

A plan to grow and
protect your wealth.



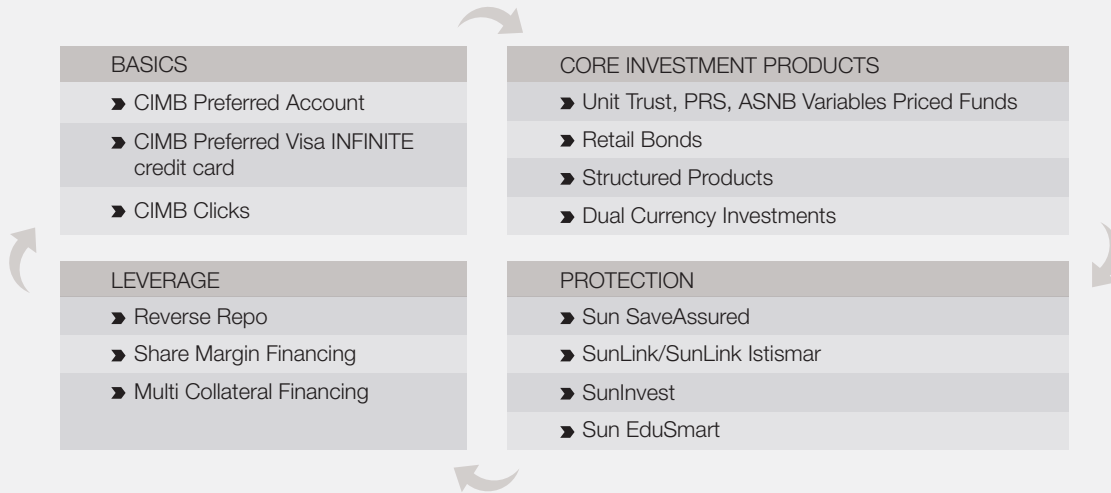
Leave your uncertainties behind.

At CIMB Preferred, we understand that beginning a journey can be daunting as it can come with a lot of questions. That is why you can count on us to help you take that very first step as you begin the journey in growing your wealth.

Whether you're beginning this journey to prepare for your retirement, saving for your child's education or simply investing for a better future, we are committed to lead you to the right financial path and help you achieve all that you desire.



Dynamic Asset Allocation



Our Dynamic Asset Allocation tool allows you to grow, no matter where you are on your financial journey. You can start at the basics or build your portfolio with core investment products, start a protection plan for your accumulated wealth, or if you are comfortable with your wealth, we can still help you grow by leveraging it and discovering even more potential and possibilities for growth along the way.

All in all, the Dynamic Asset Allocation is a portfolio management strategy that is designed to help you build a balanced portfolio so you can achieve your financial goals.

How it works

1. Build an investment portfolio with us that will be reviewed in-depth periodically and rebalanced according to market conditions.
2. Stay updated on your portfolio performance with the help of our dedicated Relationship Managers, to ensure that your portfolio is moving towards your long-term financial goals.
3. Take further action when you have either achieved your investment targets, or have a portfolio that is rebalanced according to market conditions.
4. Review your existing portfolio with us and explore alternative investment opportunities.
5. Sit back and relax while our Relationship Managers actively manage your portfolio and send timely alerts when your investments meet their targets.

Your small start to bigger things.



Big things often start small and grow from there. In that same manner, CIMB Preferred offers you what you need to get started – products that will help fulfil your daily personal banking needs, because we believe there is nothing as important as having a solid foundation for great things to begin.

The Basics

As part of your basics, these are the products you will be able to enjoy:

1. CIMB Preferred Account

Your CIMB Preferred membership comes with a specially designed current account that offers one of the highest split-tiered interest rates in the market.

