

PRIME ENHANCED CAMPAIGN FREQUENTLY ASKED QUESTIONS (FAQs)

General FAQs	
Q1: What is Prime Enhanced Campaign and which CASA account is eligible to participate in this campaign?	A1: Prime Enhanced Campaign offers bonus interest rate in addition to the existing board rate of the Eligible Account upon performing the Eligible Transaction(s) as set in the campaign criteria. The Eligible Accounts are Prime Account and Prime Savings Account (" Prime CASA "). Please refer to campaign mechanics in the campaign's Terms & Conditions for more info .
Q2: How is the interest calculated?	<p>A2: The calculation of the interest rates is as below:</p> <p>a) Board interest rate for Prime CASA: This interest is calculated daily based on your account's day-end balance and you will receive this at the end of the month. You may refer to the product's page here for Prime Savings Account and here for Prime Account to view the latest interest rates.</p> <p>b) Bonus interest for Prime CASA: This interest is calculated based on minimum RM10,000.00 up to RM50,000.00 of your account's monthly average balance (MAB) during campaign period.</p>
Q3: What is the effective interest rate of this campaign?	<p>A3: The effective interest rate of this campaign is:</p> <p>a) 4.0% p.a. for Prime Savings Account for the first RM50,000 balance with the assumption that the eligible customer achieves all the bonus interest criteria i.e. Deposit Bonus, Credit Card Bonus & Wealth Bonus i.e. the sum of Effective Base Rate (0.20% p.a.) + Deposit Bonus (2.30% p.a.) + Credit Card Bonus (0.50% p.a.) + Wealth Bonus (1.00% p.a.).</p> <p>b) 3.98% p.a. for Prime Account for the first RM50,000 balance with the assumption that the eligible customer achieves all the bonus interest criteria i.e. Deposit Bonus, Credit Card Bonus & Wealth Bonus i.e. the sum of Effective Base Rate (0.18% p.a.) + Deposit Bonus (2.30% p.a.) + Credit Card Bonus (0.50% p.a.) + Wealth Bonus (1.00% p.a.).</p>
Q4: How will I know that the interest has been credited into my Prime CASA?	A4: It will be reflected in your monthly account statements. Alternatively, you may view it via CIMB Clicks/CIMB OCTO App under your account transaction history.
Q5: What if I have more than 1 Prime CASA?	<p>A5: Bonus Interest will be payable based on the below criteria:</p> <p>a) Prime Savings Account will take precedence over Prime Account</p> <p>b) The Eligible Account with the earliest account opening date will take precedence</p>

Q6: Can I open a joint Prime CASA?	<p>A6: Yes, you are allowed to open a joint Prime CASA. However, the bonus interest will only be payable if the Primary Account Holder that performs the eligible banking transactions is the same with the joint Prime CASA's Primary account holder.</p> <p>Illustration</p> <p>Customer A and Customer B are joint holders of a Prime SA with Customer A being the joint Primary holder.</p> <table border="1" data-bbox="451 491 1263 688"> <thead> <tr> <th>Scenario</th><th>Eligibility</th></tr> </thead> <tbody> <tr> <td>Customer A uses her CIMB credit card to perform retail transactions</td><td>Bonus interest payable</td></tr> <tr> <td>Customer B uses his CIMB credit card to perform retail transactions</td><td>Bonus interest not payable</td></tr> </tbody> </table>	Scenario	Eligibility	Customer A uses her CIMB credit card to perform retail transactions	Bonus interest payable	Customer B uses his CIMB credit card to perform retail transactions	Bonus interest not payable
Scenario	Eligibility						
Customer A uses her CIMB credit card to perform retail transactions	Bonus interest payable						
Customer B uses his CIMB credit card to perform retail transactions	Bonus interest not payable						
Q7: Will I become a Prime member once I open a Prime CASA and what will happen if my Asset Under Management (AUM) balance is below RM50,000?	<p>A7: Customers who open a Prime CASA during the Campaign Period will be entitled to CIMB Prime Solutions membership without fulfilling the minimum AUM requirement. However, the Bank may decide from time to time to change the minimum balance requirement of AUM by the Customer. Failure to maintain the minimum balance requirement may result in termination or suspension of the services and privileges under Prime Solutions membership. For the full Terms and Conditions of Prime Solutions, click here.</p> <p>AUM refers to any deposit account(s) of the Bank and/or CIMB Islamic and/or invested in any investment product(s) [excluding Amanah Saham Nasional Berhad (ASNB) Variable Priced Fund(s)] of the Bank and/or CIMB Islamic under the Customer's sole or joint account where the Customer is the primary account holder.</p>						
Q8: Can I convert my Prime Account to a Prime Savings Account?	<p>A8: No. Conversion of account type is not available as Prime Savings Account and Prime Account are different products. You will need to open a Prime Savings Account separately.</p>						
Q9: Who should I contact if I have any queries with regards to Prime CASA?	<p>A9: You may walk in to any nearest CIMB branch or contact our CIMB Consumer Contact Centre at +603 6204 7788 for any Prime related queries.</p>						

