

CREDIT CARD/CREDIT CARD-i APPLICATION FORM

Please tick (✓) where applicable

<input type="checkbox"/> New Card	<input type="checkbox"/> Additional Card	<input type="checkbox"/> Supplementary Card
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Important Notes:

**For Additional Card: ONLY fill in your Full Name & NRIC/Passport/Other ID numbers in the General Customer Information section. Please select the card(s) that you wish to apply below and complete the declaration section for credit card & credit card-i. Where applicable, please complete the Monthly Repayment/Payment Section (Mandatory for Non-Malaysian), Insurance Coverage and/or Declaration (By Principal Cardmember) in connection with Bank Negara Guidelines on Credit Transactions and Exposure with Connected Parties.*

**For Supplementary Card: ONLY fill in Full Name & NRIC/Passport/Other ID numbers of the Principal Cardholder in the General Customer Information section. Please select the card(s) that you wish to apply and complete the supplementary card details, declaration section for credit card & credit card-i and Foreign Account Tax Compliance Act (FATCA).*

REQUIREMENTS

Age	Principal Card : 21 years old			Supplementary Card : 18 years old		
Minimum Income Per Annum	Enrich World Elite	Visa INFINITE	Enrich World Mastercard	World Mastercard	Visa SIGNATURE	Platinum
	RM250,000	RM120,000	RM100,000	RM90,000	RM60,000	RM24,000

EXCLUSIVE FOR CIMB PREFERRED VISA INFINITE

	Malaysian	Non-Malaysian
Eligibility	<ul style="list-style-type: none"> Income with \geq RM24,000 p.a. 	<ul style="list-style-type: none"> AUM \geq RM250,000 with CIMB; AND Income with \geq RM120,00 p.a. (basic salary only)

- Income documents are not required for CIMB Private Wealth customers (with unencumbered AUM > RM1 million with CIMB)
- Failure to meet the above income / AUM requirements, CIMB Preferred members are required to pledge Fixed Deposit for Credit Card (1:1)
- Non-Malaysian must be a member of Malaysia My 2nd Home (MM2H) if without valid working permit in Malaysia

➤ I WISH TO APPLY FOR THE FOLLOWING CARD (PLEASE CHOOSE A MAXIMUM OF 3 CARD PRODUCTS ONLY)

A. CIMB BANK CREDIT CARD

CIMB Preferred Visa INFINITE

I hereby confirm that I am accepting / have accepted the offer to be a CIMB Preferred member. I further confirm that I have read and understood the terms and conditions governing the operations of the CIMB Preferred membership and agree to be bound by the same.

CIMB Enrich World Elite

CIMB Enrich World Mastercard

CIMB Enrich Platinum

My Enrich Card no. :

I do not have an Enrich Card and wish to be enrolled as a new Enrich member under the Enrich Frequent Flyer Programme. I hereby consent to CIMB Bank sharing the information contained in this application form with Malaysia Airlines Berhad (1116944-X), its successor or any of its related companies which upon receipt of my information herein will then consider my application for the same.

CIMB Visa INFINITE

CIMB Platinum Mastercard

CIMB Cash Rebate Platinum

CIMB WORLD Mastercard

CIMB Visa Platinum

CIMB PETRONAS Platinum

CIMB Visa SIGNATURE

CIMB Tesco Platinum

By applying for the CIMB Tesco Platinum Credit Card, I agree that CIMB Bank may share my information contained in this application form with TESCO STORES (MALAYSIA) SDN BHD (Company no. 521419-K) ("Tesco Stores"), its successor or any of its related companies to enable me to enjoy the rewards, services and benefits including accumulation of Tesco Clubcard points offered under the CIMB Tesco Platinum Credit Card.

To start enjoying and earning Tesco Clubcard points, kindly insert your existing Tesco Clubcard no. here:

If you do not have your Clubcard number with you, please call our Clubcard Helpline at 1 300 13 1313 for immediate assistance.

If you are not an existing Tesco Clubcard member, Tesco Stores may contact you on the application of a Tesco Clubcard in order for you to enjoy Tesco Clubcard rewards and benefits.

B. CIMB ISLAMIC CREDIT CARD-i

CIMB PETRONAS Platinum-i

CIMB Platinum-i

Note: Additional credit card/credit card-i will share a combined credit limit.

