

## Deposit Accounts Opening Application Form (“Personal”)

Please take a few minutes to tell us about yourself and your banking needs so that we can serve you better. Please use BLOCK letters and tick the boxes where applicable.

### IMPORTANT

- For SGD accounts with checking facilities and for Fixed Deposit Accounts, account holders must be 18 years old and above. For Foreign Currency Savings and Current accounts, account holders must be 21 years old and above.
- For a savings account, account holders must be 16 years old and above. Applicants below 16 years old must open an in-trust joint account with a parent/legal guardian.
- For mail-in application, please send to CIMB Bank Berhad, Attn: At-Your-Service, Robinson Road, P.O. Box 0088, Singapore 900138. Please allow 7 working days from the application receipt date for processing.

### FOR MAIL-IN APPLICATION, PLEASE FURNISH THE FOLLOWING WITH YOUR APPLICATION:

1. For Singaporeans/PRs/Malaysians : Photocopy of NRIC (front and back).  
For Foreigners : Photocopy of passport, work permit/employment pass (front and back) and proof of residential address.
2. Initial Deposit : First Party Cheque - A personal cheque drawn on the applicant's account with another bank in Singapore, made payable to his or her name.  
- For joint applications, a personal cheque must be drawn on each applicant's other bank account in Singapore. Applicant must ensure that the signature on the personal cheque corresponds with the signature on the application form.

### 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 collect, use, disclose and process my/our personal information provided by me/us to CIMB, for one or more purposes stated in CIMB's Personal Data Protection Terms and Conditions including for the purposes of 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 may be offering or which CIMB believes may be of interest or benefit to me/us (“Marketing Purpose”), by way of my/our selected contact method preference.

#### Contact Method Preference (Principal)

Voice Call  Text Messages: SMS/WhatsApp/Other messaging platform

#### Contact Method Preference (Joint)

Voice Call  Text Messages: SMS/WhatsApp/Other messaging platform

**Note:** Please indicate your consent to the above, and preference for the mode of communication, by checking in the applicable box(es) above.

In the event that no indication is made on the contact method preference, CIMB reserves its right to send Marketing Messages regarding your existing products/services with CIMB to your Singapore telephone number registered with CIMB (“Registered Number”) if you have an ongoing relationship with CIMB and if the Registered Number is not registered with the National Do Not Call Registry.

#### 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.cimb.com.sg](http://www.cimb.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.

## Promotion/Referral Details

Promo code, if any:  Referrer's Full Name as per ID, if any:  Referrer's Identification Number (Last 4 Characters), if any:

By submitting the Referrer's personal data, you represent and warrant that: (i) you have obtained the Referrer's consent to provide us with the Referrer's personal data; and (ii) you have read, understood and agree to abide and be bound by the applicable terms and conditions governing the relevant CIMB referral programme and/or promotion available at our official CIMB SG website.

## Account(s) That I Need

Individual Application  Joint Application  In-Trust

Signing Conditions:  Singly  Either one to sign  All to sign  Others (Please specify): \_\_\_\_\_

Account Type:

Currency:  Amount:

Cash  Cheque No./Issuing Bank:

Monthly Statement Type:  eStatements  eStatements and Paper Statement\*

Account Type:

Currency:  Amount:

Cash  Cheque No./Issuing Bank:

Monthly Statement Type:  eStatements  eStatements and Paper Statement\*

Account Type:   
Currency:  Amount:   
 Cash  Cheque No./Issuing Bank:   
Monthly Statement Type:  eStatements  eStatements and Paper Statement\*

**For Fixed Deposit**

Singapore Dollar Fixed Deposit Group Account  Foreign Currency Fixed Deposit Group Account  
FD Account Currency:  Amount:   
 Cash  Debit CIMB Account No.:   
 Cheque No./Issuing Bank:   Others (Please specify):   
1. Tenure Placement:  1 month  3 months  6 months  12 months  24 months  
 Others (Please specify): \_\_\_\_\_  
2. Maturity Renewal Instruction<sup>^</sup>:  Principal plus Interest  Principal Only  Do Not Renew  
3. Payment instructions to me/us by crediting my/our CIMB Bank Account No.:

<sup>^</sup>Please Note: Upon maturity of the Fixed Deposit placement(s), if no instruction was given by the account holder, the principal amount and interest (if applicable) will be renewed for a similar period as the original principal deposit at the Bank's prevailing board interest rates for the respective tenure(s).

