CIMB BANK

CIMB Bank Berhad (197201001799)

IMPORTANT NOTICE:

Revision to the CIMB CASHLITE Terms and Conditions

8 September 2026

Dear Valued Customers,

Effective 29 September 2026, CIMB CashLite Terms and Conditions will be updated as per the table below.

For ease of reference, refer to the table below for the amendments to the CIMB CashLite Terms and Conditions are marked in bold and underlined or you may view the updated CIMB CashLite Terms and Conditions by 29 September 2026 here.

CIMB CashLite Terms and Conditions

Clause	Existing Clause	New/Updated Clause
2	The CashLite Amount ("CashLite Amount") refers to the amount to be credited to the Cardholder's nominated current or savings account via the Programme.	"CashLite" refers to a facility that enables a Cardholder to obtain cash from the Cardholder's available credit limit and repay the amount in monthly instalments. The CashLite Amount ("CashLite Amount") refers to the amount to be credited to the Cardholder's nominated current or savings account via the Programme.
4	The maximum CashLite Amount applied for must not exceed the Cardholder's credit limit available on his credit card.	The maximum CashLite applied for must not exceed the Cardholder's available credit limit on the Cardholder's credit card.
7	If the Bank does not accept the Cardholder's offer but instead offers to the Cardholder the CashLite Amount of a different amount, interest rate and/or tenure, as the case may be, the Cardholder may accept such counter offer verbally or by utilizing the CashLite Amount offered by the Bank which has been credited to the Cardholder's bank account referred to in Clause 23 hereof, whichever happens earlier.	If the Bank does not accept the Cardholder's offer but instead offers the Cardholder CashLite Amount with a different amount, interest rate and/or tenure, as the case may be, the Cardholder may accept such counter offer verbally or by utilizing the CashLite Amount offered by the Bank which has been credited to the Cardholder's bank account referred to in Clause 25, **<u>whichever occurs earlier. The utilisation of the CashLite Amount shall constitute the Cardholder's acceptance of the approved CashLite Amount, interest rate and/or tenure offered by the Bank.</u>**
13	b) The late payment charge must be paid in full on the next statement due date. Late payment charges are liquidated damages (not a penalty) and are payable before and after any court order or judgment	b) The late payment charge must be paid in full on the next statement due date. **<u>This charge reflects the administrative cost incurred by the Bank when payments are not made on time. It is a pre-determined charge payable by the Cardholder for late payment and will remain payable until the</u>**

		<u>outstanding balance of the CashLite Monthly Payment is fully settled.</u>
14	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.	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 **<u>Cardholder's</u>** CIMB credit card.
15	Finance charges of 18% per annum will be imposed on all unpaid monies calculated on a daily balance basis and capitalized on each credit card statement due date. Finance charges will be charged to the Account and accrued finance charges must be paid in full on the next credit card statement due date.	Finance charges of 18% per annum will be imposed on all unpaid monies calculated on a daily balance basis and capitalized **<u>(that is, added to Cardholder's outstanding balance)</u>** on each credit card statement due date. Finance charges will be charged to the Account and accrued finance charges must be paid in full on the next credit card statement due date.
17	a) The approved CashLite Amount will be deducted from the Cardholder's total available credit limit for all his CIMB credit card account(s), including his/her supplementary credit card account(s).	a) The approved CashLite Amount will be deducted from the Cardholder's total available credit limit for all **<u>of the Cardholder's</u>** CIMB credit card account(s), including **<u>any</u>** supplementary credit card account(s).
18	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>Any</u>** notices **<u>provided</u>** in the manner described above **<u>will be</u>** deemed to have been received by the Cardholder in **<u>accordance with</u>** Clause 13A(b) of the Cardholder Terms and Conditions.
19	If the Bank grants the Cardholder a CashLite Amount and later finds out that the Cardholder had earlier breached these Terms and Conditions and/or the Cardholder Terms & Conditions, 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.	If the Bank **<u>approves</u>** the Cardholder a CashLite **<u>for the Cardholder</u>** and later finds out that the Cardholder had earlier breached these Terms and Conditions and/or the Cardholder Terms & Conditions, 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 willful default. For the avoidance of doubt, a CashLite application shall not be approved if the Cardholder does not have sufficient available credit limit.
20	For any early settlement of the Programme before the end of the agreed tenure, the Cardholders must give the Bank at least thirty (30) days prior notice by calling the Bank's Contact Centre.	For any early settlement of the **<u>CashLite</u>** before the end of the agreed tenure, the Cardholders must give the Bank at least thirty (30) days prior notice by calling the Bank's **<u>Consumer</u>** Contact Centre.

