

**1 May 2024**

**Important Notice: Amendments to CIMB Bank Berhad’s and CIMB Islamic Bank Berhad’s Credit Card Terms and Conditions**

Dear Valued Cardholders,

We hereby give notice that effective 23 May 2024, CIMB Bank Berhad’s and CIMB Islamic Bank Berhad’s Credit Card Terms and Conditions (“Terms and Conditions”) will be amended.

For ease of reference, a tabulation of the amendments/revised clauses are and set out in the table below:

| CIMB Bank Berhad  |  |  |
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| Clause  | Existing Clause  | Revised/New Clause   |
| Cover page to CIMB BANK BERHAD’S CREDIT CARD TERMS AND CONDITIONS | <p>The Cardholder Terms and Conditions together with the following attachments set out in this document: -</p> <ul style="list-style-type: none"> <li>a. CIMB Auto Balance Conversion Programme Terms and Conditions;</li> <li>b. CIMB 0% Easy Pay Terms and Conditions;</li> <li>c. CIMB Cash Rebate Platinum Credit Card Terms and Conditions;</li> <li>d. CIMB PETRONAS Platinum Credit Card Terms and Conditions;</li> <li>e. CIMB Travel Credit Card Terms and Conditions;</li> <li>f. Touch ‘N Go Zing Card Terms and Conditions;</li> <li>g. Berjaya Sompou Insurance Berhad’s Air Flight Travel PA Insurance Terms and Conditions;</li> <li>h. AIG Malaysia Insurance Berhad’s Insurance Terms and Conditions (Only</li> </ul> | <p><i>The CIMB Bank Berhad’s Credit Card Terms and Conditions have been updated by attaching and the listing out the CIMB Flexi Payment Plan Programme Terms and Conditions, CIMB CashLite Terms and Conditions, CIMB Balance Transfer Programme Terms and Conditions and CIMB Balance Conversion Programme Terms and Conditions as Terms and Conditions which are collectively forming part of the Credit Card Terms and Conditions.</i></p> <p>The Cardholder Terms and Conditions together with the following attachments set out in this document: -</p> <ul style="list-style-type: none"> <li>a. CIMB Auto Balance Conversion Programme Terms and Conditions;</li> <li>b. <b>CIMB Flexi Payment Plan Programme Terms and Conditions;</b></li> <li>c. CIMB 0% Easy Pay Terms and Conditions;</li> <li>d. <b>CIMB CashLite Terms and Conditions;</b></li> <li>e. <b>CIMB Balance Transfer Programme Terms and Conditions;</b></li> <li>f. <b>CIMB Balance Conversion Programme Terms and Conditions;</b></li> <li>g. CIMB Cash Rebate Platinum Credit Card Terms and Conditions;</li> <li>h. CIMB PETRONAS Platinum Credit Card Terms and Conditions;</li> <li>i. CIMB Travel Credit Card Terms and Conditions;</li> </ul> |

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|             | <p>applicable for CIMB Travel World Elite Credit Card);</p> <p>i. Email Statement Delivery Terms and Conditions; and</p> <p>j. Statements Accessed Via CIMB Clicks Terms and Conditions,</p>  | <p>j. Touch 'N Go Zing Card Terms and Conditions;</p> <p>k. Berjaya Sompo Insurance Berhad's Air Flight Travel PA Insurance Terms and Conditions;</p> <p>l. AIG Malaysia Insurance Berhad's Insurance Terms and Conditions (Only applicable for CIMB Travel World Elite Credit Card);</p> <p>m. Email Statement Delivery Terms and Conditions; and</p> <p>n. Statements Accessed Via CIMB Clicks Terms and Conditions,</p>   |
| <p>3(d)</p> | <p>The Cardholder must ensure that it complies with all laws regarding the use of the Card and not use it for any unlawful or illegal purposes. This includes complying with foreign exchange laws and other regulations of Bank Negara Malaysia and not using the Card for any illegal "online" betting or purchasing illegal goods and/or services.</p> | <p><i>Clause 3(d) of the Cardholder Terms and Conditions has been amended to set out clearly Cardholder's responsibilities to comply with laws and other regulations of Bank Negara Malaysia including the Foreign Exchange Policy Notices 3 and 4.</i></p> <p>The Cardholder must ensure that it complies with all laws regarding the use of the Card and not use it for any unlawful or illegal purposes. This includes not using the Card for any illegal "online" trading of currencies or instruments involving or referencing currencies with a non-resident counterparty, betting or purchasing illegal goods and/or services. Further, the Cardholder must comply with foreign exchange laws and other regulations of Bank Negara Malaysia including Foreign Exchange Policy Notices 3 and 4 which are set out and explained at <a href="https://www.cimb.com.my/en/personal/important-notices/2021/foreign-exchange-notices-notice-3-fen-notice-3-and-notice.html">https://www.cimb.com.my/en/personal/important-notices/2021/foreign-exchange-notices-notice-3-fen-notice-3-and-notice.html</a>. In particular, please note the prohibition on any investment in foreign currency asset exceeding RM1 million equivalent in aggregate (based on the investment made by the Cardholder as an individual as well as sole proprietorship and general partnership under the Cardholder) per calendar year. Some common types of investment in foreign currency asset include conversion of Ringgit Malaysia for (i) online trading of currencies or derivatives (ii) deposit in foreign currency account outside Malaysia (other than for education, employment or migration outside</p> |