**About Myself/Parent/Legal Guardian/Administrator**

Full name as per ID:   Mr  Ms  Mdm  Dr  
  
Hanyu Pinyin Name as per ID:  Alias Name as per ID:  Hanyu Pinyin Alias Name as per ID:   
Married Name as per ID:  Surname:   
Date of Birth:  DD/MM/YYYY NRIC/Passport No.:  Passport Expiry Date:  DD/MM/YYYY  
Gender:  Male  Female FIN Number:  FIN Expiry Date:  DD/MM/YYYY  
Residency Status:  Singapore Citizen  Singapore PR  Foreigner working/studying/residing in Singapore  Foreigner not residing in Singapore  
Country of Birth:  Nationality:   
Alternate Nationality (If applicable):  Marital Status:  Single  Married  Widowed  Divorced  
Race:  Chinese  Malay  Indian  Others (Please specify):   
Residential Address (Please do not provide a P.O. Box Address):   
Postal Code:  Country:   
Type of residence (for Local Singapore Address only):  HDB - 1,2,3,4,5 room  HDB - Executive Flat  HDB - Studio Apartment, Executive Condominium  Condominium/Private Apartment  Bungalow/Semi-detached/Terrace  
Mailing Address (If different from Residential Address):   
Postal Code:  Country:

Type of residence (for Local Singapore Address only):  HDB - 1,2,3,4,5 room  HDB - Executive Flat  HDB - Studio Apartment, Executive Condominium  Condominium/Private Apartment  Bungalow/Semi-detached/Terrace

Home No.^() Office No.^() Mobile No.^( +  - )  
Country Code Mobile No.

Email Address^()

Estimated net worth (SGD):  Less than \$100,000  \$100,000 - \$349,999.99  \$350,000 - \$999,999.99  
 \$1,000,000 - \$1,999,999.99  \$2,000,000 - \$2,999,999.99  \$3,000,000 - \$3,999,999.99  
 \$4,000,000 - \$4,999,999.99  \$5,000,000 and more

### Account Details

Purpose of Account:  Savings  Salary Crediting  Transactional  Investment  
 Others (Please specify): \_\_\_\_\_

Source of Funds for Initial Deposit:  Accumulated Savings  Business Income  Sale of Investment/Property  
 Others (Please specify): \_\_\_\_\_

Country Source of Income:

### Anticipated Account Activities (including remittances)

No. of Monthly Deposits:  0 to 20  21 to 50  Above 50 Amount Deposited Per Month (SGD):  0 to 50,000  50,001 to 100,000  Above 100,000

No. of Monthly Withdrawals:  0 to 20  21 to 50  Above 50 Amount Withdrawn Per Month (SGD):  0 to 50,000  50,001 to 100,000  Above 100,000

## Employment Details

### Employment Status

Employed  Self-employed  Business Owner  Independent Contractor  
 National Service Personnel (Regular)  National Service Full-time Servicemen (NSF)  Student  
 Homemaker  Unemployed  Retiree

Occupation:  Nature of Business:  Company Name:

Primary Source of Wealth:  Employment  Business  Rental  Investment  Inheritance/Gifts  
 Others (Please specify): \_\_\_\_\_

Secondary Sources of Wealth (If any, please specify):

### Political Exposed Person Declaration

Are you or any of your close family members a Senior Government Official?

No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for a Senior Government Official Position.

Yes, I/my family members:

currently hold  have held  am/are actively seeking  am/are being considered

Name:  Relationship with Customer:

Position Details:  Date:

If held in the past, please state period held (from – to):

^Please Note: • If both mobile no. and email address are provided, E-Alerts will only be sent to the mobile no. unless specified otherwise. • If both local and overseas mobile no(s). are provided, Clicks SMS-OTP and E-Alerts will only be sent to the local mobile no. • For security reasons, each mobile no. can only be used by one customer for receiving E-Alerts and Clicks SMS-OTP. Similarly, each email address can only be used by one customer for receiving E-Alerts. • If you are currently receiving Clicks SMS-OTP and/or E-Alerts, your mobile no. for receiving SMS-OTP and/or E-Alerts will be updated. • Your existing contact details with the Bank will be updated according to what you have furnished in this form.

## About My Joint Applicant/Child/Beneficiary

Relationship with Main Applicant:  Parent  Child  Sibling  Spouse  
 Relative, others (Please specify): \_\_\_\_\_

Full name as per ID: \_\_\_\_\_  Mr  Ms  Mdm  Dr

Hanyu Pinyin Name as per ID: \_\_\_\_\_ Alias Name as per ID: \_\_\_\_\_ Hanyu Pinyin Alias Name as per ID: \_\_\_\_\_

Married Name as per ID: \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ DD/MM/YYYY NRIC/Passport No.: \_\_\_\_\_ Passport Expiry Date: \_\_\_\_\_ DD/MM/YYYY

Gender:  Male  Female FIN Number: \_\_\_\_\_ FIN Expiry Date: \_\_\_\_\_ DD/MM/YYYY

Residency Status:  Singapore Citizen  Singapore PR  Foreigner working/studying/residing in Singapore  Foreigner not residing in Singapore

