CIMB ISLAMIC

CIMB Islamic Berhad (200401032872)

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

2 November 2026

Dear Valued Customers,

Effective 22nd November 2026, CIMB CashLite-i Terms and Conditions will be amended as set out in the tables below.

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-i Terms and Conditions by 22nd November 2026 in the following link here.

1) CIMB CashLite-i Terms and Conditions

Clause	Existing Clause	Revised Clause
17b	The total available credit card limit will be progressively restored (by the amount of the principal portion paid) and made available for the Cardholder's use as and when each CashLite-i Monthly Payment is received by the Bank.	Removed
22	Monthly **Instalment** Profit Charges[1] x Number of days from statement cycle date[2] to -date of early settlement/ Number of days of the last statement cycle month	Monthly Profit Charges[1] x Number of days from statement cycle date[2] to -date of early settlement/ Number of days of the last statement cycle month
23	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). Such daily profit charges shall be charged to the Cardholder's Account and shall be payable in accordance with the Cardholder Terms and Conditions. Example 2: Illustration of Daily Profit Charges After Early Settlement:	Removed

Outstanding amount payable upon early settlement (including outstanding principal and pro-rated Instalment Profit Charges): RM3,063.25

Early settlement date: 1 July 2026
Full payment date: 11 July 2026
Number of days outstanding: 11 days
Daily profit charges: 18% p.a.

Calculation of Daily Profit Charges:

Daily profit charges
= Outstanding amount × 18% × Number of days / 365
= RM3,063.25 × 18% × 11 / 365
= RM16.65

Total amount payable:

Description	**Amount (RM)**
Outstanding amount on early settlement date	3,063.25
Daily profit charges (11 days)	16.65
Total payable	**3,079.90**

Thank you.

The Management
CIMB Islamic Bank Berhad