

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 \$\$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					
YOU SAVE (71%)	S\$3,516					

*With an approved loan at \$\$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 \$\$30,000 and above are entitled to receive a CIMB Platinum MasterCard Applicants with annual income of \$\$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 ("Marketin Messages") about other products/services that CIMB and its affiliates, relate corporations and third party service providers/agents may be offering or which CIM 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)

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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.								

5 Year				8.	.08						14.	25		
Please note the m		an amou	nt is S\$1	,000 and	d you i	may be	grant	ed up	to a m	ıaximı	um of	90%	of y	/OU
EIR refers to Effect	ive Intere	st Rate.												
MY TRANSF	ERRII	NG BA	NK D	ETAIL	S									
oan Amount	t (Minin	num S	\$1,000)):										
The Loan Amount	will be d	ependent	on the a	pproved	credit	limit)								
Account Nam	ne:													
Account No:														
Name of Ban	k/Issue	er:												
Branch Name	э:													
Are you curre	ntly ho	lding a	CIMB	Credi	t Ca	rd?		Y	ES		NC)		
CIMB Credit	Card N	lo.:												
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MY PERSON	NAL D	ETAILS	3											
ull Name As	Per N	RIC/Pa	ssport	::	Ę	MR		/IRS	M	s [M	DM		DF
Name To App	oear Or	n Card	(Within 1	9 space	s):									

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

FEMALE Gender: __ MALE

Number Of Dependents:

Highest Qualifications: PRIMARY SECONDARY PRE-UNIVERSITY DIPLOMA DEGREE

POST-GRADUATE

MY HOME ADDRESS												
Local Residential Address (Please do not Blk No.:		ide a F Jnit N		ox ac #	ddres	s):	_					
Street/Building:		711101	· · · ·			_						
Officer Building.	+	+										_
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Discount Taxas DUDD DOMPONIN									-		T-1 11	
Property Type: HDB CONDOMIN	IUIVI		PAK	IIVIE	IN I	Ш	LAN	NDE	ט נ		II HI	=H5
Residence Status: SELF-OWNED MORTGAGED	RE	ENTE	D	П	PARE	=NT	S']FM	1PL0	YF	R'S
Length Of Residence: YEARS			_	 ТИС			_					
Home No.:		Mobi	_									
E-Mail Address:	'	VIODI	IE IV	U								
L-IVIAII Address.												_
MY PERSONAL SECURITY VERIF	FICA	TIO	N									
Mother's Maiden Name:												
					Ш							
MY SPOUSE'S DETAILS												
Full Name As Per NRIC/Passport:												
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					Ш							
NRIC/Passport No.:												
Mobile No.:												
MY EMPLOYMENT DETAILS												
Name Of Company:												
Address:												
Blk No.:	L	Jnit N	10.:	#			-					
Street/Building:												
			Pos	tal	Cod	le:						
Length Of Employment: YE	ARS			M	TNC	HS.						
Office No.:												
Nature Of Business:												
FINANCIAL/INSURANCE		G	VEF	RNM	ENT							
☐ HOTEL ☐ IT/MEDIA COMMUNICATION												
MANUFACTURING/CONSTRUCTION/ MEDICAL/LEGAL/EDUCATION												
☐ REAL ESTATE ☐ RESTAURANT/TRAVEL ☐ TRADING/RETAIL/WHOLESALE ☐ TRANSPORTATION												
TRADING/RETAIL/WHOLESALE OTHERS (Please specify):	L	_ TF	ANS	POF	RTAT	ION	I					
Occupation:												
□ ACCOUNTANT/DOCTOR/LAWYER □ DIRECTOR/MANAGING DIRECTOR												
DRIVER/DESPATCH/CONSTRUCTION SELF-EMPLOYED DIRECTORS/WORKER SOLE PROPRIETOR/PARTNER												
─ WORKER☐ ENGINEER/SURVEYOR											ER	
☐ IT ANALYST												
SALES		TE	ACH	ER/	LEC.	TUF	RER	/PR	INCI	IPAL		
TECHNICIAN/CLERICAL OTHERS (Please specify):												