Country of Birth: \_\_\_\_\_ Nationality: \_\_\_\_\_

Alternate Nationality (If applicable): \_\_\_\_\_ Marital Status:  Single  Married  Widowed  Divorced

Race:  Chinese  Malay  Indian  Others (Please specify): \_\_\_\_\_

Residential Address (Please do not provide a P.O. Box Address): \_\_\_\_\_

Postal Code: \_\_\_\_\_ Country: \_\_\_\_\_

Type of residence (for Local Singapore Address only):  HDB - 1,2,3,4,5 room  HDB - Executive Flat  HDB - Studio Apartment, Executive Condominium  Condominium/Private Apartment  Bungalow/Semi-detached/Terrace

Mailing Address (If different from Residential Address): \_\_\_\_\_

Postal Code: \_\_\_\_\_ Country: \_\_\_\_\_

Type of residence (for Local Singapore Address only):  HDB - 1,2,3,4,5 room  HDB - Executive Flat  HDB - Studio Apartment, Executive Condominium  Condominium/Private Apartment  Bungalow/Semi-detached/Terrace

Home No.^(^): \_\_\_\_\_ Office No.^(^): \_\_\_\_\_ Mobile No.^(^): \_\_\_\_\_  
 + \_\_\_\_\_ - \_\_\_\_\_  
Country Code Mobile No.

Email Address^(^): \_\_\_\_\_

Estimated net worth (SGD):  Less than \$100,000  \$100,000 - \$349,999.99  \$350,000 - \$999,999.99  
 \$1,000,000 - \$1,999,999.99  \$2,000,000 - \$2,999,999.99  \$3,000,000 - \$3,999,999.99  
 \$4,000,000 - \$4,999,999.99  \$5,000,000 and more

### Account Details

Purpose of Account:  Savings  Salary Crediting  Transactional  Investment  
 Others (Please specify): \_\_\_\_\_

Source of Funds for Initial Deposit:  Accumulated Savings  Business Income  Sale of Investment/Property  
 Others (Please specify): \_\_\_\_\_

Country Source of Income:

Anticipated Account Activities (including remittances)

No. of Monthly Deposits:

0 to 20  21 to 50  Above 50

Amount Deposited Per Month (SGD):

0 to 50,000  50,001 to 100,000  Above 100,000

No. of Monthly Withdrawals:

0 to 20  21 to 50  Above 50

Amount Withdrawn Per Month (SGD):

0 to 50,000  50,001 to 100,000  Above 100,000

## Employment Details

### Employment Status

- Employed  Self-employed  Business Owner  Independent Contractor  
 National Service Personnel (Regular)  National Service Full-time Servicemen (NSF)  Student  
 Homemaker  Unemployed  Retiree

Occupation:

Nature of Business:

Company Name:

Primary Source of Wealth:  Employment  Business  Rental  Investment  Inheritance/Gifts  
 Others (Please specify):

Secondary Sources of Wealth (If any, please specify):

### Political Exposed Person Declaration

Are you or any of your close family members a Senior Government Official?

No, I/my immediate family members do not hold, have never held, am/are not actively seeking and am/are not being considered for a Senior Government Official Position.

Yes, I/my family members:

currently hold  have held  am/are actively seeking  am/are being considered

Name:

Relationship with Customer:

Position Details:

Date:

If held in the past, please state period held (from – to):

^Please Note: • If both mobile no. and email address are provided, E-Alerts will only be sent to the mobile no. unless specified otherwise. • If both local and overseas mobile no(s). are provided, Clicks SMS-OTP and E-Alerts will only be sent to the local mobile no. • For security reasons, each mobile no. can only be used by one customer for receiving E-Alerts and Clicks SMS-OTP. Similarly, each email address can only be used by one customer for receiving E-Alerts. • If you are currently receiving Clicks SMS-OTP and/or E-Alerts, your mobile no. for receiving SMS-OTP and/or E-Alerts will be updated. • Your existing contact details with the Bank will be updated according to what you have furnished in this form.

## Beneficial Ownership declaration

Are you the beneficial owner and hence ultimately own and have sole effective control of this account?  Yes  No<sup>#</sup>

<sup>#</sup>If no, I/we understand and agree that I/we am/are required to proceed to any CIMB Bank Berhad branch, together with this application form, and provide the required information about the beneficial owner and submit a copy of the beneficial owner's (1) NRIC or (2) Passport and proof of residential address.