► PERSONAL DETAILS OF MAIN APPLICANT

Note: Credit Card Statement will be sent to the e-mail address provided above. For existing cardmembers, your other statements will also be sent to this e-mail address.

Name to appear on card (Not more than 19 letters)

Grid for name input

Mother's Maiden Name (For verification purposes)

Text box for mother's maiden name

► DEBT OBLIGATION WITH NON-BANKS

My aggregate monthly instalments (if any) owing to any lenders/entities which are not banks

RM []

► MY EMERGENCY CONTACT

Name

Grid for emergency contact name

Relationship to principal cardmember / applicant

Text box for relationship

Contact no.

Text box for contact number

► MONTHLY REPAYMENT / PAYMENT ON CREDIT CARD/CREDIT CARD-i (MANDATORY FOR NON-MALAYSIAN)

Please auto-debit from my individual Current/Savings Account/-i no.

Grid for account number

Minimum monthly repayment / payment of 5% of the outstanding balance or a minimum of RM50

Full repayment/ payment on my credit card/credit card-i

Note: Please tick one box ONLY. Please provide individual Current/Savings Account/-i no. ONLY.

FOR BANK USE ONLY (MUST COMPLETE TO ACTIVATE AUTO DEBIT INSTRUCTION)

Verifier Name :

Text box for verifier name

Verifier Signature :

Text box for verifier signature

Tel Number :

Text box for tel number

Branch (verifying branch chop is required) :

Large text box for branch information

► SUPPLEMENTARY CARD DETAILS

Salutation

- Mr Mrs Miss Madam Others, please specify

Full Name as per NRIC / Passport

Grid for full name

NRIC / Passport no.

Grid for NRIC/passport number

*For Passport holders please indicate your passport expiry date

DD / MM / YYYY grid for passport expiry date

Other Identification no.

- MyTentera MyPolis Old I/C Birth Certificate

Identification no. _____

Occupation

Text box for occupation with Code* grid

E-mail Address (required)

Text box for email address

Relationship to principal cardmember / applicant

Text box for relationship

*for bank use only

Mother's Maiden Name (for verification purposes)

Text box for mother's maiden name

Mobile no.

Text box for mobile number

Race

- Malay Chinese Indian Others, please specify

Nationality

- MALAYSIAN (Please ✓ one) Bumiputra Non-Bumiputra

Non-MALAYSIAN, please specify country, visa type and expiry date of visa

Country _____

Visa type _____

Visa expiry date DD / MM / YYYY grid

Name to appear on card (Not more than 19 letters)

Grid for name on card

Yes I would like to nominate a credit limit for this supplementary application of :

RM []

Note: The total combined credit limits cannot exceed the principal cardmembers current approved credit limit. If no nomination is made specifically, the supplementary card will share the principal credit limit.

► CIMB Touch 'n Go Zing AUTOMATIC RELOAD AMOUNT

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

I would like to apply for CIMB Touch 'n Go Zing Card with the following automatic reload amount

Principal Card			Supplementary Card		
<input type="checkbox"/> RM100	<input type="checkbox"/> RM200	<input type="checkbox"/> RM300	<input type="checkbox"/> RM100	<input type="checkbox"/> RM200	<input type="checkbox"/> RM300

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

► BALANCE TRANSFER (FOR CIMB BANK CREDIT CARDS ONLY)

I wish to apply for CIMB Balance Transfer plan: **0% (6 months)**

Please transfer my outstanding balance according to the Plan I have chosen above and as per the information stated below

No.	Nominated Bank	Nominated Card No.	Amount to be Transferred (RM)
1.			
2.			
3.			
Total			

Important Notes :

- The Bank shall at its sole discretion approve the balance transfer at a lower amount or reject the application in its entirety.
- Minimum transfer per application per bank is RM 1,000 and the maximum amount is capped at RM10,000 per cardholder, subject to available credit limit and Bank's approval.
- After the expiry of the periods specified in the respective Plans above, finance charges at the rate specified in the Cardholder Terms and Conditions shall apply.
- This Balance Transfer plan is open to all principal cardholders of CIMB Bank, who hold a CIMB Bank credit card for not more than 6 months from card approval date.

By signing below, I hereby agree to abide by the terms and conditions governing Balance Transfer and the Cardholder Terms and Conditions, the full set of which is available at www.cimb.com.my

Principal Card Applicant's Signature for Balance Transfer

Date / /

SMSA

► INSURANCE COVERAGE (OPTIONAL) - CREDIT PROTECTOR PLUS ("CPP") (FOR CIMB BANK CREDIT CARDS ONLY)

(Please tick (✓) to confirm your application for CPP and your acknowledgement and agreement to the declarations hereunder. Please read the 'Important Notice to Applicant for CPP' before confirming your application for CPP.)