- ▶ Interest rate of up to 2.25% p.a. on deposits of RM100,000 and above
- ▶ Higher daily ATM withdrawal limit of up to RM10,000
- ▶ Preferred cheque book
- ▶ Access to CIMB Clicks, our secure internet banking platform
- ▶ Zero ATM withdrawal fees across the region
- ▶ SMS Alert service for notifications on account status
- ▶ Bonus points upon transactions

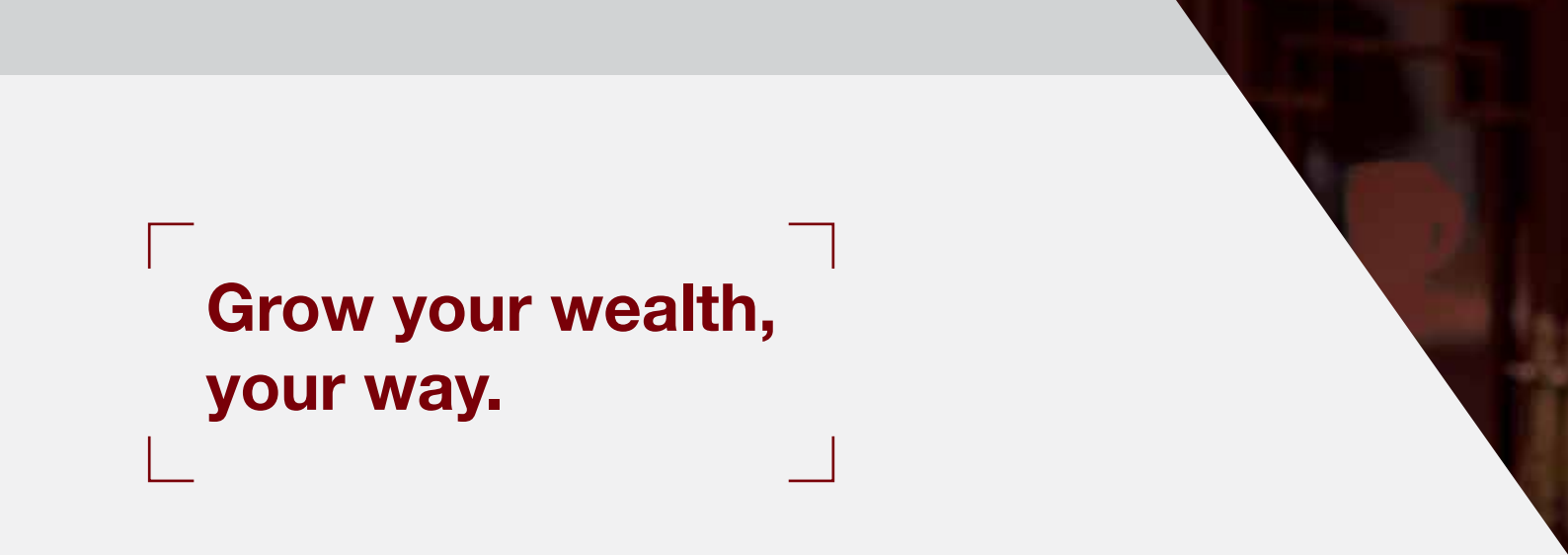
2. CIMB Preferred Visa INFINITE credit card

The CIMB Preferred Visa INFINITE credit card doubles up as your CIMB Preferred Recognition Card and serves as a gateway for you to enjoy the full suite of CIMB Preferred privileges.

3. CIMB Clicks

With our secure online banking platform, you can pay bills, transfer funds and monitor your investments at your convenience. In addition, CIMB Preferred customers will enjoy preferential rates for foreign remittances made via CIMB Clicks.

Terms and conditions apply.

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Grow your wealth, your way.

Now that you have the basics, it is time to choose a financial path that allows you to grow at a comfortable rate. That is why CIMB Preferred offers diverse investment products that you can choose from to fit your unique goals and risk preferences.



Core Investment Products

1. Unit Trust¹

Enjoy a convenient way of gaining exposure into professionally managed investment opportunities ranging from local to regional or global markets, which can potentially bring you higher returns compared to traditional deposits.