## 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.

## My/Our CIMB ATM and Clicks Internet Banking Application

Please mail my/our ATM card to: Principal Applicant:  This new account Mailing Address  My Residential Address  
 Joint Applicant:  This new account Mailing Address  My Residential Address

### My/Our CIMB ATM Services

#### New CIMB ATM Card for Principal Applicant:

I would like to apply for a new:  
 Preferred ATM Card  CIMB ATM Card  
 Daily ATM Withdrawal Limit:  
 S\$1,000  S\$2,000  S\$3,000 (Default)  
 S\$5,000  S\$10,000  
 LINK ATM CARD TO: SET AS DEFAULT ACCOUNT\*  
 My New Account   
 Other Account No.: \_\_\_\_\_

#### New CIMB ATM Card for Joint Applicant:

I would like to apply for a new CIMB ATM Card  
 Preferred ATM Card  CIMB ATM Card  
 Daily ATM Withdrawal Limit:  
 S\$1,000  S\$2,000  S\$3,000 (Default)  
 S\$5,000  S\$10,000  
 LINK ATM CARD TO: SET AS DEFAULT ACCOUNT\*  
 My New Account   
 Other Account No.: \_\_\_\_\_

\*Default Account is used for transactions without account selection e.g. ATM Fast Cash

#### Principal Applicant with existing ATM Card:

I would like to link my new account to my existing ATM Card

#### Joint Applicant with existing ATM Card:

I would like to link my new account to my existing ATM Card

### My/Our CIMB Clicks Internet Banking Services

Existing *Clicks* customers need not complete this section as new accounts are automatically accessible via *Clicks*. If you are currently receiving *Clicks* SMS-OTP and/or E-Alerts, your mobile no. for receiving SMS-OTP and/or E-Alerts will be updated.

I would like to access my account(s) through CIMB *Clicks* and obtain my One-Time-Password (OTP) for the purpose of 2nd Factor Authentication (2FA) via:

#### New CIMB Clicks for Principal Applicant:

SMS to my personal mobile no. (SMS-OTP)

#### New CIMB Clicks for Joint Applicant:

SMS to my personal mobile no. (SMS-OTP)

Please Note: • A 6-digit Activation Code will be sent to you via SMS and you will need this 6-digit Activation Code to create your *Clicks* Internet Banking User ID and Password during your First Time Login. • You are able to login using SMS-OTP which will be sent to your registered mobile number. • Please download the CIMB *Clicks* App on your mobile phone and setup the Digital Token to perform any high value transactions. To find out more, please visit our official CIMB SG website.

I am interested in opening a Cash Trading Account with CIMB Securities (Please complete Customer Contact Card)

### Common Reporting Standard (CRS) Self-certification

#### Tax Residence Information

For In-Trust application, please declare your child's/beneficiary's status under "Joint Applicant"

#### Principal Applicant Tax Residence Information

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.			
2.			
3.			

Reason A - The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number

Reason C - No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1.
2.
3.

**Joint Applicant Tax Residence Information**

	Country/Jurisdiction of Tax Residence	Tax Identification Number (TIN) or equivalent	If TIN or equivalent is unavailable, please state reason (A, B or C)
1.	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
2.	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
3.	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>

**Reason A** - The country/jurisdiction where Account Holder is liable to pay tax does not issue TIN to its residents  
**Reason B** - The Account Holder is otherwise unable to obtain a TIN or equivalent number  
**Reason C** - No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes do not require the TIN to be disclosed)

For Reason B, please explain reason of Account Holder unable to obtain TIN or equivalent number:

1.
2.
3.

I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB and its related and associated corporations (collectively "CIMB Group") setting out how CIMB may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

I/We certify that I/we am/are the Account Holder(s) or am/are authorised to sign for the Account Holder(s)\*, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.

If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

<b>Principal Applicant</b>	<b>Joint Applicant</b>
Capacity** (Only applicable if you are not the Account Holder):	Capacity** (Only applicable if you are not the Account Holder):
<input style="width: 400px; height: 20px;" type="text"/>	<input style="width: 400px; height: 20px;" type="text"/>

\*Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognized document of the country.  
 \*\*If you are not the Account Holder, please indicate the capacity in which you are signing the form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

**U.S. Tax Declaration Under Foreign Account Tax Compliance Act (FATCA)**

Note: Please indicate a ✓ in the Yes or No box for each of the following questions.

- |  |  |
|--|--|
| 1. Are you a U.S. Resident?<br>(including a current work permit) | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____<br>Joint Applicant (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____ |
| 2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?      | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____<br>Joint Applicant (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____ |
| 3. Do you hold a U.S. Permanent Resident Card (Green Card)?      | Principal Applicant: <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____<br>Joint Applicant (If applicable): <input type="checkbox"/> No <input type="checkbox"/> Yes, Tax No.: _____ |

## Other Services I/We Require

### Authorisation and Indemnity in respect of Instructions by Facsimile, Mail, Telephone and Electronic Instructions

I/We, the undersigned, hereby request and authorise you to accept instructions, orders and/or communication which may from time to time be given to the Bank in writing by way of facsimile, mail, telephone, bank wire or any other electronic communication acceptable to the Bank by myself or on my/our behalf on any matter relating to the operation of all or any of my/our account(s) or credit or other facilities or banking arrangements with the Bank including, but not limited to, instructions and orders relating to the following:

