

Flexible Withdrawal Frequently Asked Questions

1. What is Flexible Withdrawal?

Flexible Withdrawal allows you to make multiple withdrawals from your Fixed Deposit or Fixed Deposit-i account (FD/-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 FD/-i?

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 withdrawal be performed online via CIMB Clicks?

No, at the moment a withdrawal can only be done Over-the-Counter at CIMB branch.

6. Can I perform flexible withdrawal from my FD/-i placed via CIMB Clicks?

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

7. Can I perform flexible withdrawal for my FD/-i 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/-i is Flexible Withdrawal applicable to?

The feature can be applied to the following:

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