CIMB BANK BERHAD (13491-P)
Penthouse, Bangunan Ming, Jalan Bukit Nanas,
50250 Kuala Lumpur
Tel : 1 300 880 900 Fax : (03) 2035 2211

Sales Source	☐ BRANCH ☐ CSC ☐ MSF ☐ PST ☐ RTC
Centre / Branch Code	- - -
Staff ID	-
Staff Name	
Campaign Code	- - - - -

Application Form For Cash Plus Personal Loan

All Columns Are Mandatory To Be Filled

PERSONAL DETAILS OF APPLICANT

Name as per I/C

Type of Home
☐ Owned ☐ Rented
☐ Mortgaged ☐ Parents'
☐ Others

Years Occupied

Mailing Address

Postcode

City

Home Address (Permanent Address)

Postcode

City

I/C No. (Old)

Passport / I/C No. (New)

Date of Birth D D / M M / Y Y Y Y

Age

Sex
☐ Male
☐ Female

Nationality

Race
☐ Bumiputera ☐ Chinese
☐ Indian ☐ Foreigner
☐ Others

Marital Status
☐ Married ☐ Single
☐ Widowed ☐ Separated
☐ Divorced

No. of Dependants

Education
☐ Primary ☐ Diploma
☐ Secondary ☐ Others
☐ Graduate

Home Telephone No.

Handphone No.

Email

APPLICANT'S EMPLOYMENT RECORD / BUSINESS DETAILS

Current Employer

Employment Status
☐ Permanent ☐ Contract
☐ Temporary

Position

Employer

Nature of Business
☐ Professional Services
☐ Government & Quasi-Government
☐ Financial Institutions
☐ Information Technology & Telecommunication
☐ Manufacturing /
☐ Wholesale (excluding Construction)
☐ Retail
☐ Land Transport, Logistic & Warehousing
☐ Education
☐ Real Estate Construction
☐ F & B, Restaurant, Hotel & Tourism
☐ Others

Address

Postcode

City

Telephone No.

Occupation
☐ Commission Agent
☐ Marketing & Sales Personnel
☐ Manager
☐ Supervisor
☐ General Executive
☐ Licensed Professional
☐ Uniformed Personnel / Military Officer
☐ Self Employed / Business Owner
☐ Skilled Worker / Technician
☐ Administrative
☐ Company Director
☐ Retiree
☐ Others

Gross Monthly Salary
RM -

Year Joined
M M / Y Y Y Y

SPOUSE'S DETAILS (FOR MARRIED APPLICANT)

Name

I/C No. (Old)

Passport / I/C No. (New)

Handphone No. –

Office No. –

Employer

Position

Gross Monthly Salary

RM , –

EMERGENCY CONTACT (RELATIVE NOT STAYING TOGETHER)

Name

Home Address

Postcode

City

Relationship With Applicant

Home Telephone No. –

Handphone No. –

LOAN APPLICATION AMOUNT

Amount : RM , 0 0 0

Tenure : Bulan

NOTE : All fees will be deducted from the loan amount

CIMB BANK

CIMB Bank Credit Card Application Details

I WISH TO APPLY FOR THE FOLLOWING CARD (PLEASE ✓) :

CIMB PREMIER CARD COLLECTION

- ☐ **CIMB WORLD MasterCard** (RM200,000 min income p.a.)
- ☐ **CIMB Visa INFINITE** (RM200,000 min income p.a.)
- ☐ **CIMB Visa SIGNATURE** (RM100,000 min income p.a.)

CIMB SMART DRIVERS CARDS

- ☐ **CIMB PETRONAS Platinum MasterCard** (RM48,000 min income p.a.)
- ☐ **CIMB PETRONAS Gold MasterCard** (RM24,000 min income p.a.)

CIMB CREDIT CARDS

- ☐ **CIMB Platinum MasterCard** (RM48,000 min income p.a.)
- ☐ **CIMB Gold MasterCard** (RM24,000 min income p.a.)
- ☐ **CIMB Visa Platinum** (RM48,000 min income p.a.)
- ☐ **CIMB Visa Gold** (RM24,000 min income p.a.)

Note : Additional credit cards will share a combined credit limit.