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|                     |  | <p>Malaysia), (iii) deposit in foreign currency account in Malaysia; and (iv) investment in foreign currency denominated securities onshore and offshore. The Cardholder is advised to read and understand the Foreign Exchange Policy Notices – Notice 3 and Notice 4 and ensure all activities performed using the Card comply with the Foreign Exchange Policy Notices – Notices 3 and Notice 4 at all times.</p>  |
| <p>4 (b) (viii)</p> | <p>The Bank may also by giving notice to the Cardholder, immediately, withdraw, suspend and/or cancel the Card and/ or any Card related services upon any of these events occurring (even though the Bank may have previously allowed these events to happen without consequence):</p> <p>(viii) there has been a default of payment due under the Mastercard and/or Visa Card Account and/or any the Cardholder's Other Accounts with the Bank;</p> | <p><i>Clause 4(b)(viii) of the Cardholder Terms and Conditions has been amended to allow the Bank to immediately withdraw, suspend and/or cancel the Cardholder's Card and/or any Card related services if the Cardholder is in default on any payment obligation for any banking, financing, loan or other credit facilities with the Bank or CIMB Islamic Bank Berhad in any manner whatsoever including but not limited to liability of the Cardholder as surety(ies) or guarantor(s).</i></p> <p>The Bank may also by giving notice to the Cardholder, immediately, withdraw, suspend and/or cancel the Card and/ or any Card related services upon any of these events occurring (even though the Bank may have previously allowed these events to happen without consequence):</p> <p>(viii) there has been a default of payment due under the Mastercard and/or Visa Card Account and/or any of the Cardholder's Other Accounts with the Bank or CIMB Islamic Bank Berhad including if the Cardholder defaults on any payment obligation for any banking, financing, loan or other credit facilities with the Bank or CIMB Islamic Bank Berhad in any manner whatsoever including but not limited to liability of the Cardholder as surety(ies) or guarantor(s);</p> |
| <p>42</p>           |  | <p><i>Clause 42 of the Cardholder Terms and Conditions has been amended to include additional obligations on the Cardholder to indemnify the Bank inter alia in the event of the Cardholder's failure to comply with any of the Bank's terms and conditions, Cardholder's breach of laws and regulations including foreign</i></p>  |

