

# Money feels light with low rates from CIMB CashLite.

Enjoy this personal instalment loan with rates as low as 7.32%\* p.a. (EIR: 13.48% p.a.).



## CIMB CashLite Personal Instalment Loan

Enjoy this personal instalment loan with rates as low as 7.32%\* p.a..

Personal instalment loans shouldn't weigh you down. That's why CIMB CashLite is offering one of the lowest interest rates in town, whether your loan is big or small. Plus, by paying interest over your chosen tenure instead of upfront in the first month, you can maximise your loan amount. So strike the perfect balance with a personal loan that will lighten your financial load.

TENURE	INTEREST RATE (% p.a.)	EIR (% p.a.)
1 Year	7.89	14.26
2 Year	7.32	13.48
3 Year	7.36	13.45
4 Year	7.48	13.48
5 Year	8.08	14.25

Please note the minimum loan amount is S\$1,000 and you may be granted up to a maximum of 90% of your available credit limit.

EIR refers to Effective Interest Rate.

Here's how much you'll save with CIMB CashLite Personal Instalment Loan of S\$10,000 for 24 months @ 7.32%\* p.a. (EIR: 13.48% p.a.)

Interest Payable at 24.9% p.a. with other credit cards for 24 months	S\$4,980
Interest Payable with CIMB CashLite Personal Instalment Loan for 24 months	S\$1,464
<b>YOU SAVE</b> <b>71%</b>	<b>S\$3,516</b>

\*With an approved loan at S\$10,000 with a 24 month tenure. Terms and conditions apply.

# CIMB CashLite Personal Instalment Loan

## REQUIREMENTS:

### Eligibility Criteria:

- Minimum annual income of S\$30,000 (Singaporean and PR)
- Minimum age is 21 years old

### Income Documents Required

(Not required for existing CIMB Credit Cardmembers)

- All applicants:**
- A photocopy of NRIC (Both sides)
- For Salaried Employee\*:**
- Latest 12 months' CPF Contribution History Statement *OR*
  - Latest Computerised Payslip *OR*
  - Latest Income Tax Notice of Assessment *AND*
  - Latest 12 months' CPF Contribution History Statement *OR*
  - Latest Computerised Payslip
- For Self-Employed\*:**
- Last 2 years' Income Tax Notice of Assessment *AND*
  - Bank Statement (For 3 months)
- For Commissioned or Variable Income Earner\*:**
- Last 2 years' Income Tax Notice of Assessment *OR*
  - CPF Contribution History Statement (For past 12 months)
- I have submitted my latest 12 months' CPF Contribution History Statement via **www.cimbbank.com.sg**  
(*Note: You will need your SingPass to gain access*)  
on \_\_\_\_\_ (dd/mm/yyyy) *OR*
- I have enclosed my CPF Contribution History Statement

*\*Please note that we may have to contact you for additional income documents if the income documents that you have submitted is/are deemed insufficient to us.*

Please note that approved CIMB CashLite applicants who are not existing CIMB Credit Cardmembers will receive a CIMB Credit Card which is required to stay open for the full loan tenure.

- Applicants with annual income of S\$30,000 and above are entitled to receive a CIMB Platinum MasterCard
- Applicants with annual income of S\$120,000 and above are entitled to receive a CIMB World MasterCard

## NOTICE AND CONSENT IN RESPECT OF PRODUCTS AND/OR SERVICES OFFERED BY CIMB BANK BERHAD

I/We agree and consent that CIMB Bank Berhad (collectively "CIMB") may use, disclose and process my/our personal information provided by me/us to CIMB, for one or more of the purposes stated in CIMB's Personal Data Protection Terms and Conditions, including the following purposes:

- processing my/our application and providing me/us with the services/products of CIMB, as well as services and products by other external providers provided through CIMB;
- managing my/our relationship and/or account(s) with CIMB; and
- sending me/us marketing, advertising and promotional information ("Marketing Messages") about other products/services that CIMB and its affiliates, related corporations and third party service providers/agents may be offering or which CIMB believes may be of interest or benefit to me/us ("Marketing Purpose"), by way of:

**Note:** Please indicate your consent by inserting a ✓ in the box.

### Principal Applicant

- Voice call/Phone call  SMS/MMS (Text Messages)  Fax

### Supplementary Applicant (if applicable)

- Voice call/Phone call  SMS/MMS (Text Messages)  Fax

### Opt Out for Marketing Messages via postal mail and/or electronic transmission to my email address(es);

You have the right to opt out of receiving such messages. Please visit **www.cimbbank.com.sg** to find out how. If you do not exercise your right to opt out, you will be deemed to have consented to receiving such messages by CIMB.