CIMB CASH REBATE CARD

- ☐ **CIMB Cash Rebate Platinum MasterCard** (RM36,000 min income p.a.)

MY PERSONAL DETAILS

Name To Appear On Card (Not More Than 19 Letters) :

Mother's Maiden Name :

TRANSACTION ALERT SERVICES

Alert me if transaction exceeds (The Bank's default value applies if left blank)

☐ RM1,000 ☐ RM2,000 ☐ RM3,000 ☐ RM5,000

☐ I wish to terminate the Transaction Alert Services provided by the Bank in relation to my CIMB Bank Credit Card

ACCESS TO ATM AND CIMB CLICKS INTERNET BANKING

☐ Yes, I wish to apply for a credit card PIN to access ATM and CIMB Clicks

MY BILLING AND CARD DELIVERY INSTRUCTIONS

Please Send My Statement To : ☐ Home ☐ Office

Please Send My Card To : ☐ Home ☐ Office

☐ For My Collection at CIMB Bank Branch

CIMB TOUCH 'N GO ZING AUTOMATIC RELOAD AMOUNT

CIMB Touch 'n Go Zing Card (Touch 'n Go card linked to CIMB Bank Credit Card)

☐ I would like to have the complimentary CIMB Touch 'n Go Zing Card with the following automatic reload amount

Principal Card	☐ **RM100**	☐ **RM200**	☐ **RM300**
Supplementary Card	☐ **RM100**	☐ **RM200**	☐ **RM300**

Note: If the auto reload amount is not specified, CIMB Bank will automatically set the default reload amount to RM100.

CIMB ISLAMIC

CIMB Islamic Credit Card Application Details

I WISH TO APPLY FOR THE FOLLOWING CARD (PLEASE ✓) :

CIMB ISLAMIC CREDIT CARD

☐ **CIMB Islamic Platinum MasterCard** (RM48,000 min income p.a.)

☐ **CIMB Islamic Gold MasterCard** (RM24,000 min income p.a.)

☐ **CIMB Islamic PETRONAS Gold MasterCard** (RM24,000 min income p.a.)

Note : Additional credit cards will share a combined credit limit.

MY PERSONAL DETAILS

Name To Appear On Card (Not More Than 19 Letters) :

Mother's Maiden Name :

TRANSACTION ALERT SERVICES

Alert me if transaction exceeds (The Bank's default value applies if left blank)

☐ RM1,000 ☐ RM2,000 ☐ RM3,000 ☐ RM5,000

☐ I wish to terminate the Transaction Alert Services provided by the Bank in relation to my CIMB Islamic Credit Card

ACCESS TO ATM AND CIMB CLICKS INTERNET BANKING

☐ Yes, I wish to apply for a credit card PIN to access ATM and CIMB Clicks

MY BILLING AND CARD DELIVERY INSTRUCTIONS

Please Send My Statement To : ☐ Home ☐ Office

Please Send My Card To : ☐ Home ☐ Office

☐ For My Collection at CIMB Islamic Bank Branch**

** CIMB Islamic Bank branches are co-located at all CIMB Bank branches nationwide.

CIMB TOUCH 'N GO ZING AUTOMATIC RELOAD AMOUNT

CIMB Touch 'n Go Zing Card (Touch 'n Go card linked to CIMB Islamic Bank Credit Card)

☐ I would like to have the complimentary CIMB Touch 'n Go Zing Card with the following automatic reload amount

Principal Card ☐ **RM100** ☐ **RM200** ☐ **RM300**

Note: If the auto reload amount is not specified, CIMB Islamic Bank will automatically set the default reload amount to RM100.

DECLARATION/DISCLOSURE BY APPLICANT**

In addition to my Cash Plus Personal Loan application, I hereby acknowledge that I am applying for the following products selected by me :

Products	Selection (please initial)
CIMB Islamic Credit Card	
CIMB Bank Credit Card (Conventional)	

** This declaration shall apply to all CIMB Bank Berhad and/or CIMB Islamic Bank Berhad, as the case may be, ("the Bank") products(s) which you apply for as stated in the above completed application forms. The Bank refers to CIMB Bank Berhad and/or CIMB Islamic Bank Berhad, as the case may be, being the licensed financial institution granting the loan/financing product(s) referred to in the above application forms.