<table>
<tr>
<td>21</td>
<td>Upon early settlement of the Programme, the Cardholder is required to pay the full outstanding balance of the CashLite Amount, which shall include:
(a) all Cashlite Monthly Payments due and unpaid;
(b) any late payment charges and finance charges already billed;
(c) the outstanding principal amount; and
(d) any other fees and charges as set out in these Terms and Conditions.</td>
<td>Upon early settlement of the <u>CashLite</u>, the Cardholder is required to pay the full outstanding balance of the CashLite Amount, which shall include:
(a) all Cashlite Monthly Payments due and unpaid;
(b) any late payment charges and finance charges already billed;
(c) the outstanding principal amount; and
(d) any other fees and charges as set out in these Terms and Conditions.</td>
</tr>
<tr>
<td>22</td>
<td>Upon early settlement of the Programme before the expiry of the agreed tenure, a pro-rated interest portion of the CashLite Monthly Payment (“Instalment Interest”) will be charged. This will be reflected (together with any fees or charges) in the next monthly credit card statement, together with any CashLite outstanding principal amount.

For avoidance of doubt, please refer to Examples 1 and 2 below.

Example 1: Early settlement before the 1st CashLite Monthly Payment is billed

<table>
<tr><td>CashLite Amount</td><td>RM5,000.00</td></tr>
<tr><td>Interest rate (Flat Rate)</td><td>9.88% p.a.</td></tr>
<tr><td>Tenure</td><td>12 months</td></tr>
<tr><td>CashLite Monthly Payment</td><td>RM 457.83*</td></tr>
<tr><td>CashLite Approval Date</td><td>1-Jul-2026</td></tr>
<tr><td>CashLite Cancellation Date</td><td>14-Jul-2026</td></tr>
<tr><td>Cardholder's Statement Cycle Date</td><td>20th of the month</td></tr>
<tr><td>Interest rate (Effective Rate)</td><td>17.76% p.a.</td></tr>
</table>

<table>
<tr><th>Month</th><th>Outstanding CashLite Principal Amount (RM)</th><th>Monthly Principal Repayment (RM)</th><th>Monthly Interest (RM)</th><th>CashLite Monthly Payment *(RM)</th></tr>
<tr><td>1</td><td>5,000.00</td><td>381.83</td><td>76.00</td><td>457.87</td></tr>
<tr><td>2</td><td>4,618.17</td><td>388.17</td><td>69.67</td><td>457.83</td></tr>
<tr><td>3</td><td>4,230.00</td><td>394.50</td><td>63.33</td><td>457.83</td></tr>
<tr><td>4</td><td>3,835.50</td><td>400.83</td><td>57.00</td><td>457.83</td></tr>
<tr><td>5</td><td>3,434.67</td><td>407.17</td><td>50.67</td><td>457.83</td></tr>
<tr><td>6</td><td>3,027.50</td><td>413.50</td><td>44.33</td><td>457.83</td></tr>
<tr><td>7</td><td>2,614.00</td><td>419.83</td><td>38.00</td><td>457.83</td></tr>
<tr><td>8</td><td>2,194.17</td><td>426.17</td><td>31.67</td><td>457.83</td></tr>
<tr><td>9</td><td>1,768.00</td><td>432.50</td><td>25.33</td><td>457.83</td></tr>
<tr><td>10</td><td>1,335.50</td><td>438.83</td><td>19.00</td><td>457.83</td></tr>
<tr><td>11</td><td>896.67</td><td>445.17</td><td>12.67</td><td>457.83</td></tr>
<tr><td>12</td><td>451.50</td><td>451.50</td><td>6.33</td><td>457.83</td></tr>
<tr><td>Total</td><td></td><td>5,000.00</td><td>494.00</td><td>5,494.00</td></tr>
</table>
</td>
<td>Upon early settlement of the <u>CashLite</u> before the expiry of the agreed tenure, a pro-rated portion of the <u>interest component of</u> CashLite Monthly Payment (“Instalment Interest”) will be charged. This will be reflected (together with any fees or charges) in the <u>Cardholder’s</u> next monthly Account statement, together with any CashLite outstanding principal amount.