Bonus Interest FAQs			
Q10: What are the eligible banking transactions that I need to perform in order to enjoy the bonus interest rates?	A10:		
	Bonus Interest Category	Eligible Transaction	Bonus Interest %
	Deposit Bonus	a) Deposit minimum cumulative Fresh Funds: I. RM3,000.00 into the Prime CASA in a month for CIMB@Work customers*. II. RM5,000.00 into the Prime CASA in a month for non-CIMB@Work customers.	2.30% p.a.
	Wealth Bonus	a) Minimum accumulated Eligible Life Insurance/Family Takaful products purchase/participation with Annualised First Year Premium (AFYP)/ Annualised First Year Contribution (AFYC) of RM3,600.00 with policy/contract/certificate issuance date within the same calendar month.	1.00% p.a. for 6 months
	Credit Card Bonus	a) Perform a minimum of RM1,000.00 cumulated Eligible Retail Transactions spend using CIMB’s Credit Card/-i within a month during a specific campaign month(s).	0.50% p.a.
	*CIMB@Work Employee refers to an individual who fulfils the CIMB@Work eligibility requirements as may be determined by CIMB and so accepted by CIMB.		
Q11: What is the minimum monthly average balance that I need to maintain to be eligible for the bonus interest stated in Q10?	A11: You will need to maintain minimum RM10,000.00 as your monthly average balance in your Prime CASA in every month of the bonus interest payout period in order to be entitled to receive the bonus interest when you perform the eligible transaction(s) as stated in Q10.		
Q12: When will I receive the bonus interest?	A12: The bonus interest will be credited to your Prime CASA within 90 working days from the end of each month of the bonus interest payout period.		

Q13:What is the Bonus Interest entitlement period?	A13: <table><tr><th>Bonus Interest Category</th><th>Eligible Transactions</th><th>Entitlement Period</th></tr><tr><td>Deposit Bonus</td><td>Deposit Fresh Funds of min. RM3,000(CAW)/RM5,000(non-CAW)</td><td>Payable when the Deposit Category Eligible Transaction is fulfilled on a monthly basis</td></tr><tr><td>Wealth Bonus</td><td>Banca Policy purchase of min. AFYP/AFYC RM3,600</td><td>Payable for 6 months when the Wealth Bonus Eligible Transaction is fulfilled</td></tr><tr><td>Credit Card Bonus</td><td>Credit Card Spend of min. RM1,000</td><td>Payable when the Credit Card Category criteria is fulfilled on a monthly basis</td></tr></table>			Bonus Interest Category	Eligible Transactions	Entitlement Period	Deposit Bonus	Deposit Fresh Funds of min. RM3,000(CAW)/RM5,000(non-CAW)	Payable when the Deposit Category Eligible Transaction is fulfilled on a monthly basis	Wealth Bonus	Banca Policy purchase of min. AFYP/AFYC RM3,600	Payable for 6 months when the Wealth Bonus Eligible Transaction is fulfilled	Credit Card Bonus	Credit Card Spend of min. RM1,000	Payable when the Credit Card Category criteria is fulfilled on a monthly basis
Bonus Interest Category	Eligible Transactions	Entitlement Period													
Deposit Bonus	Deposit Fresh Funds of min. RM3,000(CAW)/RM5,000(non-CAW)	Payable when the Deposit Category Eligible Transaction is fulfilled on a monthly basis													
Wealth Bonus	Banca Policy purchase of min. AFYP/AFYC RM3,600	Payable for 6 months when the Wealth Bonus Eligible Transaction is fulfilled													
Credit Card Bonus	Credit Card Spend of min. RM1,000	Payable when the Credit Card Category criteria is fulfilled on a monthly basis													
Q14: Does the bonus interest continue to be calculated if I have more than RM50,000 monthly average balance?	A14: The bonus interest payout is only eligible for the first RM50,000.00 monthly average balance of the month.														
Q15: What if my monthly average balance falls below RM10,000?	A15: If your monthly average balance falls below RM10,000.00 you will not be entitled for any bonus interest rates including Deposit Bonus, Wealth Bonus and Credit Card Bonus.														
Deposit Bonus FAQs															
Q16: What does “Fresh Funds” mean?	A16: Fresh Funds means monies or funds not originating from any of the eligible Customer’s account with CIMB, but monies or funds that are transferred, credited or paid into his/her Prime CASA from any other third party’s account(s) with CIMB, and/or from any third-party financial institution(s).														
Wealth Bonus FAQs															
Q17: Can I purchase/participate in different types of Life Insurance/ Family Takaful plan?	A17: Yes, you may purchase/participate in different eligible Life Insurance/ Family Takaful plans as long as the accumulated Annualised First Year Premium (AFYP)/Annualised First Year Contribution (AFYC) is minimum RM3,600.00 with policy/contract/certificate issuance date within the same calendar month.														
Q18: Will the bonus interest get renewed for subsequent regular premiums/ contribution?	A18: The bonus interest is only eligible for Annualised First Year Premium (AFYP)/ Annualised First Year Contribution (AFYC), any subsequent years’ premium/contribution payment is not eligible.														
Q19: Will I continue to enjoy the bonus interest if I cancel my policy/ contract/certificate	A19: No, you will not be eligible for bonus interest if you cancelled your policy/contract/certificate during the “free-look period”.														