2. Private Retirement Scheme (PRS)¹

CIMB-Principal PRS Plus and CIMB Islamic PRS Plus are private retirement schemes designed to provide choice of funds (with conventional and Shariah-compliant options), investment performance and expertise to help you increase your retirement savings to supplement your savings in Employees Provident Fund (EPF).

3. ASNB Variables Priced Funds

These funds are open ended equity funds that aim to provide you with a reasonable dividend yield as well as capital appreciation through investments in Malaysian equities, fixed income securities and money market instruments. The funds are managed by Amanah Saham Nasional Berhad (ASNB), a wholly owned subsidiary of Permodalan Nasional Berhad (PNB).

¹Refer to page 19 and 20 for disclaimers.
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4. Retail Bonds

Invest in Retail Bonds today to diversify your investment portfolio in the currency of your choice, which includes Malaysian Ringgit (MYR), Australian Dollar (AUD), US Dollar (USD), Singapore Dollar (SGD) and more. At the same time, you'll receive a regular coupon payment in the denominated currency.

5. Structured Products

This investment alternative will allow you to access a wider range of markets and pay-out structures. At CIMB Bank, Structured Investments cover various underlying asset classes comprising:

- ▶ Interest rate
- ▶ Equity
- ▶ Foreign exchange
- ▶ Commodities
- ▶ Fixed income
- ▶ Indices

6. Dual Currency Investments*

This investment gives you an opportunity to earn potentially higher returns, depending on the performance of the currency pairing. Upon maturity of the investment, you will receive the principal plus interest earned in either your investment currency or your alternate currency at the pre-agreed conversion rate.

***WARNING:** THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET/REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION. THIS STRUCTURED PRODUCT INVESTMENT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

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**Protect those that
matter most to you.**

At CIMB Preferred, we will help you create and manage a wealth protection plan that safeguards all that is important to you. Together with Sun Life Malaysia, our exclusive bancassurance partner, we will ensure that your protection needs are met.



Protection Plans

Bancassurance Products

1. Sun SaveAssured

This is the ideal protection policy that could be a smart option, to let you plan for your future, today.

- ▶ Guaranteed 100% refund of total premium payable upon policy maturity
- ▶ Guaranteed returns of up to 78% of premium payable

2. SunLink (with Medical Card)

For those who want both comprehensive protection and potential investment returns, this regular premium investment-linked plan is ideal.

- ▶ Extra financial security with customised riders such as Hospitalisation and Surgical (includes cashless medical card), Multiple Pay Critical Illness, Accidental Death, Weekly Disability Income and Waiver of Premium
- ▶ Invest in your desired funds
- ▶ Flexibility for top-up, fund switching and partial withdrawal

DISCLAIMER: THE PRODUCT INFORMATION PROVIDED IS NON-EXHAUSTIVE. PLEASE LOG ON TO WWW.CIMBBANK.COM.MY FOR MORE INFORMATION ON THE PRODUCT(S).

Terms and conditions apply.

3. Sun EduSmart

As parents, one of the best things you can give your child is a good education. Plan ahead with the right education savings plan like Sun EduSmart, a unique non-participating endowment plan that provides:

- Education reward
- Education Booster Fund (EBF)
- Guaranteed Maturity Benefit
- Life Insurance Benefit (Life Assured – Child)
- Policy owner Waiver of Premium (Parent/Legal Guardian)
- Additional Tax Relief

4. SunInvest

This smart plan lets you enjoy insurance protection while growing your wealth.

- The best of both insurance protection and investment up to the age of 99
- Creditor protection of assets for business and peace of mind for the individual's loved ones

Bancatakaful Products

1. SunLink Istismar (with Medical Card)

A regular contribution investment-linked Takaful plan designed for those who want both comprehensive protection and potential investment returns.