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|  | <p>The Cardholder agrees to indemnify the Bank against any loss, cost, damage, expense, claim or demand (including legal expenses on a solicitor and client and full indemnity basis) which the Bank may sustain or incur arising from: -</p> <ul style="list-style-type: none"><li>a) the Cardholder's breach of any of its obligations to the Bank; and/or</li><li>b) providing the Autobill Service, acting on the Cardholder's verbal, faxed or other electronic or telecommunicated instructions, the Bank enforcing its rights under these terms and conditions, unless the Cardholder shows such loss, cost, damage, expense, claim or demand is caused directly by the Bank's gross negligence or wilful default.</li></ul> | <p><i>exchange laws and regulations of Bank Negara Malaysia in relation to the use of the credit card.</i></p> <p>The Cardholder agrees to indemnify the Bank against any loss, cost, damage, expense, claim or demand (including legal expenses on a solicitor and client and full indemnity basis incurred by the Bank in enforcing its rights under these terms and conditions) which the Bank may sustain or incur arising from: -</p> <ul style="list-style-type: none"><li>a) the Cardholder's failure to comply with any of these terms and conditions including any breach of any of the Cardholder's obligations to the Bank; and/or</li><li>b) the Cardholder's breach of The Applicable Laws and Regulations [as defined in Clause 4A(a)] which shall include foreign exchange laws and other regulations of Bank Negara Malaysia in relation to the use of the Card; and/or</li><li>c) providing the Autobill Service and any Card related services or acting on the Cardholder's verbal, faxed or other electronic or telecommunicated instructions, unless the Cardholder shows such loss, cost, damage, expense, claim or demand is caused directly by the Bank's gross negligence or wilful default.</li></ul> |
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| CIMB Islamic Bank Berhad |   |  |
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| Clause                   | Existing Clause   | Revised Clause   |
|                          | <p>The Cardholder Terms and Conditions together with the following attachments set out in this document:-</p> <ul style="list-style-type: none"> <li>a. CIMB Islamic Auto Balance Conversion Programme Terms and Conditions;</li> <li>b. CIMB Islamic Flexi Payment Plan-i Programme Terms and Conditions;</li> <li>c. CIMB 0% Easy Pay Terms and Conditions;</li> <li>d. CIMB PETRONAS Platinum-i Credit Card Terms and Conditions;</li> <li>e. CIMB PETRONAS Visa Platinum-i Credit Card Terms and Conditions;</li> <li>f. CIMB PETRONAS Visa Infinite-i Credit Card Terms and Conditions;</li> <li>g. Touch 'N Go Zing Card Terms and Conditions;</li> <li>h. Takaful Ikhlas General Berhad Air Flight Travel PA Takaful Terms &amp; Conditions;</li> <li>i. CIMB Preferred Visa Infinite-i, CIMB PETRONAS Visa Infinite-i and Takaful Ikhlas General Berhad Group Personal Accident with Extension to Travel PA Takaful Terms &amp; Conditions;</li> <li>j. Email Statement Delivery Terms and Conditions; and</li> <li>k. Statements Accessed Via CIMB Clicks Terms and Condition</li> </ul> | <p><i>The CIMB Islamic Bank Berhad's Credit Card Terms and Conditions have been updated by attaching and the listing out the CIMB CashLite-i Terms and Conditions and CIMB Balance Conversion-i Programme Terms and Conditions as Terms and Conditions which are collectively forming part of the Credit Card Terms and Conditions.</i></p> <p>The Cardholder Terms and Conditions together with the following attachments set out in this document:-</p> <ul style="list-style-type: none"> <li>a. CIMB Islamic Auto Balance Conversion Programme Terms and Conditions;</li> <li>b. CIMB Islamic Flexi Payment Plan-i Programme Terms and Conditions;</li> <li>c. CIMB 0% Easy Pay Terms and Conditions;</li> <li><b>d. CIMB CashLite-i Terms and Conditions;</b></li> <li><b>e. CIMB Balance Conversion-i Terms and Conditions;</b></li> <li>f. CIMB PETRONAS Platinum-i Credit Card Terms and Conditions;</li> <li>g. CIMB PETRONAS Visa Platinum-i Credit Card Terms and Conditions;</li> <li>h. CIMB PETRONAS Visa Infinite-i Credit Card Terms and Conditions;</li> <li>i. Touch 'N Go Zing Card Terms and Conditions;</li> <li>j. Takaful Ikhlas General Berhad Air Flight Travel PA Takaful Terms &amp; Conditions;</li> <li>k. CIMB Preferred Visa Infinite-i, CIMB PETRONAS Visa Infinite-i and Takaful Ikhlas General Berhad Group Personal Accident with Extension to Travel PA Takaful Terms &amp; Conditions;</li> <li>l. Email Statement Delivery Terms and Conditions; and</li> <li>m. Statements Accessed Via CIMB Clicks Terms and Conditions</li> </ul> |