- Yes, I wish to apply for Credit Protector Plus ("CPP") which is a life insurance plan offered, underwritten and issued by Sun Life Malaysia Assurance Berhad ("Sun Life Malaysia") to settle the outstanding balance, of up to the aggregate sum of RM150,000 per life assured, of the CIMB credit card(s) and supplementary credit card(s), if any, which is approved and issued to me pursuant to my application in this application form in the event of death, total and permanent disability, or diagnosis of any of the 36 covered critical illnesses.
- I hereby declare, acknowledge, confirm, consent and/or authorise the following :
1. I am between 18 and 60 years old, in good health, free from any physical impairment or deformity, have not been suffering from or have not received or expect to receive any treatment for any symptoms, medical condition or disabilities, cancer, tumor, heart condition, stroke, HIV infection or related conditions.
 2. I have read, fully understood and agree to be bound by (i) the terms and conditions of the CPP Group Master Policy which is available for viewing at sunlifemalaysia.com and (ii) the information, benefits and exclusions under CPP which are summarized but not exhaustive in the CPP Product Disclosure Sheet which I have received.
 3. I hereby consent and authorise CIMB Bank to disclose the relevant information contained in this application form to Sun Life Malaysia and I understand and agree that any of my personal information collected or held by Sun Life Malaysia (whether contained in this application or otherwise obtained) may be held, used, and disclosed by Sun Life Malaysia to individuals or organisations related to or associated with Sun Life Malaysia or any selected third party (within or outside of Malaysia, including reinsurance and claims investigation companies and industry associations/federations) for the purpose of processing this application and providing subsequent service for the CPP and to communicate with me for such purposes. I understand that I am entitled to obtain access to and to request correction of any personal information held by Sun Life Malaysia and that such request can be made to Sun Life Malaysia's Customer Careline at 1300-88-5055. I will keep Sun Life Malaysia updated of any change to such personal information as soon as possible.
 4. If my application for CPP is approved, and upon my successful enrolment as CPP life assured, I understand a Certificate of Insurance will be issued by Sun Life Malaysia and sent by Sun Life Malaysia to me. I am aware that I have a free-look period of 15 days ("Free-look Period") from the date of delivery of the Certificate of Insurance, to review the suitability of the Certificate of Insurance and I am entitled to cancel the Certificate of Insurance within the Free-look Period by informing Sun Life Malaysia.

➤ FOR BANK USE ONLY (FOR CIMB PREFERRED VISA INFINITE CREDIT CARD APPLICATION)

AUM with the Bank

Submission of new Preferred Membership E-form : Done

Note: For existing CIMB Preferred customers, submission of membership e-Form is not required.

Recommended by Branch Manager, details :

Branch Stamp

Name & Cage No.

Contact Number

Signature

DOCUMENTS

✓ A copy of NRIC (both sides) for Principal card / Supplementary card applicant (if any)

No.	Employer	Fixed Income earner (Basic only)	Variable Income Earner (Basic + Allowances)
1	Multi National Company	Minimum latest 1 month payslip	Minimum latest 3 months payslip
2	Public Listed Company	OR	OR
3	Government Linked Company	Latest EPF statement with minimum 6 months contribution	Latest EPF statement with minimum 6 months contribution

No.	Self Employed	Income Documents
1	Sole Proprietor	Minimum latest 6 months company bank statement AND
2	Partnership	Business Registration Document*
		OR
3	Private Limited Company (Sdn Bhd)	a) Latest Form B AND LHDN payment receipt
		OR
		b) Latest e-Form B AND e-filing acknowledgement receipt

*Business Registration Document refers to: Trading Licence/Company Search/Partnership Agreement/Professional Practicing Certificate

Please return the completed application form (together with non-returnable documents) to any CIMB Bank / CIMB Islamic Bank branch.

➤ DECLARATION/DISCLOSURE BY APPLICANT(S)/GUARANTOR**

** These declaration shall apply to all CIMB Bank Berhad and/or CIMB Islamic Bank Berhad, as the case may be, (“the Bank”) product(s) which you apply for as stated in the application form(s). 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 account/loan/financing product(s) referred to in the application form(s) completed by me/us.

