TERMS AND CONDITIONS GOVERNING CIMB SGD 12 MONTHS WHY WAIT FIXED DEPOSIT-i S$88 FOR S$100K NOVEMBER 2026 PROMOTION

1. The CIMB SGD 12 Months Why Wait Fixed Deposit-i S$88 for S$100K November 2026 Promotion ("Promotion") is open to all retail banking customers of CIMB Bank Berhad, Singapore Branch ("CIMB Bank" or "the Bank") who make a placement into a CIMB Why Wait Fixed Deposit-i account (an "Eligible Account") and have met all the Eligibility Criteria (as hereinafter defined) during the Promotion Period.

Eligibility Criteria

2. The account holder(s) of an Eligible Account that has fulfilled all of the following criteria ("Eligibility Criteria") may qualify for the Promotion:
   a) the account holder(s) must make a placement into a 12 Months CIMB Why Wait Fixed Deposit-i (WWFD-i) using Fresh Funds only. For the purpose of these terms and conditions, "Fresh Funds" are funds that do not originate from any existing account with CIMB Bank including without limitation the following:
      (i) funds in the form of non-CIMB Bank cheques;
      (ii) cashier's orders or demand drafts;
      (iii) other funds that are not transferred from any existing CIMB current, savings or fixed deposit account;
      (iv) other funds that are not withdrawn from any existing CIMB current, savings or fixed deposit account and re-deposited (whether partial or all of the amount withdrawn) into the CIMB current, savings or fixed deposit account within the Promotion Period;
   b) the Fresh Funds stated above must be deposited within the Promotion Period for placement during the Promotion Period;
   c) the account holder(s) must be individual(s) and the Eligible Account must not be held on behalf of a company or an organisation; and
   d) the account holder(s) must not be insolvent or have any legal proceedings of any nature instituted against him/them.

3. CIMB Bank reserves the sole and absolute discretion to disqualify any account holder of an Eligible Account that is deemed by the Bank (acting in its sole discretion) to not have been conducted in a proper and satisfactory manner from participating in the Promotion. CIMB Bank's decision on whether an account holder of an Eligible Account is qualified to participate in the Promotion will be final and conclusive.

The Promotion

4. The Promotion is valid from 1 November 2026 to 30 November 2026 (the "Promotion Period").

5. The account holder(s) of an Eligible Account will receive S$88 for every S$100,000 placement. The total amount awarded under this Promotion will be referred to as the "Cash Credit". For avoidance of doubt, each placement will be rounded down to the nearest multiple of S$100,000 for the calculation of the Cash Credit.

6. The Cash Credit will be credited into a savings or current account with CIMB Bank designated by CIMB Bank for the Eligible Account one (1) calendar month from the maturity date of the successful placement of funds into the WWFD-i. For avoidance of doubt, if the WWFD-i is placed between 1 November to 30 November 2026 (both dates inclusive) for the Eligible Account, the Cash Credit will be credited by end December 2027, At least 1 account holder must have a savings or current account with CIMB Bank prior to the closing date of the Promotion to participate in the Promotion.

7. For avoidance of doubt, no Cash Credit will be accorded for any placement below S$100,000. For placements which are S$200,000 and above within the Promotion Period, the Cash Credit will be capped at S$176 per Eligible Account. Please refer to the illustration below:

Tenure	**WWFD-i placement amount per placement**	**Cash Credit**
3 months	S$100,000	Not eligible as Promotion is for 12 months tenure
6 months	S$100,000	Not eligible as Promotion is for 12 months tenure
9 months	S$100,000	Not eligible as Promotion is for 12 months tenure
12 months	S$80,000	Not eligible as minimum placement for this Promotion is S$100,000 per placement
12 months	S$100,000	S$88
12 months	S$180,000	S$88 – round down to the nearest S$100,000 Cash Credit
12 months	S$200,000	S$176 – maximum Cash Credit per Eligible Account
12 months	S$500,000	S$176 – maximum Cash Credit per Eligible Account
12 months	S$1,000,000	S$176 – maximum Cash Credit per Eligible Account

8. There is no cap on the number of WWFD-i placements per Eligible Account for this Promotion. However, the total of such placements shall not exceed S$200,000. Any placement in excess of S$200,000 may be accepted at the absolute discretion of the Bank but the Cash Credit will be capped at S$176 per Eligible Account. Refer to illustration under clause 7 above.

9. Personal and joint accounts are eligible. Eligible Accounts can be opened jointly with spouse, children, parents or siblings. The main account holder will have to be at least 18 years old on the date of account opening.

10. Applicants whose accounts are approved by CIMB Bank and successfully made a placement into the Eligible Account within the Promotion Period (both dates inclusive) will qualify for this Promotion. The approval process will be in accordance with CIMB Bank's prevailing practice and CIMB Bank reserves the right to extend the closing date generally or in relation to any Eligible Account. The WWFD-i profit rates applicable are subject to change without prior notice.

11. In the event that the account holder of an existing Eligible Account places additional deposits under this Promotion or any subsequent Promotion, that Eligible Account shall continue to be subject to these terms and conditions, notwithstanding any revision of the WWFD-i profit rates or any other terms and conditions hereof, including any future revision thereto.