## CHOOSE YOUR LOAN (PLEASE TICK ONE ONLY)

TENURE		INTEREST RATE (% p.a.)	EIR (% p.a.)
1 Year	<input type="checkbox"/>	7.89	14.26
2 Year	<input type="checkbox"/>	7.32	13.48
3 Year	<input type="checkbox"/>	7.36	13.45
4 Year	<input type="checkbox"/>	7.48	13.48
5 Year	<input type="checkbox"/>	8.08	14.25

Please note the minimum loan amount is S\$1,000 and you may be granted up to a maximum of 90% of your available credit limit.

EIR refers to Effective Interest Rate.

## MY TRANSFERRING BANK DETAILS

Loan Amount (Minimum S\$1,000): \_\_\_\_\_

(The Loan Amount will be dependent on the approved credit limit)

Account Name: \_\_\_\_\_

\_\_\_\_\_

Account No: \_\_\_\_\_

Name of Bank/Issuer: \_\_\_\_\_

Branch Name: \_\_\_\_\_

Are you currently holding a CIMB Credit Card?  YES  NO

CIMB Credit Card No.: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**If you are not an existing CIMB Credit Cardmember, please complete the below fields. All fields are compulsory.**

## MY PERSONAL DETAILS

Full Name As Per NRIC/Passport:  MR  MRS  MS  MDM  DR

\_\_\_\_\_

Name To Appear On Card (Within 19 spaces): \_\_\_\_\_

\_\_\_\_\_

Date Of Birth (dd/mm/yyyy): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Country Of Birth: \_\_\_\_\_

Country Of Residency: \_\_\_\_\_

Nationality: \_\_\_\_\_

Alternate Nationality (if applicable): \_\_\_\_\_

NRIC/Passport No.: \_\_\_\_\_

Race:  CHINESE  MALAY  INDIAN  OTHERS

Marital Status:  SINGLE  MARRIED  WIDOWED  DIVORCED

Gender:  MALE  FEMALE

Number Of Dependents: \_\_\_\_

Highest Qualifications:

PRIMARY  SECONDARY  PRE-UNIVERSITY  DIPLOMA  DEGREE

POST-GRADUATE

## MY HOME ADDRESS

Local Residential Address (Please do not provide a P.O. Box address):

Blk No.: \_\_\_\_\_ Unit No.: # \_\_\_\_\_ - \_\_\_\_\_

Street/Building: \_\_\_\_\_

\_\_\_\_\_

Postal Code: \_\_\_\_\_

Property Type:  HDB  CONDOMINIUM  APARTMENT  LANDED  OTHERS

Residence Status:

SELF-OWNED  MORTGAGED  RENTED  PARENTS'  EMPLOYER'S

Length Of Residence: \_\_\_\_ YEARS \_\_\_\_ MONTHS

Home No.: \_\_\_\_\_ Mobile No.: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

\_\_\_\_\_

## MY PERSONAL SECURITY VERIFICATION

Mother's Maiden Name: \_\_\_\_\_

\_\_\_\_\_

## MY SPOUSE'S DETAILS

Full Name As Per NRIC/Passport: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

NRIC/Passport No.: \_\_\_\_\_

Mobile No.: \_\_\_\_\_

\_\_\_\_\_

## MY EMPLOYMENT DETAILS

Name Of Company: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Address:

Blk No.: \_\_\_\_\_ Unit No.: # \_\_\_\_\_ - \_\_\_\_\_

Street/Building: \_\_\_\_\_

\_\_\_\_\_

Postal Code: \_\_\_\_\_

Length Of Employment: \_\_\_\_ YEARS \_\_\_\_ MONTHS

Office No.: \_\_\_\_\_

Nature Of Business:

FINANCIAL/INSURANCE  GOVERNMENT

HOTEL  IT/MEDIA COMMUNICATION

MANUFACTURING/CONSTRUCTION/ENGINEERING  MEDICAL/LLEGAL/EDUCATION

REAL ESTATE  RESTAURANT/TRAVEL

TRADING/RETAIL/WHOLESALE  TRANSPORTATION

OTHERS (Please specify): \_\_\_\_\_

Occupation:

