

CIMB BANK BERHAD'S TERMS AND CONDITIONS GOVERNING 2017 WM INVESTMENT BUNDLES

1. The Campaign Period

1.1 The 2017 WM Investment Bundles Campaign (“**the Investment Bundles Campaign**”) is organized by CIMB Bank Berhad (“**the Bank**”) and shall commence on 1 January 2017 and end on 31 December 2017, both dates inclusive (“**the Campaign Period**”). The Bank reserves the right upon giving notice of not less than 21 calendar days to change the duration, commencement and or expiry dates of the Campaign Period.

2. Eligibility

2.1 The Investment Bundles Campaign is open to all individuals residing in Malaysia, including Malaysian citizens, permanent residents or non-Malaysian citizens, of 18 years and above, sole-proprietorships, partnerships, charitable/non-profit organizations, corporate and commercial customers who make the relevant investments (as explained in Clause 3 herein) during the Campaign Period (“**the Eligible Customer(s)**”).

3. Campaign

3.1 The Investment Bundles Campaign consists of the following promotions:-

3.1.1 Conventional Fixed Deposit and selected Conventional Equity Unit Trust Funds (“**FD and UT Bundles**”);
or

3.1.2 Conventional Fixed Deposit and selected ASNB Variable Priced Funds (“**FD and ASNB Variable Bundles**”) (please see Master Prospectus of ASNB Variables)

4. The Investment Bundles Campaign

4.1 Subject to the terms and conditions herein, Eligible Customers will be entitled to earn **Fixed Deposit Preferential Interest Rate** (“**FD Preferential Rate**”) tabulated in Table A below if the Eligible Customers deposit/invest in the following investment Bundles during the Campaign Period:-

(1) FD and UT Bundles

Deposit a minimum of RM10,000 only in Conventional Fixed Deposit for a period of 1 month or 3 months **AND** invest a minimum of RM10,000 only in any selected Conventional Equity Unit Trust Funds from selected Unit Trust Management Companies. The investment ratio for the Conventional Fixed Deposit and the Conventional Equity Unit Trust Funds must be 1:1; OR

(2) FD and ASNB Variable Bundles

Deposit a minimum of RM10,000 only in Conventional Fixed Deposit for a period of 1 month or 3 months **AND** invest a minimum of RM10,000 selected ASNB Variable which shall be determined by the Bank at its sole and absolute discretion. The investment ratio for the Conventional Fixed Deposit and the ASNB Variable must be 1:1.

Table A

Bundles	Minimum investment amount in selected Conventional Equity UT / ASNB Variable	Applicable sales charge on selected Conventional Equity UT / ASNB Variable	Minimum FD Placement Amount	Total Amount	1-month Conventional FD Preferential Rate (p.a)	3-month Conventional FD Preferential Rate (p.a)
FD and UT Bundles	RM10,000	3.00%	RM10,000	RM20,000	17.88% p.a.	7.88% p.a.
FD and ASNB Variable Bundles (ASN 2, ASN 3 and ASG only)	RM10,000	5.00%	RM10,000	RM20,000	17.88% p.a.	7.88% p.a.

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- 4.2 The list of selected Conventional Equity Unit Trust Fund(s) is available upon request from the attending sales staff at the Bank branches and is subject to change from time to time, including all new Conventional Equity Unit Trust Fund(s) launched during the campaign period by the Bank at its sole and absolute discretion upon giving prior notice of 21 calendar days.
- 4.3 The deposit/investment in the **FD and UT Bundles** or the **FD and ASNB Variable Bundles** must be done concurrently on the same day; and
- 4.4 The investors of the selected Conventional Equity Unit trust Fund(s) or ASNB Variable and the account holder(s) of the Conventional Fixed Deposit must be of the same customer(s).
- 4.5 The applicable sales charge payable by Eligible Customers shall be 3.00% and 5.00% on the selected Conventional Equity Unit Trust Fund(s) and ASNB Variable respectively. At the point of investment in the selected Conventional Equity Unit Trust Fund(s) or ASNB Variable, any other offer and/or promotion and/or discount on sales charge advertised by the Bank shall not be applicable.
- 4.6 The "**Fixed Deposit Preferential Interest Rate**" is applicable to initial placement (1-cycle) only. Upon maturity of the 1-month or 3-months fixed deposit tenure, the Fixed Deposit Preferential Interest Rate shall cease to apply and the Bank's prevailing board rate for fixed deposits shall apply to any roll-overs and/or renewals.
- 4.7 For Conventional Equity Unit Trust Funds, Eligible Customers are given a cooling off period of six (6) business days from the date of receipt of the Conventional Equity Unit Trust application by the Bank ("**prescribed cooling off period**"). In the event that the Eligible Customer elects to terminate the investment in the selected Conventional Equity Unit Trust Funds within the prescribed cooling off period, the Eligible Customer will not be entitled to the Fixed Deposit Preferential Interest Rate on the Conventional Fixed Deposit. The interest on the Conventional Fixed Deposit will be paid at the Bank's prevailing board rate. The "prescribed cooling off period" shall not be applicable for ASNB Variable.
- 4.8 In the event that the Eligible Customer uplifts the Conventional Fixed Deposit prior to maturity i.e. before the completion of the 1-month or 3-months tenure (as the case may be), the Eligible Customer shall not be entitled to enjoy any Fixed Deposit Preferential Interest Rate or the Bank's prevailing board rate whatsoever.
- 4.9 The Campaign is not applicable to funds or monies disbursed from EPF Investment schemes.
- 4.10 The Campaign is not valid in conjunction with any other offers and promotions (if any) offered by the Bank in relation to investment in the selected Conventional Equity Unit Trust Fund(s) or ASNB Variable.