MY PREFERRED CREDIT LIMIT Principal Applicant: S\$ (Must be in multiples of 00' and minimum of S\$100) ☐ I do not have a preferred credit limit and agree to any credit limit determined Note: Principal applicant will be granted the preferred credit limit or any credit limit determined by the bank, MY CARD DELIVERY AND BILLING INSTRUCTIONS Please Send My Card And Statement To: HOME OFFICE MY FINANCIAL PARTICULARS Gross Annual Salary: | S | \$ | MY EMERGENCY CONTACT PERSON (RELATIVE/FRIEND NOT STAYING WITH ME) Name: Relationship: Home No.: Mobile No.: Office No.: U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) Note: Please indicate a ✓ in the Yes or No box for each of the following questions: 1. Are you a U.S. Resident? (Including a current work permit) Principal Applicant: YES NO IF YES, TAX NUMBER: 2. Are you a U.S. Citizen or a Citizen of a U.S. Territory? Principal Applicant: YES NO IF YES, TAX NUMBER: 3. Do you hold a U.S. Permanent Resident Card (Green Card)? Principal Applicant: YES NO IF YES, TAX NUMBER: **DECLARATION** (IMPORTANT: PLEASE READ BEFORE SIGNING) 1. I have read and understood the declarations set out in the overleaf. I affirm the said declarations and agree to abide and be bound by the matters stated 2. My personal data may/will be disclosed by CIMB, if engaged, to its third party service providers (including lawyers/law firms), which may be outside of Singapore, for processing my personal data for CIMB or one or more of the Purposes. 3. I represent and warrant that I am the user and/or subscriber of the telephone number(s) provided by me to CIMB, and that I have read and understood and agree to all of the above provisions, including the Personal Data Protection Terms and Conditions, available at www.cimbbank.com.sg. Principal Applicant's Signature Date: For Bank's Use SMSA 5002

ACORN

Employee No.

7216

CIMB CASHLITE PERSONAL INSTALMENT LOAN TERMS AND CONDITIONS

- This Facility is applicable to all CIMB Credit Cards in the name of Principal Cardmembers on and subject to these terms and conditions.
- A qualifying application must satisfy the following: (i) the amount applied for under the Facility is not less than S\$1,000 (or such other amounts which CIMB Bank may determine at its absolute discretion); and (ii) the amount applied for under the Facility does not exceed 90% of the available credit limit of your relevant CIMB Credit Card account at the time of application.
- In case of dispute, the decision of CIMB Bank shall be final. Upon approval of your
 application (whether in whole or in part), CIMB Bank will credit the approved loan amount
 ("Disbursed Amount") into a Singapore dollar denominated bank account held by you as
 specified in your application.
- 4. Each application is subject to the approval of CIMB Bank in its absolute discretion. CIMB Bank reserves the right to reject any application in its entirely and/or approve only part of the requested loan amount at its absolute discretion without assigning any reason. Should the Facility amount applied for exceed 90% of the available credit limit of your CIMB Credit Card account at the time of application, the final amount to be approved under your application will be determined by CIMB Bank at its sole discretion and its decision shall be final and binding.
- 5. The Facility is valid for such period as CIMB Bank may determine in its absolute discretion. Interest payable for the entire duration of the Facility shall be computed based on the Disbursed Amount and shall be payable in equal instalments over the duration of the Facility on a monthly basis ("Monthly Interest"). Such Monthly Interest shall be fixed for the entire duration of the Facility. The Disbursed Amount shall be repaid in equal instalments over the duration of the Facility on a monthly basis ("Monthly Repayment"). The monthly instalment ("Monthly Instalment") payable shall comprise the aggregate of the Monthly Interest and the Monthly Repayment.
- 6. The first Monthly Instalment shall be charged to your CIMB Credit Card account when your application is approved by CIMB Bank. Each Monthly Instalment shall be charged to your CIMB Credit Card account. The Monthly Instalment will be reflected in your credit card statement and shall be payable in accordance with these terms and conditions and the Cardmember's Agreement provided that the Monthly Instalment must be paid in full together with any outstanding overdue amount from the previous statement, i.e. minimum payment provisions applicable to normal credit card transactions shall not be applicable to Monthly Instalments. Without prejudice to the generality of the preceding sentence, if any Monthly Instalment becomes overdue, interest and late payment charges will be levied on such overdue Monthly Instalment (as well as any other overdue amounts in your CIMB Credit Card account) in accordance with the Cardmember's Agreement.
- If you are a new to bank customer and your annual income is \$\$30,000 and above, you
 will be entitled to a CIMB Platinum MasterCard. If your annual income is \$\$120,000 and
 above, you will be entitled to a CIMB World MasterCard.
- Upon approval of your application, your available credit limit will be provisionally reduced by blocking out an amount equivalent to the Disbursed Amount, but will be progressively restored (at CIMB Bank's sole and absolute discretion) by the amount of principal repaid to CIMB Bank each month on the Facility.
- 9. Transactions in connection to this Facility are not eligible for any rebates.
- 10. In the event that you terminate this Facility, or make prepayment of all outstanding instalment amounts under this Facility, an early termination fee of 3% of the outstanding principal amount or S\$250, whichever is higher, will be levied. Such fee shall be debited from your CIMB Credit Card account and reflected in your next credit card statement.
- 11. CIMB Bank is entitled in its sole and absolute discretion to amend, vary and modify these terms and conditions at any time and such changes shall be binding on you with effect from the earliest of the following:
 - a. the date CIMB Bank places notice of such changes on its Singapore website;
 - the day after CIMB Bank sends notice of such changes to your last known address in the records of CIMB Bank by ordinary post; or
 - c. the date CIMB Bank places such notice at all of its branch(es) in Singapore.
- 12. These terms and conditions shall be governed by the laws of Singapore and the parties hereby submit to the exclusive jurisdiction of the courts of Singapore.
- 13. Any person who is not party to an agreement governed by these terms and conditions shall have no right under the Contract Rights of Third Parties Act, Cap 53B to enforce any term of these terms and conditions.
- 14. These terms and conditions apply in addition to the terms of the Cardmember's Agreement. For details on the Cardmember's Agreement, please refer to www.cimbbank.com.sg. All terms and references used in these terms and conditions shall have the same meanings as in the Cardmember's Agreement, unless the context otherwise requires. In the event of any inconsistency, the Cardmember's Agreement shall prevail and these terms and conditions shall be deemed to be modified so far as is necessary to give effect to the Cardmember's Agreement and those terms.
- 15. All other terms and conditions applicable to and governing the use of CIMB Credit Cards, the CIMB CashLite Personal Instalment Loan and Terms and Conditions Governing Personal Data Protection Act (PDPA) 2012 will continue to apply with full force and effect. For full details, please visit www.cimbbank.com.sg.