ACCOUNTANT/DOCTOR/LAWYER  DIRECTOR/MANAGING DIRECTOR

DRIVER/DESPATCH/CONSTRUCTION WORKER  SELF-EMPLOYED DIRECTORS/SOLE PROPRIETOR/PARTNER

ENGINEER/SURVEYOR  EXECUTIVE/ASSOCIATE/MANAGER

IT ANALYST  NURSE/OFFICER

SALES  TEACHER/LECTURER/PRINCIPAL

TECHNICIAN/CLERICAL

OTHERS (Please specify): \_\_\_\_\_



## PRODUCT HIGHLIGHT SHEET

<b>Product name</b>	<b>CIMB Credit Card/CashLite</b>
<b>Interest-free period</b>	23 days from statement date if bills are paid in full by the payment due date each month and there is no balance carried forward from the previous statement.
<b>Interest on purchases (where applicable)</b>	<p><b>CIMB Visa Infinite/Signature and CIMB World/Platinum MasterCard</b> 2.075% per month (effective interest rate 24.9% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 24.9% when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p> <p><b>CIMB Classic MasterCard</b> 2.25% per month (effective interest rate 27% p.a. subject to compounding if the charges are not repaid in full) on the transaction amount, chargeable on a daily basis from the date of posting until receipt of full payment (minimum charge of S\$2.50).</p> <p>If the minimum payment is not received in full by the payment due date of any Billing Statement, finance charges will be levied at the rate of 2.333% per month (effective interest rate of 28% p.a. subject to compounding) chargeable on a daily basis, on such amounts as are due and owing (subject to a minimum monthly charge of S\$2.50 or such other sum as may be determined by the Bank). The finance charges will revert back to the effective interest rate of 27% p.a. when minimum payment is received in full by the payment due date. Any adjustment or reinstatement of interest rate shall take effect from the date of such Billing Statement immediately following the payment due date of a relevant Billing Statement.</p>
<b>Interest on cash advances</b>	2.333% per month (effective interest rate 28% p.a. subject to compounding on the amount withdrawn and the Cash Advance fee) chargeable on a daily basis from the date of withdrawal until receipt of full payment (minimum charge of S\$2.50).

<b>Minimum monthly payment</b>	<p><b>CIMB Credit Cards</b> 3% of the outstanding balance or S\$50, whichever is higher, plus any outstanding overdue amount from the previous statement.</p> <p><b>CIMB CashLite</b> Monthly instalment payable must be paid in full together with any outstanding overdue amount from the previous statement. The monthly instalments mentioned above does not apply to minimum payment provisions applicable to normal credit card transactions. If any monthly instalments becomes overdue, interest and late payment charges will be levied on such overdue instalment as well as other overdue amounts in your CIMB Credit Card account in accordance with the Cardmember's agreement.</p>
<b>Late payment charges</b>	S\$60 if (i) full payment of the outstanding balance (where the outstanding balance is S\$50 or less) is not received by the payment due date; or (ii) if the minimum payment (where the outstanding balance exceeds S\$50) specified in the statement is not received by the payment due date.
<b>Annual membership fee</b>	Nil.
<b>Cash advance fee</b>	6% of the amount withdrawn (minimum charge of S\$15).
<b>Early Termination Fee</b>	<b>CIMB CashLite</b> 3% of outstanding principal amount or \$250, whichever is higher.
<b>Fees for foreign currency transactions</b>	<p><b>CIMB World/Platinum/Classic MasterCard</b> Cross border fee of 0.8% is a service charge levied by MasterCard for transactions made outside of Singapore/with merchants outside of Singapore.</p> <p>Currency conversion assessment of 0.2% is a service charge levied by MasterCard for transactions in foreign currencies.</p> <p>Administrative fee of 1.4% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Platinum MasterCard from 18 Jan 2016)</p> <p><b>CIMB Visa Infinite/Signature</b> Cross border fee of 1% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in foreign currencies.</p> <p>Cross border fee of 0.8% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in SGD currency.</p> <p>Administrative fee of 1.4% is a service charge levied by CIMB Bank Berhad for transactions in foreign currencies. (Waived for CIMB Visa Signature from 18 Jan 2016)</p>
<b>Dynamic Currency Conversion Fee</b>	0.8%
<b>Payment hierarchy</b>	All payments that are received will be first applied to the outstanding balance that attracts the highest interest rate, and then to the next highest interest bearing balance, and so on.
<b>Lost/stolen card liability</b>	S\$100 (For details, refer to clause 9 of ABS Guide on 'What Should Know About Credit Cards' using the following hyperlink <a href="http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf">http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf</a> )
There may be circumstance in which you have to pay other fees. Please refer to the CIMB Credit Cards Cardmember's Agreement for the full list of terms and conditions.	

Postage will be paid by addressee.  
For posting in Singapore only.

**BUSINESS REPLY SERVICE  
PERMIT NO. 08776**



**CIMB BANK BERHAD**

Attn: Credit Cards & Personal Financing  
(Credit Processing and Approval)  
Robinson Road P.O. Box 0088  
Singapore 900138