For avoidance of doubt, please refer to Examples 1 and 2 below.

Example 1: Early settlement before the <u>month 1</u> CashLite Monthly Payment is billed

<table>
<tr><td>CashLite Amount</td><td>RM5,000.00</td></tr>
<tr><td>Interest rate (Flat Rate)</td><td>9.88% p.a.</td></tr>
<tr><td>Tenure</td><td>12 months</td></tr>
<tr><td>CashLite Monthly Payment</td><td>RM 457.83*</td></tr>
<tr><td>CashLite Approval Date</td><td>1-Jul-2026</td></tr>
<tr><td>CashLite Cancellation Date</td><td>14-Jul-2026</td></tr>
<tr><td>Cardholder's Statement Cycle Date</td><td>20th of the month</td></tr>
<tr><td>Interest rate (Effective Rate)</td><td>17.76% p.a.</td></tr>
</table>

<u>The CashLite Monthly Payment and Instalment Interest in this example are calculated based on the flat interest rate. The effective interest rate is provided for comparison purposes only.</u>
</td>
</tr>
</table>

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 July 2026, which is before the 1st CashLite Monthly Payment is billed on 20 July 2026, the Cardholder will be required to pay the CashLite outstanding principal amount of RM5,000 and pro-rated Instalment Interest of RM34.32.

CashLite pro-rated Instalment Interest calculation is as illustrated below:

Interest for Month 1 is RM76.00

Pro-rated Instalment Interest =
Monthly Instalment Interest (for the month on which the early settlement is made) x Number of days from CashLite approval date to CashLite early settlement date /Number of days of the month

= 76*14/31
= RM34.32

Example 2: Early settlement after the 1st CashLite Monthly Payment is billed

CashLite Amount	RM5,000.00
Interest rate (Flat rate)	9.88% p.a.
Tenure	12 months
CashLite Monthly Payment	RM 457.83*

Month	Cashlite Outstanding Principal Amount (RM)	Monthly Principal Repayment (RM)	Monthly Installment Interest (RM)	Monthly Payment* (RM)
1	5,000.00	381.83	76.00	457.87
2	4,618.17	388.15	69.67	457.83
3	4,230.00	394.50	63.33	457.83
4	3,835.50	400.83	57.00	457.83
5	3,434.67	407.17	50.67	457.83
6	3,027.50	413.50	44.33	457.83
7	2,614.00	419.83	38.00	457.83
8	2,194.17	426.17	31.67	457.83
9	1,768.00	432.50	25.33	457.83
10	1,335.50	438.83	19.00	457.83
11	896.67	445.17	12.67	457.83
12	451.50	451.50	6.33	457.83
Total		**5,000.00**	**494.00**	**5,494.00**

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 July 2026, before the **month 1** CashLite Monthly Payment is billed on 20 July 2026, the Cardholder will be required to pay the CashLite outstanding principal amount of RM5,000 and **P**ro-rated Instalment Interest of RM34.32.

Definition of Pro-rated Instalment Interest
Pro-rated Instalment Interest means the portion of Instalment Interest payable based on the number of days from the CashLite approval date (or statement cycle date, where applicable) until the early settlement date.

