CIMB BANK

Terms and Conditions of CIMB Bank Berhad ("the Bank") governing the operation of the InvestSmart Package

1) The Package

i) Subject to the terms and conditions herein the InvestSmart package ("InvestSmart") which gives entitlement of special InvestSmart fixed deposit ("FD") Interest Rates ("preferential rates") described hereafter are only applicable where the FD deposits and investments in conventional equity funds or conventional bond funds hereunder made by the Customers pursuant to the InvestSmart package are maintained with the Bank for their full tenures.

ii) To qualify for the InvestSmart package entitlements provided herein, investments for selected Unit Trusts in conventional equity funds or conventional bond funds ("UT") and FD deposits in any of the combination selected below shall be made or placed by each Customer with the Bank concurrently.

iii) To qualify for the InvestSmart package herein Customers shall select only one UT funds i.e either the conventional equity funds or conventional bond funds to combine with the FD deposits in any of the combination as stated below provided always that from the total minimum amount invested 40 % and 60 % of the same shall be placed and invested in FD deposits and UT funds respectively and FD deposits tenures selected are restricted to the periods of 1, 3, 6 and 9 month(s).

iv) The range or possible combination of UT funds investment and FD deposits which the Customers may select bearing the following FD tenures, the respective FD amount placed and UT funds amount invested, the preferential rates are as provided in the tabulation below. The term 'board rate' means the normal FD rate quoted by the Bank applicable to the corresponding FD tenure stated in the tabulation.

Conventional Equity Funds

Tenure [Month(s)]	Minimum Amount			Preferential Rates(p.a.)	
	Total Amount (UT+FD) (RM)	FD 40% (RM)	UT (Equity) 60% (RM)	Total Amount (FD + UT) <RM100,000	Total Amount (FD + UT) ≥RM100,000
1	12,500	5,000	7,500	35.85% + board rate	44.85% + board rate
3	5,000	2,000	3,000	11.70% + board rate	14.70% + board rate
6	5,000	2,000	3,000	5.5% + board rate	7.0% + board rate
9	5,000	2,000	3,000	4.0% + board rate	5.0% + board rate

Conventional Bond Funds

Tenure [Month(s)]	Minimum Amount			Preferential Rates (p.a.)
	Total amount (FD + UT) (RM)	FD 40% (RM)	UT (Bond) 60% (RM)	
1	50,000	20,000	30,000	17.85% + board rate
3	50,000	20,000	30,000	5.70% + board rate
6	50,000	20,000	30,000	2.5% + board rate
9	50,000	20,000	30,000	2.0% + board rate

v) The InvestSmart package is not applicable to funds or monies disbursed from EPF Investment schemes.

vi) In the event that Customer

(a) fails to maintain the FD deposits for the full tenure in respect of the selected deposit periods of 1 and / or 3 months or elect to terminate the selected UT fund investment within the prescribed cooling off period, no interest will be paid for withdrawals made before completion of the said FD periods of 1 and / or 3 months.

(b) fails to maintain the FD deposits for the full tenure in respect of the selected deposit periods of 6 and / or 9 months, no preferential rates will be paid for withdrawals made before completion of the said FD periods of 6 and / or 9 months. The interest rates applicable shall be the Bank's board rates.

the prevailing rules relating to interest rates applicable at the time of upliftment of the FD deposits provided by the Association of Banks in Malaysia and/or the prevailing practice of CIMB Bank shall apply.

vii) Upon maturity of the FD tenures selected by the Customers, the preferential rates shall cease and the Bank's board rates shall apply to any roll-overs, extensions or renewals of the FD deposits.

2) Eligibility

i) InvestSmart package shall only be made available to business organizations and individual Customers comprising Malaysian residents, permanent residents and non-residents.

ii) Staffs of the Bank are not permitted to participate in the InvestSmart package.

3) General Conditions

i) The preferential rates, the applicable FD tenures mentioned above are subject to change at any time and from time to time by the Bank at its absolute discretion without having to give any prior notice to the Customers.

ii) The Bank has the right and is entitled without prior notice to, debit from the FD deposits or any other accounts of the Customer maintained with the Bank at any time as it deems appropriate with the applicable or prevailing statutory fees, stamp duties, commissions, bank charges, service charges and whatsoever disbursements, expenses or costs applicable to or incurred under or in respect of any accounts of the Customers.

iii) All the terms and conditions governing the operation of the Bank's existing fixed deposit accounts shall apply to the FD deposits herein save and except if or where the same are expressly varied or amended by the terms and conditions herein. In the event of any inconsistency or conflict between the terms and conditions herein and the terms and conditions governing the Bank's existing fixed deposit accounts and the terms and conditions of the Bank contained in any advertising or marketing materials or brochures relating to the preferential rates it is hereby agreed that the term and condition which is most favourable to the Bank shall apply.

iv) The Bank reserves the right, at its absolute discretion, to vary (whether by addition, deletion, modification, amendment or otherwise howsoever) any of the terms and conditions herein without giving any prior notice to the Customers.

v) Not in derogation of the generality of the foregoing the Bank reserves the right without any liability or obligation whatsoever, at any time to vary, reduce, suspend or terminate the preferential rates herein without giving any prior notice to the Customer.

vi) Any and all decisions made by the Bank in relation to every aspect of the preferential rates and /or any terms herein or any matters relating to the InvestSmart package shall be final and conclusive and binding on the Customers. Any subsequent correspondences, protests, appeals by the Customers will not be entertained by the Bank.

vii) The terms and conditions herein shall be subject to the application of any prevailing laws, guidelines, directives, notices, regulations enacted, promulgated under the Banking and Financial Institutions Act 1989 and/or the Exchange Control Act 1953 or any other written laws or which are issued by Bank Negara Malaysia, the Controller of Foreign Exchange or any other body having supervisory authority over the Bank in relation to or which are applicable to the InvestSmart package or any matters herein.