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I shall present a new collocation-based MCTDH approach for solving the Schroedinger equation. No integrals (no quadratures) are required. It is necessary only to evaluate the potential at points. This liberates one from the tyranny of the sum-of-products form. The appropriate MCTDH working equations are presented. Their validity and usefulness is demonstrated by computing the first 36 energy levels and wavefunctions of CH<sub>3</sub>.