

**IMPORTANT NOTICE:
NOTICE OF AMENDMENTS TO CIMB CASHLITE/-i TERMS AND CONDITIONS**

25th May 2026

Dear Valued Customers,

Effective 19th June 2026, CIMB CashLite/-i Terms and Conditions will be amended as set out in the tables below.

The amendments are made to, among others, give effect to the Fair Treatment of Financial Consumers (“FTFC”) requirements and principles and to clarify the application of daily finance/ profit charges in the event of early settlement of CashLite/-i.

For ease of reference, the amendments to the CIMB CashLite/-i Terms and Conditions are marked in bold and underlined in the tables below.

You may view the full amended CIMB [CashLite/](#) [CashLite-i](#) Terms and Conditions by 19th June 2026 on CIMB’s official website at www.cimb.com.my

1) CIMB CashLite Terms and Conditions

Clause	Existing Clause	Clause	New/Updated Clause
	None	<u>14</u>	<u>Any pre-payment or excess payment will not reduce the outstanding CashLite principal or the subsequent monthly instalments and will only be treated by us as advance payment under your CIMB credit card.</u>
17	This Programme is valid for such period as the Bank may decide.	<u>18</u>	<p>This Programme is valid for such period as the Bank may decide <u>and the Bank will provide at least seven (7) calendar days’ prior notice to the Cardholder of any termination of the Programme.</u></p> <p><u>Notice of the termination may be carried out in any one of the following ways:-</u></p> <ul style="list-style-type: none"> i) <u>by posting a notice in the Bank's premises; and/or</u> ii) <u>by publication in one or more newspapers of the Bank's choice; and/or</u> iii) <u>by inserting the notice in the Statement sent to the Cardholder; and/or</u> iv) <u>by ordinary or registered post to the Cardholder; and/or</u> v) <u>by SMS or electronic mail or voice recording to the Cardholder or by posting the notice on the Bank’s website.</u>

			<u>Notices sent in the manner described above are deemed to have been received by the Cardholder in the same way provided for in Clause 13A(b) of the Cardholder Terms and Conditions.</u>
18	If the Bank grants a Cardholder a CashLite Amount but finds out later that the Cardholder had breached the Cardholder Terms and Conditions or does not have enough credit limit, the Bank may immediately revoke the offer made and recall the CashLite Amount granted.	<u>19</u>	If the Bank grants the Cardholder a CashLite Amount <u>and later</u> finds out that the Cardholder had <u>earlier</u> breached <u>these Terms and Conditions and/or</u> the Cardholder Terms & Conditions, <u>the Bank may cancel, terminate or suspend the CashLite by giving seven (7) calendar days' prior notice to the Cardholder. The Bank shall not be liable for any claim, loss or damage suffered by the Cardholder as a result of such cancellation, termination or suspension, unless the same is directly caused by the Bank's fraud, negligence or wilful default. For the avoidance of doubt, a CashLite application shall not be approved or granted if the Cardholder does not have sufficient available credit limit.</u>
20	The full outstanding balance of the CashLite Amount (i.e. monthly instalments due including late charges and finance charges and the outstanding principal amount) owing must be paid upon early settlement.	<u>21</u>	<u>Upon early settlement of the Programme, the Cardholder is required to pay the full outstanding balance of the CashLite Amount, which shall include:</u> <u>(a) all Cashlite Monthly Payments due and unpaid;</u> <u>(b) any late payment charges and finance charges already billed;</u> <u>(c) the outstanding principal amount; and</u> <u>(d) any other fees and charges as set out in these Terms and Conditions.</u>
	None	<u>25</u>	<u>Without prejudice to Clause 22 above, where the outstanding amount arising from an early settlement is not paid in full on the early settlement date, a daily finance charge at the rate of 18% per annum shall accrue on the outstanding balance, calculated on a daily basis from the early settlement date until the date full payment is received by the Bank (both dates inclusive).</u> <u>Such daily finance charges shall be charged to the Cardholder's Account and shall be payable in accordance with the Cardholder Terms and Conditions.</u> <u>Example 3: Illustration of Daily Finance Charge After Early Settlement:</u>