FOR ALL PRODUCTS:

- I/We declare that the information furnished in this application form and in the application form(s) completed by me/us in relation to the account/loan/financing product(s) applied for by me/us are true, accurate and complete. I/We have not withheld any information which may prejudice my application or have a bearing on the Bank’s decision.
- The application forms remain the Bank’s property regardless of whether the facility/account is approved and the Bank reserves the right to reject the application(s) at its sole discretion without any reasons whatsoever.
- I/We have not committed any act of bankruptcy and/or been adjudged a bankrupt.
- I/We confirm that the Bank is authorized to verify and/or make any checks and/or obtain any information and/or confirmation at any time now and/or in the future, with or from any source, previous, current and future employers and/or any credit reference/reporting agencies, including but not limited to CCRIS, CTOS, FIS and/or any other agencies and/or from any financial institution and to provide to such aforesaid party(s) with the required information requested to enable the Bank to ascertain my/our status for the consideration of the application(s) and thereafter if the application(s) is approved for the purposes of grant and/or continued maintenance of the facility/account; and/or recovery of debts owing under the facility/account; and/or any purpose related to or in connection with the facility/account applied for; and/or for any other purpose that is required or permitted by any law, regulations, guidelines and/or relevant regulatory authorities.
- Anti-Money Laundering (AMLA) - I/We assure the Bank that I/we will exercise due care not to facilitate funds from proceeds of any unlawful activity to be channeled through my/our account(s) with the Bank and undertake to provide the Bank with all relevant information and documents, as and when requested, for purposes of my/our identification and/or verification of the source of my/our funds or purpose of transaction under the “Know Your Client” principle.
- Subject to the provisions below which (i) prohibit disclosure of information to Group Companies if objected to by me/us; and (ii) require my/our express consent for disclosure of information to third parties for the stated purposes, I/We 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/us, my/our affairs and/or any accounts maintained by me/us 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/us** 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/us): Tel No.: +603 6204 7788. Further, where the Bank intends to share my/our information (excluding information relating to my/our affairs or account) with third parties for strategic alliances, marketing and promotional purposes,

- I/We hereby give my/our consent to the above disclosure to third parties.
- I/We do not consent to the giving of the above disclosure to third parties.

7. Taxes

I/We am/are aware that the facility/account may be subject to taxes (including but not limited to indirect taxes or withholding taxes), where applicable, as may be imposed by the Government of Malaysia or by any other government in any jurisdiction and I/we hereby further agree that I/we shall be liable for any taxes payable in connection with or arising out of facility/account and I/we hereby authorized the Bank to debit my/our account with the Bank for the same.

8. Declaration On Foreign Account Tax Compliance Act (FATCA)

	Principal Applicant	Joint Applicant/Supplementary Card Applicant/Guarantor/Registered Owner (where applicable)	Joint Applicant/Supplementary Card Applicant/Guarantor/Registered Owner (where applicable)
Please select Yes or No for each of the following questions			
1. Are you a U.S. Resident? (including a current work permit)	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>
2. Are you a U.S. Citizen or a Citizen of a U.S. Territory?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>
3. Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Tax Number <input type="text"/>
Passport / ID No. (please include the 8-digit/letter U.S. VISA, where applicable)			

I/We hereby confirm the information provided in the table above is true, accurate and complete. Subject to the applicable local laws, I/we hereby consent for CIMB Group, its parent or ultimate holding company or any of its affiliates (including branches) (collectively known as “CIMB”) to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any/or the relevant jurisdiction. Where required by domestic or overseas regulators or tax authorities, I/we also understand and agree that CIMB 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. Where required by domestic or overseas regulators or tax authorities, I/we understand and agree that CIMB may withhold, and pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, directives, and/or agreements with and/or from domestic or overseas governmental, supervisory or regulatory authorities. I/We also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by the Bank, if there is a change in any information which I/we have provided to CIMB.

9. Privacy Notice Acknowledgement

I/We hereby acknowledge that I/we have accessed and/or read the Privacy Notice issued by CIMB Group (which is available at all CIMB branches as well as at the CIMB website at www.cimbbank.com.my or www.cimbislamic.com.my or has otherwise been made available to me/us) and confirm my/our agreement to the same.