- Payments
- Placements
- Cancellations
- Purchase/Sale of investments products
- Structured Notes
- Transfer of funds
- Renewals
- Deposits
- Dual Currency Investment

1. All such instructions, orders and/or communication shall be in accordance with the terms and conditions set out in this application and the provisions of the Terms and Conditions (Governing the Operations of Deposits Account). If such instructions, orders and/or communication is not strictly in accordance with the terms and conditions set out in this application and the provisions of Terms and Conditions (Governing the Operations of Deposits Account), the Bank shall be entitled (in its absolute discretion) to decline or refuse to comply with such instructions, orders and/or communication.
2. In consideration of your agreeing to act on such instruction, orders and/or communication, I/we hereby agree and undertake:
  - a. that you shall not be responsible or liable for the non-performance of your obligations hereunder by reason of any cause beyond your control, including without limitation, any breakdown or failure in transmission, postal/delivery systems, communication channels or computer facilities;
  - b. to fully indemnify and at all times keep you fully indemnified from and against all claims and demands, actions and proceedings, losses, expenses and costs (including legal costs on a full indemnity basis) inclusive of any goods and services tax and all other liabilities of whatsoever nature or description resulting directly or indirectly from your reliance or acting on any of such instructions, orders and/or communications;
  - c. that the provisions of this authorisation and indemnity shall remain in full force and effect until you receive notice of revocation in writing from me/us, save that such revocation will not release me/us from any liability and indemnity under this indemnity in respect of any omission or act done or performed or carried out in accordance with such instructions, orders and/or communication prior to the date of your receipt of such notice.
3. Notwithstanding the above, where you receive instructions orally or by telephone, you shall not be obliged to act except upon receipt of confirmation of such instructions in writing, if you at your discretion shall so require.
4. You shall be entitled in your absolute discretion to refuse to comply with any instructions which in your opinion are unclear or ambiguous or which may cause you to contravene any laws, regulations or directives for the time being in force and you shall not incur any liability whatsoever to me/us as a result of such refusal to act.

*Signature of Principal Applicant/Parent/Legal Guardian/Administrator*

*Signature of Joint Applicant*

### 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 Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012, available at our official CIMB SG website.

*Signature of Principal Applicant/Parent/Legal Guardian/Administrator*

*Signature of Joint Applicant*

Date (DD/MM/YYYY):

Date (DD/MM/YYYY):

## CIMB ATM Card And PIN Mailer Acknowledgement

I/We hereby acknowledge receipt of CIMB ATM Card and PIN Mailer. Serial No.: \_\_\_\_\_

Signature\* of Principal Applicant/Parent/Legal Guardian/Administrator\*\*

**FOR BANK USE ONLY**

Verified By: \_\_\_\_\_

Signature\* of Joint Applicant

**FOR BANK USE ONLY**

Verified By: \_\_\_\_\_

\*Thumbprint is not allowed for combined Checking and Savings Account(s)

\*\*Delete as appropriate

## Advisory from the Singapore Police Force - Warning

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

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

1. knowingly allow other people to operate, access and/or control of your bank account; and/or
2. 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 financial institution if you wish to authorise the operation, access and/or control of your bank account to a third party. A failure to do so would subject your bank account to additional risk mitigation measures, and in some cases, your financial institution may terminate or restrict your use of the account and other related accounts you may have with your financial institution.

## Declaration By Applicant(s)

1. I/We confirm that I/we have read and understood CIMB Bank Berhad, Singapore Branch's ("CIMB Bank" or "the Bank" or "CIMB Singapore") Terms and Conditions Governing the Operations of Deposits Accounts and agree to abide and be bound by these terms and conditions. I/We 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. I/We agree that CIMB Bank may vary, alter and amend any terms and conditions in its sole discretion. Copies of all terms and conditions mentioned above are available at any branch of CIMB Bank or at our official CIMB SG website.
2. I/We understand that my/our submission of this application and acceptance of this application by CIMB Bank shall in no way be construed as approval of my/our application and that CIMB Bank reserves the right not to approve this application without giving any reasons whatsoever.
3. I/We confirm that there has been no statutory demand served on me/us, and that there has been no legal proceedings commenced against me/us at the time of this application. I/We declare that I/we are not undischarged bankrupt or of unsound mind.
4. I/We represent and warrant that my/our funds do not originate from, nor will they be routed through, an account maintained at a Foreign Shell Bank<sup>1</sup>, or a bank organised or chartered under the laws of a Non-Cooperative Jurisdiction<sup>2</sup>.
5. I/We declare that information given in this application is true and correct and that I/we have not wilfully withheld any facts. I/We warrant that all copies of documents submitted to CIMB Bank are true copies and belong to CIMB Bank absolutely. I/ We authorise CIMB Bank to obtain and verify any information on/from me/us with or from any credit reference agencies, financial institutions or any other parties, for any purposes which the Bank deems fit.
6. I/We agree to promptly provide any information or representations deemed necessary by CIMB Bank for verification, in its sole discretion, to comply with anti-money laundering regulations countering the Financing of Terrorism and related responsibilities from time to time. I/We acknowledge that in the event of delay or failure to produce any information or representations required by CIMB Bank for verification purposes, CIMB Bank may take such actions as in its sole discretion deemed necessary, including, without limitation, to refuse to accept this application and/or the funds.
7. I/We undertake to keep CIMB Bank informed of any changes in my/our particulars given in this application.

