

Unfixed Deposit™ Frequently Asked Questions

1. What is Unfixed Deposit™?

This is a term deposit-i that allows you to make multiple withdrawals from your Fixed Return Income Account-i (FRIA-i) before the maturity date.

2. Does this apply to all tenures?

Yes, it applies to all tenures.

3. How much is the minimum amount for a withdrawal from my Unfixed Deposit™?

Each withdrawal must be a minimum of RM1,000 and in multiples of RM1,000. This is subject to a minimum balance required for the respective tenure, otherwise, the account must be uplifted and closed.

4. Is there a minimum I need to maintain in my Unfixed Deposit™?

You just need to maintain a minimum of RM5,000 for 1 month's tenure; RM1,000 for 2 months' tenure and above.

5. Can a withdrawal be performed online via CIMB Clicks?

No, at the moment a withdrawal can only be done over-the-counter at your CIMB home branch.

6. Can I perform Unfixed Deposit™ withdrawals for deposits that have been taken as collateral for an overdraft or cash line facility?

No, withdrawals are not allowed in this case as the deposit is pledged as collateral.

7. What types of FRIA-i is Unfixed Deposit™ applicable to?

The feature can be applied to the following:

- (i) FRIA-i Maturity Returns
- (ii) FRIA-i Monthly Returns