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| <p>18.4</p>     | <p>The Cardholder must ensure that it complies with all laws regarding the use of the Card and not use it for any unlawful or illegal purposes. This includes complying with foreign exchange laws and other regulations of Bank Negara Malaysia and not using the Card for any illegal “online” betting or purchasing illegal goods and/or services.</p> | <p><i>Clause 18.4 of the Cardholder Terms and Conditions has been amended to set out clearly Cardholder’s responsibilities to comply with laws and other regulations of Bank Negara Malaysia including the Foreign Exchange Policy Notices 3 and 4.</i></p> <p>The Cardholder must ensure that it complies with all laws regarding the use of the Card and not use it for any unlawful or illegal purposes. This includes not using the Card for any illegal “online” trading of currencies or instruments involving or referencing currencies with a non-resident counterparty, betting or purchasing illegal goods and/or services. Further, the Cardholder must comply with foreign exchange laws and other regulations of Bank Negara Malaysia including Foreign Exchange Policy Notices 3 and 4 which are set out and explained at <a href="https://www.cimb.com.my/en/personal/important-notices/2021/foreign-exchange-notices-notice-3-fen-notice-3-and-notice.html">https://www.cimb.com.my/en/personal/important-notices/2021/foreign-exchange-notices-notice-3-fen-notice-3-and-notice.html</a>. In particular, please note the prohibition on any investment in foreign currency asset exceeding RM1 million equivalent in aggregate (based on the investment made by the Cardholder as an individual as well as sole proprietorship and general partnership under the Cardholder) per calendar year. Some common types of investment in foreign currency asset include conversion of Ringgit Malaysia for (i) online trading of currencies or derivatives (ii) deposit in foreign currency account outside Malaysia (other than for education, employment or migration outside Malaysia), (iii) deposit in foreign currency account in Malaysia; and (iv) investment in foreign currency denominated securities onshore and offshore. The Cardholder is advised to read and understand the Foreign Exchange Policy Notices – Notice 3 and Notice 4 and ensure all activities performed using the Card comply with the Foreign Exchange Policy Notices – Notices 3 and Notice 4 at all times.</p> |
| <p>20.2 (h)</p> |   | <p><i>Clause 20.2 (h) of the Cardholder Terms and Conditions has been amended to allow the Bank to immediately withdraw, suspend and/or cancel the Cardholder’s Card and/or any Card related services if the Cardholder is in default on any payment obligation for any banking, financing, loan or other</i></p>  |

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|      | <p>The Bank may also by giving notice to the Cardholder, immediately, withdraw, suspend and/or cancel the Card and/or any Card related services upon any of these events occurring (even though the Bank may have previously allowed these events to happen without consequence):-</p> <p>(h) there has been a default of payment due under the Card Account and/or any the Cardholder's Other Accounts with the Bank;</p>                              | <p><i>credit facilities with the Bank or CIMB Bank Berhad in any manner whatsoever including but not limited to liability of the Cardholder as surety(ies) or guarantor(s).</i></p> <p>The Bank may also by giving notice to the Cardholder, immediately, withdraw, suspend and/or cancel the Card and/or any Card related services upon any of these events occurring (even though the Bank may have previously allowed these events to happen without consequence):-</p> <p>(h) there has been a default of payment due under the Mastercard and/or Visa Card Account and/or any of the Cardholder's Other Accounts with the Bank or CIMB Bank Berhad including if the Cardholder default on any payment obligation for any banking, financing, loan or other credit facilities with the Bank or CIMB Bank Berhad in any manner whatsoever including but not limited to liability of the Cardholder as surety(ies) or guarantor(s);</p> |
| 55.1 | <p>The Cardholder agrees to indemnify the Bank against any loss, cost, damage, expense, claim or demand (including legal expenses on a solicitor and client and full indemnity basis) which the Bank may sustain or incur arising from:-</p> <p>a) the Cardholder's breach of any of its obligations to the Bank; and/or</p> <p>b) providing the Autobill Service, acting on the Cardholder's verbal, faxed or other electronic or telecommunicated</p> | <p><i>Clause 55.1 of the Cardholder Terms and Conditions has been amended to include additional obligations on the Cardholder to indemnify the Bank inter alia in the event of the Cardholder's failure to comply with any of the Bank's terms and conditions, Cardholder's breach of laws and regulations including foreign exchange laws and regulations of Bank Negara Malaysia in relation to the use of the credit card.</i></p> <p>The Cardholder agrees to indemnify the Bank against any loss, cost, damage, expense, claim or demand (including legal expenses on a solicitor and client and full indemnity basis incurred by the Bank in enforcing its rights under these terms and conditions) which the Bank may sustain or incur arising from:-</p> <p>a) the Cardholder's failure to comply with any of these terms and conditions including any breach of any of the Cardholder's obligations to the Bank; and/or</p>      |

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|  | <p>instructions, the Bank enforcing its rights under these terms and conditions, unless the Cardholder shows such loss, cost, damage, expense, claim or demand is caused directly by the Bank's gross negligence or wilful default.</p> | <ul style="list-style-type: none"><li>b) the Cardholder's breach of The Applicable Laws and Regulations [as defined in Clause 4A(a)] which shall include foreign exchange laws and other regulations of Bank Negara Malaysia in relation to the use of the Card; and/or</li><li>c) providing the Autobill Service and any Card related services or, acting on the Cardholder's verbal, faxed or other electronic or telecommunicated instructions, unless the Cardholder shows such loss, cost, damage, expense, claim or demand is caused directly by the Bank's gross negligence or wilful default.</li></ul> |
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