			<p><u>Outstanding amount payable upon early settlement (including outstanding principal and pro-rated Instalment Interest): RM3,063.25</u></p> <p><u>Early settlement date: 1 July 2026</u> <u>Full payment date: 11 July 2026</u> <u>Number of days outstanding: 11 days</u> <u>Daily finance charge rate: 18% p.a.</u></p> <p><u>Calculation of Daily Finance Charge:</u> <u>Daily finance charge</u> <u>= Outstanding amount × 18% × Number of days / 365</u> <u>= RM3,063.25 × 18% × 11 / 365</u> <u>= RM16.65</u></p> <p><u>Total amount payable:</u></p> <table border="1"> <thead> <tr> <th><u>Description</u></th> <th><u>Amount (RM)</u></th> </tr> </thead> <tbody> <tr> <td><u>Outstanding amount on early settlement date</u></td> <td><u>3,063.25</u></td> </tr> <tr> <td><u>Daily finance charge (11 days)</u></td> <td><u>16.65</u></td> </tr> <tr> <td><u>Total payable</u></td> <td><u>3,079.90</u></td> </tr> </tbody> </table>	<u>Description</u>	<u>Amount (RM)</u>	<u>Outstanding amount on early settlement date</u>	<u>3,063.25</u>	<u>Daily finance charge (11 days)</u>	<u>16.65</u>	<u>Total payable</u>	<u>3,079.90</u>
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26	If CashLite Monthly Payments are not paid for 3 consecutive months, the Bank may terminate and recall the Programme.	<u>28</u>	If CashLite Monthly Payments are not paid for 3 consecutive months, the Bank may terminate the Programme <u>made available to the Cardholder by giving seven (7) calendar days' prior notice and the Bank shall not be liable for any claim, losses or damages of the Eligible Cardholders as a result of the cancellation, termination or suspension by the Bank, unless the same is directly caused by the Bank's fraud, negligence or wilful default.</u>								
29	The Bank may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these terms and conditions by giving the Cardholder at least twenty-one (21) calendar days notice before the Amendment is effective. Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.	<u>31</u>	The Bank may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these terms and conditions by giving the Cardholder at least twenty-one (21) calendar days notice before the Amendment is effective. <u>The Amendment may be made to facilitate changes in business operations, processes or systems requirements, or due to legislative or regulatory requirement or for reasons that CIMB the Bank may stipulate in the notice.</u> Notice of the Amendment may be given in the same way as notice of amendments are given under the Cardholder Terms and Conditions.								
32	The Bank will not be liable if it is unable to carry out any of its duties under these terms and conditions or relating to the Programme due to any act of God, war, riot, strike, lockout,	<u>34</u>	The Bank will not be liable if it is unable to carry out any of its duties under these terms and conditions or relating to the Programme due to any act of God, war, riot, strike, lockout, industrial action, fire,								

	industrial action, fire, flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank.		flood, drought, storm, technical or system failures or any event beyond the reasonable control of the Bank <u>unless the same is directly caused by the Bank's fraud, negligence or wilful default.</u>
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2) CIMB CashLite-i Terms and Conditions

Clause	Existing Clause	Clause	New/ Revised Clause
	None	<u>14</u>	<u>Any pre-payment or excess payment will not reduce the outstanding CashLite-i principal or the subsequent monthly instalments and will only be treated by the Bank as advance payment under your CIMB credit card-i.</u>
17	This Programme is valid for such period as the Bank may decide.	<u>18</u>	This Programme is valid for such period as the Bank may decide <u>and the Bank will provide at least seven (7) calendar days' prior notice to the Cardholder of any termination of the Programme..</u> <u>Notice of the termination may be carried out in any one of the following ways:-</u> i) <u>by posting a notice in the Bank's premises; and/or</u> ii) <u>by publication in one or more newspapers of the Bank's choice; and/or</u> iii) <u>by inserting the notice in the Statement sent to the Cardholder; and/or</u> iv) <u>by ordinary or registered post to the Cardholder; and/or</u> v) <u>by SMS or electronic mail or voice recording to the Cardholder or by posting the notice on the Bank's website.</u> <u>Notices sent in the manner described above are deemed to have been received by the Cardholder in the same way provided for in Clause 13 of the Cardholder Terms and Conditions.</u>

