

**IMPORTANT NOTICE ON CIMB PREFERRED TERMS AND CONDITIONS**

Dear Valued Customers,

Effective 1 July 2020, the CIMB Preferred Terms and Conditions will be revised as follows:

<b>Agreement</b>	<b>Existing Clause</b>	<b>New Clause</b>
Clause 5.1	The Customer expressly consents and irrevocably authorises the Bank to act on the instructions of the Customer given by telephone, post and/or facsimile, which the Bank believes emanated from the Customer subject to the Customer (i) giving an indemnity to the Bank in such form and content as shall be determined by the Bank and (ii) complying strictly to the terms and conditions of the said indemnity	The Customer expressly consents and irrevocably authorises the Bank to act on the instructions of the Customer given by post, which the Bank believes emanated from the Customer subject to the Customer giving an indemnity to the Bank in such form and content as shall be determined by the Bank
Clause 11	CIMB Preferred Call Centre	Telecommunication Instructions
Clause 11.3	The Customer agrees that the Bank is authorised to rely and act accordingly on the instructions received by CIMB Preferred Call Centre from the Customer via telephone, mobile phone (including SMS or Multimedia Messaging Service sent from the Customer's mobile phone in the Bank's records), telex, facsimile, e-mail or other means of telecommunication (collectively known as " <b>Telecommunication Instructions</b> ") after taking reasonable steps to verify the identity of the Customer. The Bank shall not be liable to the Customer and/or any persons for any loss or damage suffered by the Customer and/or any persons in the event such Telecommunication Instructions in fact emanated from unauthorised individuals unless the same is due to the Bank's wilful default or gross neglect.	The Customer agrees that the Bank is authorised to rely and act accordingly on the instructions received by CIMB Preferred Call Centre/ the Bank officer from the Customer via telephone, mobile phone (including SMS or Multimedia Messaging Service sent from the Customer's mobile phone in the Bank's records), mobile banking applications, telex, facsimile, e-mail or other means of telecommunication (collectively known as " <b>Telecommunication Instructions</b> ") after taking reasonable steps to verify the identity of the Customer. The Bank shall not be liable to the Customer and/or any persons for any loss or damage suffered by the Customer and/or any persons in the event such Telecommunication Instructions in fact emanated from unauthorised individuals unless the same is due to the Bank's wilful default or gross neglect.
Clause 11.9	The joint account holders of any account of the Customer with the Bank and/or CIMB Islamic are not authorised to perform any Telecommunication Instructions and/or inquiries in relation to the CPM through CIMB Preferred Call Centre.	The joint account holders of any account of the Customer with the Bank and/or CIMB Islamic are not authorised to perform any Telecommunication Instructions and/or inquiries in relation to the CPM through CIMB Preferred Call Centre. Telecommunication Instructions are not permitted for joint accounts with operating mandate of 'and'.

For more information, log on to [www.cimbpreferred.com.my](http://www.cimbpreferred.com.my). You may also contact our Preferred Call Centre: +1 300 885 300 (local) or +603 2295 6888 (overseas), or consult our sales personnel at CIMB Bank and CIMB Islamic Bank branch. CIMB Islamic Bank branches are co-located at CIMB Bank branches nationwide. Thank you for banking with us and we look forward to your continuous support.

The Management  
CIMB Bank Berhad / CIMB Islamic Bank Berhad