FOR ALL PRODUCTS :

(i) I hereby declare that I have/do not have any monies owing to any banks and or any other lenders. Particulars (if applicable) of my debt payment obligation are as follows :

No.	Name of entity	Amount of Debt Owing (RM)	Monthly Instalment Amount (RM)
1			
2			

(ii) I declare that the information furnished in this form are completely true and accurate and I have not withheld any information which may prejudice my financing/loan application or have a bearing on your financing decision.

(iii) I hereby authorize you or your representative to obtain information relating to this information from any source.

(iv) I agree that the above completed application forms shall belong to and remain as the property of the Bank regardless of whether the above facilities is or are approved and the Bank reserves the right to reject any of the above application(s) at its sole discretion without any reasons whatsoever.

(v) I have not committed any act of bankruptcy and/or been adjudged a bankrupt.

(vi) I shall comply with the Bank's requirements in respect of my loan/financing application and understand that the Bank's offer of the loan/financing shall be subject to the Bank performing any necessary verification.

(vii) I confirm that the Bank is authorized to verify and/or make any checks and/or obtain any information and/or confirmation, with or from any credit reference agencies, including but not limited to CCRIS, FIS and/or any other agencies and/or from any financial institution, on me and/or any other person, individual and/or entity as the Bank may deem fit, for any purposes which the Bank deems fit.

(viii) Where applicable in connection with the Guidelines on Credit Transactions and Exposures with Connected Parties issues by Bank Negara Malaysia, I hereby declare that :

☐ I am a staff of the CIMB Group[1]

☐ To the best of my knowledge, I have close relative(s)[2] who are presently employed under the CIMB Group and/or who have acted as my guarantor (particulars of which are as follows):

Name of close relative employed under the CIMB Group	I/C / Passport No.	Relationship with applicant	Acted As Guarantor (Indicate Yes or No)
			☐ Yes ☐ No
			☐ Yes ☐ No

[1] *CIMB Group means CIMB Bank Berhad or CIMB Islamic Bank Berhad or CIMB Investment Bank Berhad or other subsidiaries or companies controlled by the aforesaid respective banking institutions.*

[2] *Close relative(s) include parents / spouse of staff including the spouse's dependents / children / spouse of the children / brother and sister / spouse of brother / sister and any other dependents and persons who may influence / be influenced by the staff.*

(ix) Subject to the provisions below which (i) prohibit disclosure of information to Group Companies if objected to by me; and (ii) require my express consent for disclosure of information to third parties for the stated purposes, I hereby agree and authorise the Bank to disclose to any of its agents, service providers, auditors, legal counsel, professional advisors, security providers and guarantors in or outside Malaysia and to companies within the group of the Bank as well as companies within the group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("the Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia any information relating to me, my affairs and/or any accounts maintained by me with the Bank for facilitating the business, operations, facilities and services of or granted or provided by the Bank and/or the Group Companies to their customers.

Disclosure to Group Companies shall be for facilitating the operations, businesses, cross-selling and other purposes of the Bank and/or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by me by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to me): 19th Floor, Menara Bumiputra Commerce, 11 Jalan Raja Laut, 50350 Kuala Lumpur, Tel No.: 1300-880-900.

Further, where the Bank intends to share my information (excluding information relating to my affairs or account) with third parties for strategic alliances, marketing and promotional purposes,

☐ I hereby give my consent to the above disclosure to third parties.
☐ I do not consent to the giving of the above disclosure to third parties.

(x) I also acknowledge that it is a requirement by Bank Negara Malaysia ("BNM") that all information relating to this application, whether successful or otherwise must be updated and/or transmitted to the Central Credit Reference Information System ("CCRIS"), a database maintained by BNM.