➤ DECLARATION/DISCLOSURE BY APPLICANT(S)/GUARANTOR... CONTINUE**

DECLARATIONS FOR FINANCING PRODUCTS: FOR AMANAH SAHAM BUMIPUTERA FINANCING, TERM FINANCING-i SECURED BY ASB CERTIFICATE, AUTO FINANCING, CASH PLUS PERSONAL LOAN/XPRESS CASH FINANCING-i, CREDIT CARD/CREDIT CARD-i, PROPERTY FINANCING PRODUCT(S)

- I/We also acknowledge that it is a requirement by Bank Negara Malaysia (“BNM”) that all information relating to the application(s), whether successful or otherwise must be updated and/or transmitted to the Central Credit Reference Information System (“CCRIS”), a database maintained by BNM.
- I/We declare that I/we have received, read and understood the Bank’s Rule and/or Terms and Conditions governing the operation and/or conduct of the facility/account, and agree to comply with and be bound by the same and any amendments to the same which the Bank may subsequently introduce from time to time upon giving adequate prior notice to me/us.
- I/We declare that I/we have/do not have outstanding debt payment obligation from non-banks (e.g. cooperative building societies, credit companies and merchants that provide credit sales). Particulars of the main applicant’s outstanding debt payment obligation are as follows (no declaration from the main applicant denotes that this declaration is not applicable) :

No.	Name of Entity	Amount of Outstanding Debt (RM)	Monthly Instalment Amount (RM)
1			
2			

Particulars of the joint-applicant’s/guarantor (if applicable) outstanding debt payment obligation are as follows (no declaration from the joint-applicant/guarantor denotes that this declaration is not applicable):

No.	Name of Entity	Amount of Outstanding Debt (RM)	Monthly Instalment Amount (RM)
1			
2			

- In connection with the Bank Negara Guidelines on Credit Transactions and Exposures with Connected parties, I/we hereby declare that (no declaration from the applicant(s) denotes that this declaration is not applicable):

- I am a staff of the CIMB Group¹;
 To the best of my knowledge, I have close relative(s)² employed under the CIMB Group or who have acted as my guarantor.

Particulars of my close relatives in CIMB Group and whether they have acted as my guarantor:

Name	I/C / Passport No.	Relationship	Acted As Guarantor (Indicate Yes or No)
			<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Yes <input type="checkbox"/> 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 or persons who may influence/ be influenced by the staff.

PRODUCT SPECIFIC DECLARATIONS FOR CREDIT CARD/CREDIT CARD-i

I/We hereby request the Bank to issue, upon approval of this application, the credit card/credit card-i(s) which I/we have indicated. I/We acknowledge that the credit card(s) issued to me/us shall be subject to the Bank’s Cardholder Terms and Conditions (“Cardmember Agreement”) which is available in the Bank’s website at www.cimbbank.com.my or www.cimbislamic.com.my, and I/we further agree to be bound by the terms and conditions set forth in the Cardmember Agreement upon activation of the credit card(s). I, the Principal Applicant further agree to accept joint and several liability for all amounts incurred arising from the use of the Principal and/or Supplementary credit card/credit card-i(s) issued pursuant to this application or at any time thereafter at my and/or the Supplementary Applicant’s request. I/We further understand that the Bank shall not hold the Supplementary Applicant jointly and severally liable for the debts or amounts incurred by the Principal Applicant or other Supplementary Applicant(s). I/We 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/We further agree to accept liability for all amount incurred arising from the use of my/our credit card(s) issued pursuant to this application or at any time thereafter at my/our request. I/We hereby confirm having read, understood and retained a copy of the product disclosure sheet containing key information relating to my application for the credit card(s). I/We agree to be bound by the Bank’s Terms and Conditions for E-Mail Statement Delivery available at the Bank’s website – www.cimbbank.com.my/www.cimbislamic.com.my in respect of all my/our statements requested to be sent to me/us by e-mail. Where I/we have a CIMB Clicks Internet banking (“CLICKS”) and have requested to view all my/our CIMB Bank/CIMB Islamic facility/account statement via CLICKS. I/We agree to be subject to the Terms and Conditions for e-statement accessed via CIMB Clicks published on CIMB Bank/CIMB Islamic Bank website. I/We agree that I/we will not receive hardcopy Statements nor will I/we receive Statement(s) via E-mail.