8. I/We agree that the Bank may in its absolute discretion adopt the details (including without limitation the name of client) in the identification documents submitted by me/us, in event of conflict of my/our details submitted (such as through MyInfo, manually or in the supporting/identification documents).
9. I/We declare and confirm that I/we am/are the beneficial owner(s) and that I/we am/are transacting for my/our own account and not on behalf of any other person or entity.
10. I/We authorise CIMB Bank to disclose, at any time and without liability to me/us, any information relating to me/us or any of my/our accounts (as defined in the Banking Act 1970), to any of its branches, subsidiaries, representative offices, affiliates and agents of the Bank and third party selected by them wherever situated, for confidential use in connection with the provision of Products or Services to me/us.
11. For joint application(s), I/we consent to the Bank disclosing to the joint applicant(s) the information that I/we have submitted in relation to the application.
12. I/We agree that the Bank may send the complied documents via email to me/us with my/our appended e-signature and I/we agree to be bound by such e-signed documents.
13. **TAX AND CURRENCY RISK FOR CUSTOMER'S ACCOUNT IN FOREIGN CURRENCY**

Without prejudice to and derogation from and in addition to (i) any other specific risks and cautionary statements that may be applicable and/ or specific to particular Products or Services and are informed or deemed informed to me/us; and (ii) any other provision in the Terms and Conditions Governing the Operations of Deposits Accounts,

  - (a) I/We acknowledge and understand that there is an exchange risk involved in Foreign Currency Deposits or accounts. In particular,
    - i. That earnings on foreign currency deposits are dependent on the exchange rates prevalent at the time of maturity or withdrawal, as the case may be; and
    - ii. That adverse exchange rate movements could erase interest earnings completely and reduce the principal amount.
  - (b) I/We confirm that CIMB Bank has no responsibility or liability to me/us for any diminution in the value of funds due to taxes or currency depreciation or for the unavailability of such funds for withdrawal at any time or on maturity as the case may be due to restrictions on convertibility, requisitions, involuntary transfers, distraints of any character, exercise of government or military powers, war, strikes, or other causes beyond CIMB Bank's reasonable control. I/We agree and accept that CIMB Bank may satisfy such payment obligations by making payment in such other currency as the Bank deems fit.
  - (c) I/We have carefully studied the currency markets and confirm that my/our foreign currency deposits in the Account(s) (as defined in the CIMB Terms and Conditions Governing the Operations of Deposits Accounts ("T&Cs")) are suitable in the light of my/our financial position and investment objectives. I/We hereby authorise CIMB Bank to accept my/our deposits to the Account(s) in any Foreign Currency whatsoever as CIMB Bank may permit in its sole and absolute discretion.
14. For Collection at Branch: Customer's Acknowledgement for ATM Card & Pin Mailer (if applicable). I hereby acknowledge receipt of the ATM Card issued to me by CIMB Bank. I have read and understood the Terms and Conditions governing the use of this new card and agree to be bound by them.
15. I/We confirm that my/our personal account shall only be used for my/our personal non-business purposes (such as savings, investment, education and personal or living expenses). I/We undertake to open, maintain or establish a separate business or non-personal account for business, association, society, or trading purposes.

#### **Personal Particulars Update for Submitted Applications**

16. I/We have read the notes set out herein and I/we agree that the Bank may update my/our records across other products (including Investment Accounts) I/we hold with the Bank (individually or jointly) by verifying my/our signature below against any of my/our signature records with the Bank.

#### **Notes**

- a. Update Contact Numbers

If you are currently receiving CIMB Clicks SMS-OTP and E-alert, your SMS-OTP and E-Alert mobile number will be updated. If both mobile number and email address are provided, E-Alerts and CIMB Clicks SMS-OTPs will only be sent to the local mobile number. For security reasons, each mobile number can only be used by one customer for receiving E-Alerts and CIMB Clicks SMS-OTPs.

Similarly, each email address can only be used by one customer for receiving E-Alerts.

- b. Investment Account(s) refers to Structured Deposit, Dual Currency Investment, Custody Account, Reverse Repo and Structured Notes Account only. Please fill up 3rd party form for Unit Trust and Insurance.
- c. Your personal particulars with the Bank will be updated accordingly to what you have furnished in this application form.