- Extra financial security with customised riders such as Takaful Hospitalisation and Surgical (includes cashless medical card), Takaful Multiple Pay Critical Illness, Takaful Accidental Death, Takaful Weekly Disability Income and Takaful Waiver of Contribution

DISCLAIMER: THE PRODUCT INFORMATION PROVIDED IS NON-EXHAUSTIVE. PLEASE LOG ON TO WWW.CIMBBANK.COM.MY OR WWW.CIMBISLAMIC.COM.MY FOR MORE INFORMATION ON THE PRODUCT(S).

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Legacy Planning

Growing your wealth and improving your lot in life is not just about making more money. It is also about taking care of your family, ensuring a bright future and leaving a legacy. Legacy planning helps you discover ways to manage your time, talent and money to create a lasting impression on those you love and the causes you believe in. With life insurance, you can potentially leave your loved ones a nest egg or an income stream many times greater than its original value without compromising your lifestyle requirements. Speak with our Relationship Managers today on how CIMB Preferred can help customise our legacy planning solutions for you.

Emergency Plans

CIMB Auto Relief

Gain peace of mind for 3 of your most important possessions in life.

Your car

24-hour Emergency Towing Service, Car Break-in/Robbery, Flood Cover

Your cash and personal belongings

Snatch Theft cover, Hospitalisation Income & Medical Expenses cover

Your home contents

Covers home contents in the event of fire, theft or flood

Additional benefit

Get 2X coverage during festive seasons*

**10 days of double benefit coverage starts on the eve of 4 major festive seasons: Hari Raya Aidilfitri, Deepavali (for Peninsular only), Dayak Festival (Sarawak), Harvest Festival (Sabah/Labuan), Christmas and Chinese New Year.*

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Take your wealth further.



Achieve even more with the wealth that you've nurtured with us with these investment products that will help you maximise the wealth you've grown.

Leveraging Your Investments

1. Reverse Repo

A Reverse Repo is a liquidity facility, where you are able to purchase Foreign Currency Denominated Bonds with lower capital outlay. Through this facility, you have the opportunity to reap a potentially higher yield compared to a straightforward bond purchase.

2. Share Margin Financing

This facility enables you to unlock the value of your collateral and maximise your investment potential when you trade shares in Bursa Malaysia. Individuals and corporations can take advantage of timely market opportunities and leverage their investments, potentially increasing the returns.

3. Multi Collateral Financing

A facility that allows you to leverage your existing fixed deposit and/or investments as collateral for your personal consumption or further investments. Enjoy the full flexibility of redeeming or pledging your investments as collateral up to your credit limit. Interest is charged only on the amount utilised.

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INVESTORS ARE NOT COVERED BY THE COMPENSATION FUND UNDER SECTION 152 OF THE CAPITAL MARKETS AND SERVICES ACT 2007 (CMSA). THE COMPENSATION FUND DOES NOT EXTEND TO THE INVESTOR WHO HAS SUFFERED MONETARY LOSS AS A RESULT OF A DEFALCATION OR FRAUDULENT MISUSE OF MONEYS OR OTHER PROPERTY, BY A DIRECTOR, OFFICER, EMPLOYEE OR REPRESENTATIVE OF CIMB BANK BERHAD AND CIMB ISLAMIC BANK BERHAD ("CIMB"). WHERE THE INVESTOR SUFFERS MONETARY LOSS IN THE ABOVE CIRCUMSTANCES RELATED TO THE ACTS OF CIMB'S EMPLOYEE, THE INVESTOR MAY LODGE A COMPLAINT WITH OUR CUSTOMER RESOLUTION UNIT (CRU) AT THE FOLLOWING NUMBER. THE INVESTOR WHO IS NOT SATISFIED WITH OUR CRU'S DECISION MAY REFER THE CASE TO THE FINANCIAL MEDIATION BUREAU OR THE SECURITIES INDUSTRY DISPUTE RESOLUTION CENTRE WITHIN SIX (6) MONTHS OF RECEIVING A FINAL DECISION FROM CRU. INVESTOR'S COMPLAINT WILL ONLY BE DEALT WITH BY EITHER ONE OF THE ABOVE CHANNELS THAT THE INVESTOR CHOOSES TO REFER THE CASE TO.

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