CashLite pro-rated Instalment Interest calculation is as illustrated below:

Interest for Month 1 is RM76.00

Pro-rated Instalment Interest =
Monthly Instalment Interest (for the month on which the early settlement is made) x Number of days from CashLite approval date to CashLite early settlement date /Number of days of the month

= 76*14/31
= RM34.32

Example 2: Early settlement after month 1 CashLite Monthly Payment is billed

CashLite Amount	RM5,000.00
Interest rate (Flat rate)	9.88% p.a.
Tenure	12 months
CashLite Monthly Payment	RM 457.83*

CashLite Approval Date	1-Jul-2026
CashLite Cancellation Date	14-Dec-2026
Cardholder's Statement Cycle Date	20th of the month
Interest rate (Effective rate)	17.76% p.a.

Month	Outstanding CashLite Principal Amount (RM)	Monthly Principal Repayment (RM)	Monthly Interest (RM)	CashLite Monthly Payment *(RM)
1	5,000.00	381.83	76.00	457.87
2	4,618.17	388.17	69.67	457.83
3	4,230.00	394.50	63.33	457.83
4	3,835.50	400.83	57.00	457.83
5	3,434.67	407.17	50.67	457.83
6	3,027.50	413.50	44.33	457.83
7	2,614.00	419.83	38.00	457.83
8	2,194.17	426.17	31.67	457.83
9	1,768.00	432.50	25.33	457.83
10	1,335.50	438.83	19.00	457.83
11	896.67	445.17	12.67	457.83
12	451.50	451.50	6.33	457.83
Total		5,000.00	494.00	5,494.00

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment
Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 Dec 2026 which is after the 5th CashLite Monthly Payment is billed on 20 Nov 2026, the Cardholder will be required to pay the CashLite outstanding principal amount of RM3,027.50 and pro-rated Instalment Interest amount of RM35.75.

CashLite pro-rated Instalment Interest calculation is as illustrated below:

Pro-rated Instalment Interest =
Monthly Instalment Interest[1]
x Number of days from statement cycle date[2]
to date of early settlement/ Number of days of the last statement cycle month

= 44.33*25/31
= RM35.75

CashLite Approval Date	1-Jul-2026
CashLite Cancellation Date	14-Dec-2026
Cardholder's Statement Cycle Date	20th of the month
Interest rate (Effective rate)	17.76% p.a.

The CashLite Monthly Payment and Instalment Interest in this example are calculated based on the flat interest rate. The effective interest rate is provided for comparison purposes only.

Month	Cashlite Outstanding Principal Amount (RM)	Monthly Principal Repayment (RM)	Monthly Installment Interest (RM)	Monthly Payment* (RM)
1	5,000.00	381.83	76.00	457.87
2	4,618.17	388.15	69.67	457.83
3	4,230.00	394.50	63.33	457.83
4	3,835.50	400.83	57.00	457.83
5	3,434.67	407.17	50.67	457.83
6	3,027.50	413.50	44.33	457.83
7	2,614.00	419.83	38.00	457.83
8	2,194.17	426.17	31.67	457.83
9	1,768.00	432.50	25.33	457.83
10	1,335.50	438.83	19.00	457.83
11	896.67	445.17	12.67	457.83
12	451.50	451.50	6.33	457.83
Total		5,000.00	494.00	5,494.00

* The CashLite Monthly Payment for the first month may vary due to rounding of the Instalment Interest and/or monthly principal repayment amount

Based on the above example, if the Cardholder decides to make early settlement on 14 December 2026 after the **month** 5 CashLite Monthly Payment **has been** billed on 20 November 2026, the Cardholder will be required to pay the CashLite outstanding principal amount of RM3,027.50 and pro-rated Instalment
Interest amount of RM35.75.

Definition of Pro-rated Instalment Interest
Pro-rated Instalment Interest means the portion of Instalment Interest payable based on the number of days from the CashLite approval date (or statement cycle date, where applicable) until the early settlement date.