12. For avoidance of doubt, customers who are eligible for the CIMB SGD Why Wait Fixed Deposit-i Promotion 2026, for the 12 months tenure, will also be eligible for this Promotion. In the event of early termination of any WWFD-i arrangement for any Eligible Account, the account holder(s) agree that the Murabahah Sale Price (after deducting the Security Deposit) payable by the Bank will be reduced in accordance with the CIMB Bank Terms and Conditions Governing the Operations of Deposit Account (as may be amended, varied or supplemented from time to time) ("Deposits Terms and Conditions") as follows:
    a) if the tenure of deposit is 3 months and below, early withdrawal will be allowed by the Bank subject to the account holder's agreement to provide rebate/ibra' in which case no profit shall be paid;
    b) if the tenure of deposit is 4 months and above, and withdrawal is made before completion of 3 months, the account holder agrees to provide rebate/ibra' in which case no profit shall be paid;
    c) other than the above circumstances, if withdrawal is made before maturity, the account holder agrees to provide rebate/ibra' based on the following formula:

    Rebate/Ibra' = Murabahah Sale Price – [(P x R% x t/T x 50%) + P]
    Murabahah Sale Price = Principal + Profit (upon maturity)
    P= Principal (amount deposit)
    R= Profit Rate (%)
    t= Tenure (based on completed months)
    T= Total number of months in a year

13. In the event the account holder of the Eligible Account closes his/her Eligible Account(s) within six (6) months from the placement date into the Eligible Account or breaches any of the terms and conditions contained herein or if the account holder no longer qualifies or was never eligible for the Cash Credit, CIMB Bank reserves the right to deduct a sum equivalent to the value of the Cash Credit for the Eligible Account from the account holder's savings or current account. Any expenses or costs resulting from such a deduction will be borne by the account holder(s). The account holder is deemed to have authorized such deductions.

14. The Security Deposit (as defined in the Deposit Terms and Conditions), which is equivalent to the profit portion of the Murabahah Sale Price (as defined in the Deposit Terms and Conditions) will be paid into a savings or current account of the account holder(s) with CIMB Bank. Upon maturity of a WWFD-i placement(s), the principal amount shall be renewed at the Bank's prevailing SGD Islamic Fixed Deposit board rates for same respective tenors as the previous WWFD-i placement, unless other maturity instructions are provided by the account holder.

General Terms and Conditions

15. This Promotion is not valid with other offers or promotions unless otherwise stated.

16. By participating in this Promotion, account holders of all Eligible Accounts also hereby agree and irrevocably and unconditionally undertake to fully absolve CIMB Bank of all liabilities and agree to indemnify CIMB Bank (on a full indemnity basis) and hold CIMB Bank harmless against any claim by any third party and any loss, damage, cost or expense (including solicitor's fees and cost) that CIMB Bank may suffer or incur as a result of or in connection with the Promotion.

17. CIMB Bank's decision on all matters relating to the Promotion is final, binding and conclusive. No queries, appeals or protests will be entertained. CIMB Bank shall not be obliged to enter into any correspondence on any matter with any party concerning the Promotion.

18. In the event of any inconsistency between these terms and conditions and any application form, brochure, marketing or promotional material relating to the Promotion, or the Deposit Terms and Conditions, these terms and conditions shall prevail.

19. CIMB Bank shall not be liable in any way to any account holder or any other person for any loss or damage or expenses arising in connection with this Promotion, howsoever arising, including without limitation, from any late or non-notification, any delay or error in processing of account opening or account-related instructions, any error in computing chances, any technical, hardware or software breakdown, malfunction or defects, lost or unavailable network connections, any failed, delayed or incorrect transactions (including, but not limited to cheque processing, funds transfers, etc), or any notice that is lost or misdirected.

20. Under no circumstances shall CIMB Bank be liable for any loss and/or damage incurred by any party (including without limitation the loss of income, profits or goodwill whether the same be direct or indirect, incidental, consequential, exemplary or punitive) nor shall CIMB Bank be liable for any special damages to any party including third parties howsoever arising whether in contract, tort, negligence or otherwise, in connection with the Promotion and/or the Cash Credit, even if CIMB Bank had been advised of the possibility of such losses and/or damages in advance, and all such losses and/or damages have been expressly excluded.

21. CIMB Bank assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in the ineligibility of the Eligible Account(s) to participate in the Promotion.

22. CIMB 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 any time without any liability and such changes shall be binding on all account holders of Eligible Accounts with effect from the earliest of the following:
    a) the date CIMB Bank places notice of such changes on its Singapore website;
    b) the day after CIMB Bank sends notice of such changes to the Principal account holder's last known address in the records of CIMB Bank by ordinary post;
    c) the date after CIMB Bank sends notice of such change to the Principal account holder by short messaging system (SMS) or electronic mail; and/or
    d) the date CIMB Bank places such notice at all of its branch(es) in Singapore.

23. CIMB Bank Terms and Conditions Governing the Operations of Deposits Accounts ("Deposit Terms and Conditions") and Terms and Conditions Governing Electronic Banking Services (available on www.cimb.com.sg) apply.

24. By participating in this Promotion, the account holders agree and consent that CIMB Bank may use, disclose and process personal data provided by them for one or more of the purposes stated in CIMB Bank's Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 (available on www.cimb.com.sg) and for the purposes stated below and all account holders confirm that they have read and agree to be bound by the terms stated therein, as may be amended, supplemented and/or substituted by CIMB Bank from time to time:
    a) disclosing the personal data of the account holders to the merchants/suppliers of goods/services in connection with the Promotion; and/or
    b) administering and conducting the Promotion.

25. These terms and conditions shall be governed by the laws of Singapore and the account holders of the Eligible Accounts irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

26. A person who is not a party to any agreement governed by these terms and conditions shall not have any right under Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

27. References herein to "CIMB Bank" or the "Bank" shall mean CIMB Bank Berhad, Singapore Branch and shall include a reference to its successors, nova tees, transferees and assigns.

28. **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.