

**CIMB Credit Card Balance Conversion Relief Programme (“Programme”)**

1 September 2021

No.	Question	Answer								
1	What is this Programme about?	<p>This Programme is to provide continued help to affected customers during this challenging environment.</p> <p>Customers with outstanding credit card balances, can convert it to a term loan/financing of up to 36 months at an effective interest/facility charges of 13% p.a.</p> <p><i>*Note: The outstanding credit card balances include 0% Easy Pay plans but exclude all other CIMB instalment programmes such as CashLite, Flexi Payment Plan, Balance Conversion, Balance Conversion Relief, Auto Balance Conversion and Balance Transfer.</i></p>								
2	Who will be eligible for this Programme?	Any customer with outstanding credit card balances with CIMB.								
3	Will I be automatically enrolled for this Programme?	This programme does not have an automatic enrolment. Please reach out to us if you wish to participate. (Refer to Q4).								
4	How can I apply for the Programme?	<p>You can convert your outstanding credit card balances anytime between 1 September 2021 to 31 December 2021 by:</p> <ul style="list-style-type: none"> <li>• Selecting your term loan/financing period of 12, 24 or 36 months;</li> <li>• Sending an SMS to 62666 using the principal cardholder’s mobile number, as registered in CIMB’s records.</li> </ul> <p>Please refer to the table below for guidance on SMS content.</p> <p>For Conventional Credit Cards:</p> <table border="1" data-bbox="743 1528 1414 1822"> <thead> <tr> <th data-bbox="743 1528 911 1606">Term loan tenure</th> <th data-bbox="911 1528 1414 1606">Send an SMS request to 62666 with the following content:</th> </tr> </thead> <tbody> <tr> <td data-bbox="743 1606 911 1680">12 months</td> <td data-bbox="911 1606 1414 1680">BC12&lt;space&gt;Last 4 digits of credit card number</td> </tr> <tr> <td data-bbox="743 1680 911 1753">24 months</td> <td data-bbox="911 1680 1414 1753">BC24&lt;space&gt;Last 4 digits of credit card number</td> </tr> <tr> <td data-bbox="743 1753 911 1822">36 months</td> <td data-bbox="911 1753 1414 1822">BC36&lt;space&gt;Last 4 digits of credit card number</td> </tr> </tbody> </table>	Term loan tenure	Send an SMS request to 62666 with the following content:	12 months	BC12<space>Last 4 digits of credit card number	24 months	BC24<space>Last 4 digits of credit card number	36 months	BC36<space>Last 4 digits of credit card number
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5	Will I be able to participate, if I have been making minimum payments in the past months?	Yes, as long as you do not have any arrears of more than 90 days.								
6	I have more than 1 credit card with CIMB, will it be applicable for all credit cards or just selected?	You will need to let us know, which credit card you are interested in converting the outstanding balances on and tenure by sending an SMS request for each credit card as per Q4.								
7	I am currently holding a supplementary credit card, am I eligible to apply for this Programme?	Yes, please send a SMS request from the principal cardholder's mobile number, as registered in CIMB's records.								
8	If my credit card outstanding balance was converted to a term loan/financing for up to 3 years at 13% p.a., can I still use my credit card?	<p>Yes, you may continue to use your credit card up to the remaining credit limit after taking into account the balance converted into a term loan/financing.</p> <p>The outstanding balance converted into the term loan/financing is part of the credit limit. In addition, the monthly term loan/financing instalments will then form part of the minimum monthly payment amount on the credit card.</p>								
9	Do I still need to pay for my monthly instalments for CashLite, Flexi Payment Plan, Balance Conversion, Balance Conversion Relief, Auto Balance Conversion or Balance Transfer upon converting my balances into this Programme?	<p>Upon conversion, you will need to pay the following monthly instalments:</p> <ol style="list-style-type: none"> <li>1. Monthly instalments from this Programme; and</li> <li>2. Monthly instalments (if any) from CashLite, Flexi Payment Plan, Balance Conversion, Balance Conversion Relief and Auto Balance Conversion;</li> <li>3. Amount due for Balance Transfer (if any)</li> </ol> <p>This Programme does not include CashLite, Flexi Payment Plan, Balance Conversion, Balance Conversion Relief, Auto Balance Conversion and Balance Transfer as per Q1.</p>								

<b>10</b>	Can I perform an early settlement on the term loan / financing converted under this Programme?	Yes, you may settle the outstanding balances before the expiry of the loan/financing by calling our Contact Centre at +603 6204 7788.
<b>11</b>	Will converting my credit card balance to term loan/financing have an impact on my CCRIS records?	You can be assured that any financial assistance taken will not impact your CCRIS (“Central Credit Reference Information System”) status.