

## Flexible Withdrawal Frequently Asked Questions

**1. What is Flexible Withdrawal?**

Flexible Withdrawal allows you to make multiple withdrawals from your Fixed Deposit (FD) account or 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 Flexible Withdrawal?**

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 Fixed 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 withdraw my FD or FD-i through CIMB Clicks eFixed Deposit (eFD)?**

No, at the moment Flexible Withdrawals are not applicable to eFDs.

**7. Can I perform Fixed 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.

**8. What types of FD/FRIA-i is Flexible Withdrawal applicable to?**

The feature can be applied to the following:

- (i) Fixed Deposit
- (ii) FRIA-i Maturity Returns
- (iii) FRIA-i Monthly Returns