during the “free-look period”?																															
Q20: Will I continue to enjoy bonus interest if my Life Insurance policy/ Family Takaful certificate is not in force or surrendered within the bonus interest payout period?	A20: No, you will no longer enjoy bonus interest if your Life Insurance policy/Family Takaful certificate is not in force or you surrendered within the bonus interest payout period.																														
Q21: What happens if I qualify for bonus interest more than once during the 6-months period since my first investment?	<p>A21: If you have performed more than 1 eligible wealth transactions within the 6-months period of wealth bonus interest, the bonus interest payout period will be reset and your 6 months’ eligibility will start fresh again.</p> <p>Scenario:</p> <p>You are a Prime CASA customer and you purchased an Eligible Life Insurance/Family Takaful policy with AFYP of RM3,600 in September 2024. You will be eligible for bonus interest payout period starting from September 2024 till February 2025. In October 2024, you purchased another Eligible Life Insurance/Family Takaful policy with AFYP of RM4,000 and hence your bonus interest payout period will be reset from October 2024 till March 2025.</p> <table><tr><td>Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM3,600</td><td colspan="6">Eligible for 6 months Wealth Bonus Interest payable from Sep '24 to Feb '25</td></tr><tr><td></td><td>Sep-24</td><td>Oct-24</td><td>Nov-24</td><td>Dec-24</td><td>Jan-25</td><td>Feb-25</td><td>Mar-25</td></tr><tr><td></td><td colspan="6">Eligible for 6 months Wealth Bonus Interest payable from Oct '24 to Mar '25</td></tr><tr><td>Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM4,000</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM3,600	Eligible for 6 months Wealth Bonus Interest payable from Sep '24 to Feb '25							Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25		Eligible for 6 months Wealth Bonus Interest payable from Oct '24 to Mar '25						Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM4,000							
Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM3,600	Eligible for 6 months Wealth Bonus Interest payable from Sep '24 to Feb '25																														
	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25																								
	Eligible for 6 months Wealth Bonus Interest payable from Oct '24 to Mar '25																														
Purchased Life Insurance/Family Takaful with AFYP/AFYC of RM4,000																															
Credit Card Bonus FAQs																															
Q22: For Credit Card retail transaction spend, does it sum up from the total spending of all of my Credit Cards/-i with CIMB including supplementary cards?	A22: Yes, the minimum RM1,000.00 retail transaction spend can be accumulated spend from all of your Credit Cards/-i with CIMB, as long as you are the Primary Card holder. However, it does not include the spending if you are the Supplementary Card holder.																														

Q23: For Credit Card retail transaction spend, does it include auto debit/monthly instalment transactions?	A23: Yes, any auto debit/monthly instalment transactions will be eligible for Credit Card bonus interest.
Q24: What Credit Card retail transactions are excluded from the total spending accumulation?	<p>A24: The transactions that are excluded from the total spend accumulation are:</p> <ul style="list-style-type: none"> a) Transactions made on CIMB's Platinum Business Card and Fuel Tanker Card; b) Quasi Cash transactions – (example: betting and/or gaming transactions); c) Payment of annual fees or service charges, delivery charges, cash payments, card replacement fees, dispute charges, fraud charges or any other fees, charges or penalties whether imposed by CIMB or otherwise; d) Eligible Retail Transaction which is subsequently cancelled or refunded, or any other disputed, unauthorized or fraudulent transactions. e) Any transaction made in the country which is a member of the European Economic Community (EEC) or European Union (EU).