#### **E-Alert Notification**

- a. Your signature will be verified against your signature record with the Bank.
- b. E-Alert notification will be delivered to the primary account holder. However, for transactions and/or requests performed in CIMB Clicks Internet Banking, E-Alert notification will be delivered to the party who executed the transactions and/or requests.
- c. Updating your mobile number or email address will not change your preferred mode of receiving e-Alerts.

### **Declarations Relating to Tax and Other Serious Offences**

I/We declare and confirm that:

1. I/we am/are responsible for my/our own tax affairs and ensuring that both I/we and my/our Account(s) maintained with CIMB Singapore, are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, am/are domiciled or tax citizens of;
  - i. to the best of my/our knowledge, I/we have not wilfully committed nor have been convicted of any serious tax crimes;
  - ii. 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;
  - iii. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request; and
  - iv. I/we agree that CIMB Singapore may, where required, disclose any and all information in accordance with Clause 15.1 of the T&Cs.
2. Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore in accordance with Clause 2.9 and Clause 9.1(b) of the T&Cs.
3. I/we also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigned from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.

### **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 and/or ultimate holding company and/or any of its affiliates and related and associated corporations (including branches) (collectively as "CIMB Group") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/the relevant jurisdiction.
3. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB Group 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 Group 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 Group (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 Group.

### **Common Reporting Standard (CRS) Self-Certification**

1. I/We understand that the information supplied by me/us is subject to the terms and conditions governing the Account Holder's relationship with CIMB Group setting out how CIMB Group may use and share the information supplied by me/us.
2. I/We acknowledge that the information contained in this form and information regarding the Account Holder(s) and any Reportable Account(s) may be provided directly or indirectly to any relevant tax authority, including of the country/

jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be resident for tax purposes pursuant to agreements between competent authorities to exchange financial account information.

3. I/We certify that I/we am/are the Account Holder or am/are authorized to sign for the Account Holder\*, of the account(s) to which this form relates and I/we declare that all statements made in this declaration are to the best of my/our knowledge and belief, correct and complete.
4. If there is a change in circumstances that affects the tax residence of the Account Holder(s) or causes the information contained herein to become incorrect or incomplete, I/we understand that I/we am/are obligated to inform CIMB of the change in circumstances within 30 days of its occurrence and to provide a suitably updated self-certification.

<sup>1</sup> Foreign Shell Bank refers to a foreign bank without physical presence in any country.

<sup>2</sup> Non-Cooperative Jurisdiction refers to any foreign country that has been designated as non-cooperative with international anti-money laundering principles or procedures by an intergovernmental group or organisation, such as the Financial Action Task Force on Money Laundering ("FATF").

\* Authorisation on behalf of the Account Holder must be accompanied with Power of Attorney or equivalent recognised document of the country.

### Definitions

#### 1. Account Holder

Means the person listed or identified as the holder of a Financial Account by the Financial Institution that maintains the account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

#### 2. Financial Account

Means an account maintained by a Financial Institution, and includes Depository Accounts, Custodial Accounts, equity and debt interest or profit income in certain Investment Entities; Cash Value Insurance or Takaful Contracts and Annuity Contracts.

#### 3. Reportable Account

Includes an account held by one or more Reportable Persons.

#### 4. Reportable Person

A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction.

#### 5. TIN

Means Taxpayer Identification Number or functional equivalent in the absence of a Taxpayer Identification Number. Further details of acceptable TINs can be found at: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

### Disclaimer

The above are selected definitions to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor or visit the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the 'CRS') website at: <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

FOR BANK USE ONLY									
CDDC							RATING		
<b>PRINCIPAL APPLICANT</b>		NTB	NonNTB	NoRT	MCTY	PR/EP/WP	Rpref	L M MH H	
ECDD <input type="checkbox"/> Yes <input type="checkbox"/> No		HCTY		OCC	HNW	DB	ex-PEP		NonRes
		*MAS		*PEP	*RCA	*NM	*2RT		*BT
<b>JOINT APPLICANT</b>		NTB	NonNTB	NoRT	MCTY	PR/EP/WP	Rpref	L M MH H	
ECDD <input type="checkbox"/> Yes <input type="checkbox"/> No		HCTY		OCC	HNW	DB	ex-PEP		NonRes
		*MAS		*PEP	*RCA	*NM	*2RT		*BT
New Account No.:			Preferred Cheque Book Pre-printed Name (If any):			Officer Code Tagged:			
Date Account Opened:			Attended By:		Input By:		Approved By:		
			Date:		Date:		Date:		
<b>CHANNEL OPS USE</b>		<b>PRINCIPAL APPLICANT:</b>			<b>JOINT APPLICANT:</b>			Input By:  Date:	Checked By:  Date:
Preferred Membership No.:									
Member since:									
ATM Card No.:									