(xi) **For Cash Plus Personal Loan ("Facility")**

The Bank is hereby expressly authorized to discuss with my previous, current and future employers regarding my above application and/or my payment record. I hereby declare that I am not a bankrupt and there is no on-going legal action against me presently.I have read and understood the Terms and Conditions ("Terms") of the Conventional Cash Plus Personal Loan ("Facility") which are attached to my above application form and hereby make my offer to the Bank for grant of the Facility to me upon the Terms. My above completed Application Form, the Disbursement Notice and the Terms shall govern the Facility. I acknowledge that the Bank is deemed to have accepted my offer when the Facility applied for is credited to my personal account maintained (or to be opened by me) with the Bank. If the Bank does not accept my offer but instead offers me the Facility of a different amount, interest rate and/or tenure, as the case may be, I may accept the Bank's counter offer verbally or by utilizing the Facility offered by the Bank which has been credited to my personal account, whichever happens earlier. Any difference between the Facility' amount, interest rate or tenure applied for and the amount, interest rate or tenure finally approved and offered by the Bank shall not affect the validity of the Terms. I agree that any agreement, confirmation, declaration, consent or undertaking given by me verbally or by any electronic method shall be legal and binding on me.

(xii) **For Credit Card**

I hereby request the Bank to issue, upon approval of my above completed application, the credit card(s) which I have indicated. I acknowledge that the use of the credit card(s) issued to me shall be subject to the Bank's Cardholder Terms and Conditions ("Cardmember Agreement") which will be sent to me with the credit card(s) upon the approval of this application, and I further agree to be bound by the terms and conditions set forth in the Cardmember Agreement upon issuance or use of the credit card(s). I understand that the credit card(s) when issued shall at all times remain the property of the Bank and must be duly returned upon request by the Bank. I further agree to accept liability for all amount incurred arising from the use of my credit card(s) issued pursuant to this application or at any time thereafter at my request.

I hereby confirm having read, understood and retained a copy of Product Disclosure Sheet that explains the benefits and my duties to my application for the Product(s) that I applied for.

I am aware the full terms and conditions of the product(s) that I applied for is/are available in :

Cash Plus Personal Loan	:	***www.cimbbank.com.my***	***1300 880 900***
Cash Plus Assurance	:	***www.sunlifemalaysia.com***	***1300 885 055***
CIMB Islamic Credit Card	:	***http://cb.cimbislamic.com.my***	***03 6204 7788***
CIMB Credit Card	:	***www.cimbbank.com.my***	***03 6204 7288***

By signing below I hereby (a) confirm having received, read and understood and agree to be bound by the Terms (govering the Conventional Cash Plus Personal Loan) and (b) give the Bank my irrevocable authorization to debit the monthly instalments on or before each monthly installment due date and any other charges related to this Facility from my CIMB Bank Berhad account indicated below ("the Account") :-

I undertake to ensure that sufficient funds are kept in the Account to meet this payment. I hereby understand and agree that where the Account indicated by me is a current account, it shall be my responsibility to ensure there is sufficient funds at all times in the Account to honour cheque(s) deposited for payment. I further acknowledge and agree that the Bank will not be held liable for defamation and/or for breach of contract and/or for any losses, damages, expenses, costs or charges whatsoever which may be claimed against the Bank arising from remarks place on the returned cheque(s) by the Bank and or upon the grounds that cheque(s) issued under the Account was returned due to insufficient funds in the Account as a result of the Bank debiting the Account pursuant to my above authorization

I further agree that :

i. Although the Bank will endeavour to effect such periodical payments, it accepts no responsibility to make the same and accordingly, the Bank shall not incur any liability through any error, refusal or omission to make all or any of the payment or by reason of late payment or by any omission to follow any such instruction.

ii. This order is subject to any arrangement now subsisting or which may hereafter subsist between myself and the Bank in relation to my account or any banking accommodation afforded to me.

iii. The Bank may, in its absolute discretion, conclusively determine the order of priority of payment by it of any money pursuant to this or any other order or cheque which I have heretofore or may hereafter give to the Bank or drawn on my account.

iv. The Bank may, at its absolute discretion, terminate this order as to future payments at any time by notice in writing to me or without notice at any time without assigning any reason therefore.

v. This order will remain effective for the protection of the Bank in respect of payments made in good faith notwithstanding my death or bankruptcy or the revocation of this order by any other means until notice of my death or bankruptcy or of such revocation is received by the Bank.

vi. In the event that payment cannot be made due to insufficient funds in the account, the Bank shall not effect payment for the payment date concerned. Further payments shall only be made on the next subsequent payment date. I am required to make alternative arrangements to effect the payment concerned.

vii. In consideration of the Bank accepting this order, I undertake to indemnify the Bank against all losses, costs in damages, expenses, claims and demands which the Bank may incur or sustain by reason of the Bank carrying out the above instructions by me.

viii. Loan payments are accepted without prejudice to any recovery action, pending or contemplated, for the full outstanding amount(s).