CashLite pro-rated Instalment Interest calculation is as illustrated below:
Pro-rated Instalment Interest =
Monthly Instalment Interest[1]
x Number of days from statement cycle date[2]
to date of early settlement/ Number of days of the last statement cycle month

<table>
<tr><td></td><td></td><td>= 44.33*25/31
= RM35.75</td></tr>
<tr><td>23</td><td>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).

Such daily finance charges shall be charged to the Cardholder's Account and shall be payable in accordance with the Cardholder Terms and Conditions.

Example 3: Illustration of Daily Finance Charge After Early Settlement:

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

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

Calculation of Daily Finance Charge:
Daily finance charge
= Outstanding amount × 18% × Number of days / 365
= RM3,063.25 × 18% × 11 / 365
= RM16.65

Total amount payable:
<table><tr><th>Description</th><th>Amount (RM)</th></tr><tr><td>Outstanding amount on early settlement date</td><td>3,063.25</td></tr><tr><td>Daily finance charge (11 days)</td><td>16.65</td></tr><tr><td>Total payable</td><td>3,079.90</td></tr></table></td><td><u>In addition</u> to Clause 22 above, where the outstanding amount arising from an early settlement is not paid in full on the early settlement date, a 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).

Such finance charges <u>calculated on daily basis</u> shall be charged to the Cardholder's Account <u>are</u> payable in accordance with the Cardholder Terms and Conditions.

Example 3: Illustration of Finance Charge <u>(calculated on daily basis)</u> After Early Settlement:

Outstanding amount payable upon early settlement (outstanding principal): RM3,063.25

Early settlement date: 1 July 2026
Full payment date: 11 July 2026
Number of days outstanding: 11 days
Finance charge rate: 18% p.a.

Calculation of Finance Charge <u>(on daily basis)</u>:

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

Total amount payable:
<table><tr><th>Description</th><th>Amount (RM)</th></tr><tr><td>Outstanding amount on early settlement date</td><td>3,063.25</td></tr><tr><td>Finance charge (11 days)</td><td>16.65</td></tr><tr><td>Total payable</td><td>3,079.90</td></tr></table></td></tr>
<tr><td>26</td><td>To credit the approved CashLite Amount to the Cardholder's nominated current or savings account maintained with another bank, an IBG cost of RM0.10 per transaction shall be paid by the Cardholder. The Bank may also charge RM0.10 for every subsequent IBG due to invalid and/or inaccurate IBG details given by the Cardholder. The IBG charges will be charged to</td><td>To credit the approved CashLite Amount to the Cardholder's nominated current or savings account maintained with another bank, an IBG cost of RM0.10 per transaction shall be paid by the Cardholder. The Bank may also charge RM0.10 for every subsequent IBG due to invalid and/or inaccurate IBG details given by the Cardholder. The IBG charges will be charged to the Cardholder's Account.</td></tr>
</table>

	the Cardholder's selected credit card account for the Programme.	
30	The Cardholder's consent obtained via phone call will be deemed conclusive proof of the Cardholder's instruction to apply for the Programme and to accept the approved CashLite Amount upon these terms and conditions and the Cardholder Terms and Conditions.	The Cardholder's consent obtained via phone call will be deemed conclusive proof of the Cardholder's instruction to apply for the Programme and to accept the approved CashLite Amount upon these terms and conditions and the Cardholder Terms and Conditions. **A summary of the approved CashLite details will be provided to the Cardholder via SMS or other appropriate means to allow the Cardholder to review the key terms of the Programme.** **If the Cardholder does not agree with the approved CashLite details, the Cardholder may contact the Bank's Consumer Contact Centre within the reasonable period referred to in Clause 20 to cancel the Programme. As the CashLite Amount is disbursed upon approval, any such cancellation request will be treated as an early settlement.** **The Cardholder will be required to pay the applicable outstanding amount, including Instalment Interest calculated on a pro-rated basis. For details of the amounts payable, please refer to Clause 21 (Amount Payable Upon Early Settlement) and Clause 23 (Finance Charges).**

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

Thank you.

The Management
CIMB Bank Berhad