

IMPORTANT NOTICE DATED: 10/NOVEMBER/2022**NOTICE OF AMENDMENTS TO DUITNOW QR TERMS AND CONDITIONS**

Dear valued customers,

We wish to inform you that DuitNow QR Terms and Conditions will be amended as set out in the below table and shall take effect and be binding with effect from 01/12/2022. A tabulation of the amended clauses are as follows:

Clause No	Current Clause	Clause No	Amended Clause
3.2	For Cross-Border QR Service, all payment disputes shall be raised within 30 calendar days from the date of transaction. We and the DuitNow QR Owner & Operator reserve the right to reject any disputes that were raised by you after the said duration.	3.2	For Cross-Border QR Service, all payment disputes shall be raised within 30 calendar days from the date of transaction. We and the DuitNow QR Owner & Operator reserve the right to reject any disputes that were raised by you after the said duration. Upon the completion of the dispute handling in accordance with the requirements of the DuitNow QR Owner & Operator, any refund amount payable to you (if any) will be in Malaysian Ringgit and may be less than the original amount transacted based on the relevant prevailing foreign currency conversion exchange rate.

Thank you.

The Management
CIMB Bank Berhad & CIMB Islamic Bank Berhad