18	If the Bank grants a Cardholder a CashLite-i Amount but finds out later that the Cardholder had breached the Cardholder Terms and Conditions or does not have enough credit limit, the Bank may immediately revoke the offer made and recall the CashLite-i Amount granted.	<u>19</u>	If the Bank grants the Cardholder a CashLite-i Amount <u>and later</u> finds out that the Cardholder had <u>earlier</u> breached <u>these Terms and Conditions and/or</u> the Cardholder Terms & Conditions, <u>the Bank may cancel, terminate or suspend the CashLite-i by giving seven (7) calendar days' prior notice to the Cardholder. The Bank shall not be liable for any claim, loss or damage suffered by the Cardholder as a result of such cancellation, termination or suspension, unless the same is directly caused by the Bank's fraud, negligence or wilful default. For the avoidance of doubt, a CashLite-i application shall not be approved or granted if the Cardholder does not have sufficient available credit limit.</u>
20	In making the early settlement, the cardholder must pay CIMB Islamic the full outstanding balance of the CashLite-i Amount (i.e. Monthly Payment due including the total Principal amount, Profit Charges and Ta'widh (compensation charges) owing under the Cardholder's Account and Bank shall grant rebate where applicable.	<u>21</u>	<p><u>Upon early settlement of the Programme, the Cardholder is required to pay the full outstanding balance of the CashLite-i Amount, which shall include:</u></p> <ul style="list-style-type: none"> <u>(a) all Cashlite-i Monthly Payments due and unpaid;</u> <u>(b) any Ta'widh (compensation charges) and Profit Charges already billed;</u> <u>(c) the outstanding principal amount; and</u> <u>(d) any other fees and charges as set out in these Terms and Conditions.</u>
None		<u>25</u>	<p><u>Without prejudice to Clause 21 above, where the outstanding amount arising from an early settlement is not paid in full on the early settlement date, a daily profit charge at the rate of 18% per annum shall accrue on the outstanding balance, calculated on a daily basis from the early settlement date until the date full payment is received by the Bank (both dates inclusive).</u></p> <p><u>Such daily profit charges shall be charged to the Cardholder's Account and shall be payable in accordance with the Cardholder Terms and Conditions.</u></p> <p><u>Example 2: Illustration of Daily Profit Charges After Early Settlement:</u></p> <p><u>Outstanding amount payable upon early settlement (including outstanding principal and pro-rated Instalment Profit Charges): RM3,063.25</u></p>

			<p><u>Early settlement date: 1 July 2026</u> <u>Full payment date: 11 July 2026</u> <u>Number of days outstanding: 11 days</u> <u>Daily profit charges: 18% p.a.</u></p> <p><u>Calculation of Daily Profit Charges:</u></p> <p><u>Daily profit charges</u> = Outstanding amount × 18% × Number of days / 365 = RM3,063.25 × 18% × 11 / 365 = RM16.65</p> <p><u>Total amount payable:</u></p> <table border="1"> <thead> <tr> <th><u>Description</u></th> <th><u>Amount (RM)</u></th> </tr> </thead> <tbody> <tr> <td><u>Outstanding amount on early settlement date</u></td> <td><u>3,063.25</u></td> </tr> <tr> <td><u>Daily profit charges (11 days)</u></td> <td><u>16.65</u></td> </tr> <tr> <td><u>Total payable</u></td> <td><u>3,079.90</u></td> </tr> </tbody> </table>	<u>Description</u>	<u>Amount (RM)</u>	<u>Outstanding amount on early settlement date</u>	<u>3,063.25</u>	<u>Daily profit charges (11 days)</u>	<u>16.65</u>	<u>Total payable</u>	<u>3,079.90</u>
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CIMB Bank Berhad (197201001799)



CIMB Islamic Berhad (200401032872)

For any enquiries regarding this notice, you may contact us at +603 6204 7788 for further assistance.

Thank you.

The Management

CIMB Bank Berhad / CIMB Islamic Bank Berhad