- (f) Disclose the Information to third party service providers or financial institutions who may have need of such Information in order to provide services to allow the Transacting Bank(s) to provide the Products and Services to me (including without limitation any valuation agents, brokers and attorneys) and any third party employed or engaged to provide administrative, computer or other services or facilities to the Transacting Bank(s), provided that such third parties must agree to protect the confidentiality of the Information and use the Information only for the purposes of providing services to the Transacting Bank(s);
- (g) Form part of the records of the Referring Bank and/or Transacting Bank(s) as to the business carried on by the Referring Bank and/or Transacting Bank(s);
- (h) Observe any legal, governmental or regulatory requirements of any relevant jurisdiction (including any disclosure or notification requirements to which the Referring Bank and Transacting Bank(s) are subject);
- (i) Provide for the dispatch of marketing information on other products or services provided by the Referring Bank and Transacting Bank(s) to me via postal mail and/or electronic transmission to my email address; and
- (j) such of the purposes below which have been checked by me:

send me marketing, advertising and promotional information, materials and/or documents relating to insurance, banking, investment, credit and/or financial products and/or services that the Referring Bank and Transacting Bank may be selling, marketing, offering or promoting, whether such products or services exist now or are created in the future to my telephone number provided herein:

**Contact Method Preference**

Voice Call       Text Messages: SMS/WhatsApp/Other messaging platform

(Please indicate that you agree to the Referring Bank and Transacting Bank and its employees, agents and third party service providers using that mode of communication by inserting a ✓ in the box).

(collectively referred to as the "Permitted Purposes").

I understand that I can withdraw my consent for the Referring Bank and/or the Transacting Bank(s) to process, collect, use and/or disclose my personal data for one or more of the Permitted Purposes at any time by giving notice in writing to the Referring Bank and Transacting Bank(s). In such an instance, the Referring Bank and Transacting Bank(s) will have the right to refuse to provide or to discontinue the provision of the Products and Services.

I undertake to abide by the applicable terms & conditions of the Referring Bank and Transacting Bank(s) as stipulated and/or amended from time to time, where notice of such amendment shall be effected in accordance with the applicable terms & conditions.

I further undertake, at all times, to fully indemnify and keep the Referring Bank indemnified from and against all claims and demands, actions and proceedings, losses, expenses and costs (including legal costs on a full indemnity basis) inclusive of any goods and service tax and all other liabilities of whatsoever nature or description resulting from this referral to the Transacting Bank(s).

  
*Signature*

Name:

Passport No.:

NRIC No.:

Date (DD/MM/YYYY):

FOR BANK USE ONLY	
<b>REFERRING COUNTRY BRANCH'S USE</b>	
<input type="checkbox"/> We confirm that the documents enclosed are in order <input type="checkbox"/> We confirm that Customer Due Diligence has been performed <input type="checkbox"/> We confirm that customer is a valid existing customer of CIMB (CIMB Prime/CIMB Preferred/CIMB Private Banking, others: _____ ) <input type="checkbox"/> We have sighted the customer with valid ID, Passport, and CIMB Prime/CIMB Preferred/CIMB Private Banking Recognition Card	
<b>Customer Segment</b>	
<input type="checkbox"/> CIMB Prime Banking Customer <input type="checkbox"/> CIMB Preferred Customer <input type="checkbox"/> CIMB Private Banking Customer <input type="checkbox"/> Others: _____	
<b>PCRR Tier (For Preferred Banking Customer Segment Only):</b> <input type="checkbox"/> Tier A <input type="checkbox"/> Tier B <input type="checkbox"/> Tier C (Where PCRR tier not available, Tier C applies)	
<b>Remarks:</b>	
<b>Prepared By:</b> Signature:  Name: Signature No./Code/Staff ID: Date & Time:	<b>Verified By:</b> Signature:  Name: Signature No./Code/Staff ID: Date & Time:
<b>REFERRING COUNTRY ABS HUB</b>	
We confirmed that the documents are: <input type="checkbox"/> In order <input type="checkbox"/> Not in order	
<b>Remarks:</b>	
<b>Verified By:</b> Signature:  Name: Signature No./Code/Staff ID: Office No.: Date & Time:	
<b>FOR TRANSACTING BRANCH/GBS HUB USE</b>	
We confirmed that the documents are: <input type="checkbox"/> In order <input type="checkbox"/> Not in order <input type="checkbox"/> We confirm that CDD has been performed	
<input type="checkbox"/> To proceed with account opening <input type="checkbox"/> Do not proceed with account opening <input type="checkbox"/> Incomplete documents <input type="checkbox"/> Customer profile does not meet criteria <input type="checkbox"/> Conduct of account unsatisfactory <input type="checkbox"/> Others: _____	