ie as to whether to grant, to continue or to revise the terms of credit facilities to me).
8. 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 (e.g. 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.
9. 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.
10. 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.
11. I acknowledge that if I apply for CIMB Visa Infinite Card /World MasterCard and am unsuccessful, I will be issued the CIMB Visa Signature Card/Platinum MasterCard. I recognize that either application may be declined by you at your absolute discretion without furnishing any reason therefore.
12. I have read, understood and retained a copy of the Terms and Conditions Governing Electronic Banking Services, E-Statements and E-Alerts, and any other terms and conditions relating to the Bank's products or services (all as may be amended from time to time) and agree to be bound by them.

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.cimbbank.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.

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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)	**CIMB Visa Infinite/Signature Card and CIMB World/Platinum MasterCard** 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). 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. **CIMB Classic MasterCard** 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). 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.
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	**CIMB Credit Cards** 3% of the outstanding balance or S$50, whichever is higher, plus any outstanding overdue amount from the previous statement. **CIMB CashLite** 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.
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	**CIMB World/Platinum/Classic MasterCard** Cross border fee of 0.8% is a service charge levied by MasterCard for transactions made outside of Singapore/with merchants outside of Singapore. Currency conversion assessment of 0.2% is a service charge levied by MasterCard for transactions in foreign currencies. 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) **CIMB Visa Infinite/Signature Card** Cross border fee of 1% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in foreign currencies. Cross border fee of 0.8% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in SGD currency. 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)
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.	

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Seal here with clear tape

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

Postage
will be paid
by addressee.
For posting in
Singapore only.

Business Reply Service
Permit No. 08776

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

Fold Here

Seal here with clear tape

Seal here with clear tape

Seal here with clear tape