DECLARATION RELATING TO TAX AND OTHER SERIOUS OFFENCES

- I/We declare and confirm that:
 - i. I/we am responsible for my own tax affairs and ensuring that both I/we and my/our Accounts (as defined below) maintained with CIMB Bank Berhad, Singapore Branch ("CIMB Singapore" or "the Bank"), are in compliance with the tax laws of the relevant jurisdiction within which I/we reside, are domiciled or are tax citizens of;
 - ii. to the best of my/our knowledge, I/we have not willfully committed nor have been convicted of any serious tax crimes;
 - I/we acknowledge and agree that I/we should take advice from a tax expert in the jurisdiction of my/our tax residence and acknowledge that CIMB Singapore does not provide tax advice to me/us:
- iv. I/we agree to provide copies of the relevant documents where necessary to CIMB Singapore upon request;
- v. I/we agree that CIMB Singapore may, where required, disclose any information in accordance with Clause 4 below.
- Should there be any change in these circumstances, I/we undertake to immediately notify CIMB Singapore, in accordance with Clause 5 and 6 below.
- I/We also agree to hold harmless, release and agree to indemnify CIMB Singapore, its shareholders, officers, owners, directors, employee successors, heirs and assigns from any and all liability arising from CIMB Singapore's reliance on the declarations made by me/us.
- 4. I/We irrevocably and unconditionally authorises and consents to the disclosure of any information relating to me/us and the Account to the Monetary Authority of Singapore and any statutory and revenue authorities, the police and any public officer conducting an investigation, any branch or Head Office of the Bank in or outside Singapore, the Bank's auditors and any person or organization, whether in Singapore or elsewhere, providing electronic or other services to the Bank any person or organization whether in Singapore or elsewhere, engaged by the Bank for the purpose of performing or in connection with the performance of services or operational functions of the Bank where such services or operational functions have been out-sourced, any person to whom disclosure is permitted or required by the Banking Act (Chapter 19) or any statutory provision or law. Without prejudice to the foregoing, I/we further authorises such disclosure,
 - To any credit bureau or any other organisation or corporation or to any member thereof, for the purpose of, without limitation, assessing the my/our credit worthiness; and
 - In connection with any assignment, transfer or novation by the Bank in relation to the Account(s).
- 5. IWe shall notify the Bank promptly of any change of my/our records, particulars, change of partners, change of Memorandum and Articles of Association and in particular, change of address. I/We shall also notify the Bank promptly in writing of any change or variation in my/our signature or those of the authorised signatories or any change in the list of authorised signatories or the authorised signatories or any change in the list of authorised signatories or the outhorised signatories or any change in the list of a reasonable period of time of not less than 7 Business Days from receipt of such instructions ('processing period') to process such notification change, and the Bank shall not be liable to me/us in any manner for any act done or omission made on the basis of the existing instructions, mandate or authorisations during such processing period.
- I/We shall sign and confirm any confirmation slip, including that related to auditing purposes (if requested to do so) and promptly notify the Bank of any change in my/our address or personal information.