5. General Terms and Conditions

- 5.1. By participating in the Campaign, Eligible Customers are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein and agree that any and all decisions made by the Bank in relation to every aspect of the Campaign including but not limited to the eligibility of participation in the Campaign and the applicability of Fixed Deposit Preferential Interest Rate shall be final, binding and conclusive provided the same must be seen to be fair and reasonable.
- 5.2. The terms and conditions governing the Conventional Fixed Deposit, the selected Conventional Equity Unit Trust Fund(s) and the ASNB Variable are separate from the terms and conditions herein. In addition to the terms and conditions herein, Eligible Customers shall also comply with all terms and conditions governing the Conventional Fixed Deposit, the selected Conventional Equity Unit Trust Fund(s) and ASNB Variable.
- 5.3. The Bank shall not be liable to any Eligible Customer or any other party for any loss or damage of whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in the Campaign unless the same is caused by the Bank's wilful default or gross neglect.
- 5.4. The Bank reserves the right to cancel, terminate or suspend the Campaign upon giving prior notice of not less than 21 calendar days. For the avoidance of doubt, cancellation, termination or suspension by the Bank of the Campaign shall not entitle the Eligible Customer or any other persons to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension unless the same is caused by the Bank's wilful default or gross neglect.
- 5.5. The Bank reserves the right upon giving prior notice of not less than 21 calendar days to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) ("**the Amendment**") any of the terms and conditions herein. Notification to the Eligible Customer in respect of the Amendment shall be effected at the Bank's absolute discretion through any one of the following means of communication, namely, by ordinary mail to the Eligible Customer's last known address or by posting a notice regarding the Amendment at each of the Bank's branches or by effecting an advertisement regarding the Amendment in one national newspaper of the Bank's choice, or via the Bank's website or by any other means of notice which the Bank may select and the Amendment shall be deemed as binding on the Eligible Customer as from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.

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- 5.6. The Terms and Conditions herein, as the same may be amended from time to time pursuant to Clause 5.5, shall prevail over any provisions or representations contained in any other promotional and/or advertising material in relation to the Campaign.
- 5.7. Investments in the selected Conventional Equity Unit Trust Fund(s) is not obligation of, deposits in, guaranteed or insured by the Bank and are subject to investment risks, including the possible loss of the principal amount invested. Eligible Customers are advised to read the prospectus of the selected Conventional Equity Unit Trust Fund(s) before investing. Eligible Customers should also consider all fees and charges involved before investing. Past performance of the selected Conventional Equity Unit Trust fund(s) is not an indication of future performance and income distributions are not guaranteed. Eligible Customers should rely on their own evaluation to assess the merits and risks of any investment. Eligible Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
- 5.8. Investments in the ASNB Variable is not obligation of, guaranteed or insured by the Bank and are subject to investment risks, including the possible loss of the principal amount invested. Eligible Customers are advised to read the prospectus of the ASNB Variable before investing. Eligible Customers should also consider all fees and charges involved before investing. Past performance of the ASNB Variable is not an indication of future performance and income distributions are not guaranteed. Eligible Customers should rely on their own evaluation to assess the merits and risks of any investment. Eligible Customers who are in doubt as to the action to be taken should consult their professional advisers immediately.
- 5.9. The terms and conditions herein shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted, promulgated under the Financial Services Act 2013 and/or any other written laws or which are issued by Bank Negara Malaysia or any other body having supervisory authority over the Bank in relation to or which are applicable to the Campaign or any matters herein.
- 5.10. The Eligible Customer is not covered by the compensation fund under section 152 of the Capital Markets and Services Act 2007 (CMSA). The compensation fund does not extend to the Eligible Customer who has suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of the Bank. Where the Eligible Customer suffers monetary loss in the above circumstances related to the acts of the Bank's employees, the Eligible Customer may lodge a complaint with the Bank's Customer Resolution Unit (CRU) as set out in clause 5.11. The Eligible Customer who is not satisfied with the Bank's CRU's decision may refer the case to the Securities Industry Dispute Resolution Centre ("SIDREC") and/or the Federation of Investment Managers Malaysia's Complaints Bureau ("FIMM"). The Eligible Customer can also direct the complaint to the Securities Commission's Investor Affairs & Complaints Department even if the investor has initiated a dispute resolution process with SIDREC.
- 5.11. In the event of any complaints related to the Campaign, Eligible Customers may contact the Bank's Customer Resolution Unit (CRU) bearing the following address, telephone, facsimile numbers and e-mail address (or bearing such other address, telephone, facsimile numbers and e-mail address which the Bank may change by notification to the Eligible Customers):

Customer Resolution Unit
Level 19, Menara Bumiputra-Commerce
11, Jalan Raja Laut
50350 Kuala Lumpur
Tel: +603-6204 7788
E-mail address: cru@cimb.com