Signature of Applicant	Signature of witness
Name of Applicant :	Name of witness :
_____	_____
_____	_____
Date : _____	Date : _____
IC : _____	IC : _____

*Note: The Applicant should read the information in the Product Disclosure Sheet paying particular attention to the benefits and duties under the Facility.

Cash Plus Assurance

Please tick (✓) to confirm your application for Cash Plus Assurance :

☐ Yes, I wish to take part in the Cash Plus Assurance ("CPA") which is underwritten by Sun Life Malaysia Assurance Berhad (formerly known as CIMB Aviva Assurance Berhad) "the company", licensed and regulated by Bank Negara Malaysia. I hereby declare that I am between the age of 21 and 60 years old, in good health and free from any physical impairment or deformity. I also declare that I have not been suffering from or have not received or expect to receive any treatment for any symptoms, medical condition or disabilities, cancer, tumour, heart condition, stroke, HIV infection or related conditions. I understand that in the event of an early settlement of my loan, my coverage can be given up for a surrender value as determined by the company. I also understand that the surrender value, if any, will be less than the premium paid. I agree to waive the right over any surrender value that is less than or equal to RM20. I am satisfied with the explanation given to me by the authorised representative on the product and declare that I have read and understood the information, benefits and exclusions under CPA which are summarized but not exhaustive in the CPA Product Disclosure Sheet. I hereby consent to CIMB Bank sharing the information contained in this application form with the Company which will then consider my application to enroll me as the life assured for CPA. A Certificate of Insurance will be issued by the Company and shall be sent by the Company to me upon my enrollment as a CPA life assured.

IMPORTANT NOTES

a) Please ensure you declare the above fully and faithfully all the facts relating thereto that you know or you ought to know otherwise the insurance coverage issued hereunder may be voided by the Company. Please note that the declaration is a continuing one and continues until the insurance coverage is actually provided. If there are any changes to your circumstances after the date of your declaration which will affect the truth of the declaration until the time the Company grants you the insurance coverage, please ensure that you disclose such changes to the Company otherwise the insurance coverage issued hereunder may be voided by the Company.

b) Proof of age is required prior to the payment of benefit under the policy.

c) The product disclosure sheet of this product is provided as part of this application form, for you to pay particular attention to benefits which are guaranteed and not guaranteed and your duties as life assured under the Certificate of Insurance.

d) The aggregate sum assured of CPA for each life assured shall not exceed RM200,000.

e) The single premium for the coverage will be deducted from the loan amount. The premium deducted from the loan amount shall be made known via the loan disbursement letter of CIMB Bank.

f) Please refer to the master policy for the exact terms, conditions and exclusions. A copy of the master policy can be viewed and download from the the Company's official website at www.sunlifemalaysia.com

g) The Company being the licensed insurer and underwriter of CPA shall undertake the full obligations under the CPA. CIMB Bank merely acts as a Distributor and is not responsible for the CPA. The CPA is not a CIMB Bank product and therefore not an obligation of / nor guaranteed by CIMB Bank or any of its affiliates or subsidiaries.

Loan Applicant's Signature

Name : _____

Date : _____

Authorised and Licensed Bank Staff to sell Life Insurance

Name : _____

Staff ID : _____

Date : _____

For Cash Plus Personal Loan

Sales Source	☐ **BRANCH** ☐ **CSC** ☐ **MSF** ☐ **PST** ☐ **RTC**
Centre / Branch Code	- - -
Staff ID	-
Staff Name	
Campaign Code	- - - - -

For Credit Card Application Only

SMSA	
Branch No.	
i-Branch No.	
Employee No.	

SD	Doc No.

FOR CIMB BANK BERHAD USE ONLY

	Date	Initial
Document Completed		
LDI Instructed		
Stamping		

FOR CIMB BANK BERHAD (CREDIT ADMINISTRATION) USE ONLY

Loan Amount	RM
Tenure	Months
Interest Rate	
Instalment Amount	RM

ACCOUNT TO BE CREDITED :

SIGNATORIES

Date : D D / M M / Y Y Y Y