For the purpose of this Declaration relating to Tax and Other Serious Offences, 'Account' means any Credit Card Account or bank accounts opened in my/our name: CIMB Savings Account, CIMB SGD Current Account, CIMB StarSaver Account, CIMB Foreign Currency Current Account, CIMB Preferred Account, CIMB Foreign Currency Fixed Deposit Account, CIMB Why Wait Fixed Deposit-i Account and any other accounts which the bank may introduce from time to time which are opened in my/our name, which terms and conditions of each account are generally and specifically provided in the Terms and Conditions Governing the Operations of Deposits Account.

U.S. TAX DECLARATION UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

- 1. I hereby confirm the information provided is true, accurate and complete.
- Subject to the applicable local laws, I hereby consent for CIMB Bank Berhad, Singapore Branch, its parent or ultimate holding company or any of its affiliates (including branches) (collectively as "CIMB") to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any/or the relevant jurisdiction.
- Where required by domestic or overseas regulators or tax authorities, I also understand
 and agree that CIMB may be required to obtain additional documents and/or forms,
 which I will sign, if I am subject to the relevant jurisdiction's requirements.
- 4. Where required by domestic or overseas regulators or tax authorities, I understand and agree that CIMB may withhold, and pay out, from my account(s) such amounts as may be required according to applicable laws, regulations, guidelines and/or agreements with regulators or authorities and directives.
- I also agree and undertake to notify CIMB (within 30 calendar days), or provide the information if requested by CIMB, if there is a change in any information which I have provided to CIMB.



PRODUCT HIGHLIGHT SHEET

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Product name	CIMB Credit Card/CashLite
Interest-free period	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.
Interest on purchases (where applicable)	CIMB Visa Infinite/Signature and CIMB World/ Platinum MasterCard 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 \$\$2.50). 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 \$\$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.
	CIMB Classic MasterCard 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 \$\$2.50).
	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 \$\$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.
Interest on cash advances	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 \$\$2.50).

	CIMB Credit Cards 3% of the outstanding balance or \$\$50, whichever is higher, plus any outstanding overdue amount from the previous statement.				
Minimum monthly payment	CIMB CashLite 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.				
Late payment charges	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.				
Annual membership fee	Nil.				
Cash advance fee	6% of the amount withdrawn (minimum charge of S\$15).				
Early Termination Fee	CIMB CashLite 3% of outstanding principal amount or \$250, whichever is higher.				
Fees for foreign currency transactions	CIMB World/Platinum/Classic MasterCard Cross border fee of 0.8% is a service charge levied by MasterCard for transactions made outside of Singapore/ with merchants outside of Singapore. Currency conversion assessment of 0.2% is a service charge levied by MasterCard for transactions in foreign currencies. 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) CIMB Visa Infinite/Signature Cross border fee of 1% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in foreign currencies. Cross border fee of 0.8% is levied by Visa for transactions made outside of Singapore/with merchants outside of Singapore in SGD currency. 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)				
Dynamic Currency Conversion Fee	0.8%				
Payment hierarchy	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.				
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on 'What Should Know About Credit Cards' using the following hyperlink http://www.abs.org.sg/pdfs/Financial/Consumers_publications/ABS_CreditCards_English.pdf)				

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

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