CIMB Touch ‘n Go Zing CARD ‘DECLARATION’ SECTION

In addition to the declaration where I have confirmed that any credit card issued to me shall be subject to the Bank’s Cardholder Agreement, I also agree to abide by the terms and conditions of the Touch ‘n Go Zing Card (hereinafter collectively referred to as “the Card”) and any other terms and conditions imposed by Touch ‘n Go Sdn. Bhd. (hereinafter referred to as “TNGSB”) and/or the Bank from time to time in respect of the use of the Touch ‘n Go features of the Card. I am aware the Card has an automatic reload amount of RM100, RM200 or RM300 and that the automatic reload fee of RM1.50 is payable. I confirm and irrevocably authorize the Bank to debit my Credit Card account, as the case may be, for each reload and automatic reload fee (where chargeable) whenever the account balance drops to RM50 and below. A RM10.00 fee is also chargeable for new Card replacements. By signing and/or using the Card I agree to be bound by the terms and conditions imposed by the Card and other variations or amendments thereof. I understand that the Zing Card remains the property of TNGSB and must be returned to TNGSB upon request.

PRODUCT SPECIFIC DECLARATIONS FOR SAVINGS ACCOUNT/SAVINGS ACCOUNT-i, CURRENT ACCOUNT/CURRENT ACCOUNT-i, TERM DEPOSIT/TERM DEPOSIT-i

- I/We confirm having read, understood and retained a copy of the Terms and Conditions in respect of ATM and Debit Card (where debit card is applicable)/Phone Banking and agree to be bound by them.
- I/We acknowledge and agree the Bank reserves the right to close my/our account at its absolute discretion if my/our account does not comply with the Bank’s requirements.
- For Current Account/Current Account-i, I/We declare that no account(s) in my/our name(s) has/have been previously reported to the Dishonoured Cheque Information System of Bank Negara Malaysia.
- For Joint Account - The joint account shall be operated by anyone of us, including any deposit, withdrawal or closure, unless specified otherwise. Any one of us is authorised to deposit any instruments for payments of money payable to the individual orders of any of us without the personal endorsement of the payee. In the event of the death of either/any of us, the Bank is authorised to pay any credit balance of the account to the survivor(s) subject to compliance (if required) with the relevant statutory legislation, the Bank’s internal policy and/or in the case of an account opened with CIMB Islamic Bank Berhad, Shariah principle.
- 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.
- (a) Where the application is with CIMB Bank Berhad (Authorisation to CIMB Islamic Bank Berhad to Debit Account) To CIMB Islamic Bank Berhad I/We acknowledge and agree that CIMB Islamic Bank Berhad shall be entitled to debit or cause to be debited any of my/our accounts maintained with CIMB Islamic Bank Berhad, for any charges payable to it and in addition, I/we authorise CIMB Islamic Bank Berhad to debit any of my/our accounts held with CIMB Islamic Bank Berhad upon instructions from CIMB Bank Berhad and remit the moneys to CIMB Bank Berhad for the payment of fees and charges in relation to any account(s) and/or banking products and/or services and/or facilities granted by the CIMB Bank Berhad to me/us.
 (b) Where the application is with CIMB Islamic Bank Berhad (Authorisation to CIMB Bank Berhad to Debit Account) To CIMB Bank Berhad I/We acknowledge and agree that CIMB Bank Berhad shall be entitled to debit or cause to be debited any of my/our accounts maintained with CIMB Bank Berhad, for any charges payable to it and in addition, I/we authorise CIMB Bank Berhad to debit any of my/our accounts held with CIMB Bank Berhad upon instructions from CIMB Islamic Bank Berhad and remit the moneys to CIMB Islamic Bank Berhad for the payment of fees and charges in relation to any account(s) and/or banking products and/or services and/or facilities granted by the CIMB Islamic Bank Berhad to me/us.

APPOINTMENT OF CIMB ISLAMIC BANK AS AGENT (APPLICABLE ONLY FOR SAVINGS ACCOUNT-i, CURRENT ACCOUNT-i & TERM DEPOSIT-i)

For Savings Account-i, Current Account-i and Term Deposit Account-i (collectively referred to as “the Accounts”) under the Tawarruq concept, I/we hereby appoint CIMB Islamic Bank to act as my/our agent to negotiate, execute and do all acts for the sale and purchase of the Commodity in accordance with the applicable Terms and Conditions (“Terms and Conditions”) of the Accounts. The agency shall commence from the date the Accounts is opened until the closure of the Accounts either by me/us or by the Bank in accordance with the applicable Terms and Conditions of the Accounts.