CIMB BANK

CIMB Bank Berhad [197201001799 (13491-P)]

IMPORTANT NOTICE DATED 24th OCTOBER 2025

NOTICE OF AMENDMENTS TO MERCHANT SERVICES TERMS AND CONDITIONS & APPENDICES A, B, C AND H

Dear Valued Merchants,

We hereby give you twenty-one (21) calendar days' notice that the Merchant Services Terms and Conditions (T&C) and Appendices A, B, C and H (Appendices) for all CIMB merchants nationwide will be revised, effective on 14 November 2025.

These amendments are made to align with Bank Negara Malaysia (BNM) regulatory requirements on fraud management and to strengthen the Bank's ability to detect, prevent, and manage suspicious or irregular transactions, including lodgment of police report and withholding payment until the Bank receives the complete police investigation report.

For your easy reference, the amended clauses in the Terms and Conditions and Appendices are set out in the table below. You may view the full revised Merchant Services Terms and Conditions on CIMB website at Merchant Solution Website

1) Merchant Services Terms & Conditions

Title of the Clause	Clause	Existing Clause	Revised Clause
Suspension Notice	Clause 11.1	If the Merchant fails to provide to the Bank any requested information or documents reasonably required by the Bank within seven (7) Business Days from the Bank's request, or if the Bank has reasonable grounds to suspect that the Merchant has breached or intends to breach any of these terms and conditions or suspicious or abnormal settlement transactions are detected or due to regulatory reasons, the Bank may (without terminating the availability of the Payment Channels and/or Programs/Services) immediately suspend the operation of all or any of the Payment Channels and/or Programs/Services individually without affecting any of the other Payment Channels and Programs/Services by service of notice on the Merchant ("Suspension Notice"). Following the Suspension Notice, the Bank may immediately terminate the Payment Channel and/or Program/Service that was	If the Merchant fails to provide to the Bank any requested information or documents reasonably required by the Bank within seven (7) Business Days from the Bank's request, or if the Bank has reasonable grounds to suspect that the Merchant has breached or intends to breach any of these terms and conditions or suspicious, **fraudulent, irregular** or abnormal settlement transactions are **suspected or** detected **or if the Merchant's transactions is in violation of laws, regulations or rules of any Card Companies and/**or **governmental agency**, the Bank may (without terminating the availability of the Payment Channels and/or Programs/Services) immediately suspend the operation of all or any of the Payment Channels and/or Programs/Services individually without affecting any of the other Payment Channels and Programs/Services by service of notice on the Merchant ("Suspension Notice"). Following the

		suspended by giving the Merchant notice of the termination. The Bank will not be liable to the Merchant for any loss suffered by the Merchant for the suspension and/or the suspension and termination of the Payment Channel and/or Program/Service as aforesaid.	Suspension Notice, the Bank may immediately terminate the Payment Channel and/or Program/Service that was suspended by giving the Merchant notice of the termination. The Bank will not be liable to the Merchant for any loss suffered by the Merchant for the suspension and/or the suspension and termination of the Payment Channel and/or Program/Service as aforesaid

2) Appendices

i) Appendix A

Title of the Clause	Clause	Existing Clause	Revised Clause
Completion of Card Transactions	Clause 5.3	If the Bank has reasonable grounds to believe the Receipt is irregular (whether by forgery or otherwise or the transaction violate laws or rules of any governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) (“Irregular Receipt”), such Receipt shall be invalid.	If the Bank has reasonable grounds to believe that the Receipt is irregular (whether by forgery or otherwise, **is suspicious or potentially fraudulent**, or the transaction violate laws or rules of any **Card Companies and/ or** governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) (“Irregular Receipt”), such **Irregular** Receipt shall be invalid.
Schedule 6 iTerminal Value Added Services	1(ii)	<u>Instant Discount</u> Opportunities to do promotion with various cardmember base with configurable instant discountrules into the terminal. Terminal will recognize the rules and apply discount.	<u>Instant Discount</u> Opportunities to do promotion with various **cardholder** base with configurable instant discount rules into the terminal. Terminal will recognize the rules and apply discount.

ii) Appendix B

Title of the Clause	Clause	Existing Clause	Revised Clause
Settlement of Payment by the Bank	Clause 3.4	If the Bank has reasonable grounds to believe any Mail Order Form is irregular (whether by forgery or otherwise or the transaction violate laws or rules of any	If the Bank has reasonable grounds to believe that any Mail Order Form is irregular (whether by forgery or otherwise, **is suspicious or potentially fraudulent**, or the

		governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) ("Irregular Mail Order Form") such Mail Order Form shall be invalid.	transaction violate laws or rules of any **Card Companies and/ or** governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) ("Irregular Mail Order Form"), such **Irregular** Mail Order Form shall be invalid.

iii) Appendix C

Title of the Clause	Clause	Existing Clause	Revised Clause
Settlement of Payment	Clause 5.4	If the Bank has reasonable grounds to believe any E-Com Transaction is irregular (whether by fraud or otherwise or the transaction violate laws or rules of any governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) ("Irregular ECom Transaction") such Irregular E-Com Transaction shall be invalid	If the Bank has reasonable grounds to believe that any E-Com Transaction is irregular (whether by fraud or otherwise, **is suspicious or potentially fraudulent**, or the transaction violate laws or rules of any **Card Companies and/ or** governmental agency, or if the Bank receives a written statement from the Cardholder denying the transaction) ("Irregular E-Com Transaction"), such Irregular E-Com Transaction shall be invalid.

iv) Appendix H – New Clause Added

Title of the Clause	Clause	New Clause
Additional Undertakings /Provisions Relating to QR Code Transactions	Clause 1(v)	If the Bank has reasonable grounds to believe that the QR Code Transaction is irregular (whether by forgery or otherwise, is suspicious or potentially fraudulent, or the transaction violate laws or rules of any Card Companies, PayNet, eWallet Operator and/ or governmental agency, or if the Bank receives a written statement from the Cardholder, eWallet Users / customers denying the transaction) ("Irregular QR Code Transaction"), such Irregular QR Code Transaction shall be invalid. Without prejudice to the aforesaid: - • If the Bank is the issuer of the QR Code for the Irregular QR Code Transaction, the Bank may withhold payment up to six (6) months from the date of presentation of the Irregular QR Code Transaction ("Initial Withholding

		Period") for investigation. If the Bank finds out that the Irregular QR Code Transaction is actually legitimate, the Bank shall make payment for it free of interest. If the Bank cannot complete its investigations during the Initial Withholding Period, the Bank may lodge a police report against the Merchant and continue to withhold payment until the Bank receives the complete police investigation report. If based on the findings of the police, the Bank is satisfied that the Irregular QR Code Transaction is legitimate, the Bank shall make payment for it free of interest. • If the Bank is not the issuer of the QR Code for the Irregular QR Code Transaction, the Bank may withhold payment for the Initial Withholding Period and try to get confirmation in writing from the relevant Cardholder/ eWallet User/ customer or the relevant QR Code issuers on the validity of the Irregular QR Code Transaction. If the Bank is not able to get such confirmation before the expiry of the Initial Withholding Period or the relevant QR Code issuer effects a chargeback on the Bank, the Irregular QR Code Transaction shall be deemed invalid. If the Bank cannot obtain confirmation in writing before the Initial Withholding Period expires, the Bank may also lodge a police report against the Merchant and continue to withhold payment until the Bank receives the complete police investigation report. If based on the findings of the police, the Bank is satisfied that the Irregular QR Code Transaction is legitimate, the Bank shall make payment for it free of interest.

Thank you.

The Management
CIMB Bank Berhad