

IMPORTANT NOTICE DATED 25 NOVEMBER 2025

NOTICE OF AMENDMENTS TO SAFE DEPOSIT BOX TERMS AND CONDITIONS

Dear Valued Customers,

We hereby give twenty-one (21) calendar days' notice that the Safe Deposit Box Terms and Conditions will be amended and shall take effect on 16 December 2025. For ease of reference, a tabulation of the amendments of the Terms and Conditions are set out in *italics* and strikethrough in the table below:

Exis	ting Clauses	Revision/ Amendments/ New Clauses
		Insertion of a new clause to allow the Bank to debit the Hirer's
		<u>accounts</u>
Nil		16. The Bank may, without prejudice to any other remedies it may have, combine and consolidate the credit balances in any account held by the Hirer with the Bank ('the Accounts') and/or set-off and/or transfer the credit balances in the Accounts in or towards satisfaction of any of the Hirer's liabilities to the Bank, whether such liabilities to the Bank are present, future, actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the Hirer seven (7) calendar days prior notice. Pending the set-off and/or transfer, the Bank may retain, withhold, earmark or freeze monies in the Accounts in such manner determined by the Bank at its reasonable discretion until the Indebtedness is settled. Upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).
		Insertion of a new Clause 17 to include right to set-off and/or transfer in respect of any joint accounts and the renumbering of subsequent clauses.
Nil		The Bank's right to set-off and/or transfer can be exercised in respect of (a) any joint deposit or investment account and/or any other joint accounts of the Hirers and utilised to set-off the Indebtedness due to the Bank by any one or more of the joint Hirers and/or by any one or more of the joint Hirers with any other persons; (b) any Hirer and/or any one or more of the joint Hirers who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against them; (c) any Hirer or any one or more of the joint Hirers who has been declared bankrupt or wound up; and (d) any Hirer who has died or of any one or more of the joint Hirers who have died.
		Clause 28.1 amended and renumbered to 30.1
28.1	The Hirer hereby agrees, consents to and authorises the Bank to disclose any information relating to the Hirer, the Hirer's affairs and/or any accounts maintained by the Hirer with the Bank to:	30.1 The Hirer hereby agrees, consents to and authorises the Bank to disclose any information relating to the Hirer, the Hirer's affairs and/or any accounts maintained by the Hirer with the Bank to:



CIMB Bank Berhad [197201001799]

- its agents, service providers, auditors, legal counsel and/or professional advisors in or outside Malaysia;
- the entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;

for facilitating the business, operations, provision of the Box/facilities and performance of the contract, services of or granted or provided by the Bank and/ or the Group Companies to their customers, as well as to:

- any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time;
- any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to the Bank;
- any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Savings Account; and
- such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively.
- 28.2 Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross-selling purposes of the Bank and/ or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by the Hirer.

The Bank may also disclose the Hirer's information such as name and contact details (excluding the account holder's affairs or account) to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes if the consent from the Hirer has been obtained.

However, the Hirer may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance

- its agents, service providers, auditors, legal counsel and/or professional advisors in or outside Malaysia;
- the entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia;

for facilitating the business, operations, provision of the Box/facilities and performance of the contract, services of or granted or provided by the Bank and/ or the Group Companies to their customers, as well as to:

- any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time;
- any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to the Bank;
- any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Savings Account Box; and
- such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively.

Deletion of the first paragraph in Clause 28.2 and renumbering it to Clause 30.2.

- 30.2 Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross-selling purposes of the Bank and/ or the Group Companies provided always that disclosure for cross selling purposes shall not be effected if such disclosure is objected by the Hirer.
- 30.2 The Bank may also disclose the Hirer's information such as name and contact details (excluding the account holder's account) to *Group Companies and/or third parties* such as business partners and strategic alliances for marketing and promotional purposes if the consent from the Hirer has been obtained *expressly authorizing such disclosure*.

However, the Hirer may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and/or to third parties such as business



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partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Hirer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.- Tel:+603 6204 7788 / e-mail: contactus@cimb.com

partners and strategic alliances for eross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Hirer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.- Tel:+603 6204 7788 / e-mail: contactus@cimb.com

28.4 Not in derogation of the foregoing and based on existing mailing address(es), e-mail address(es), telephone number(s) and or any other contact particulars of the Hirer deposited or recorded with the Bank, the Bank is hereby irrevocably authorized (but not obliged) to contact and / or notify the Hirer by post and or electronic mail and or telephone and or short messaging service (SMS) and or courier service and or any other mode of communication selected by the Bank at its sole discretion. Information or notification so sent by the Bank shall comprise of such information or notification which the Bank deems appropriate or necessary and may include but not limited to any information in relation to the Box and or any information relating to any services, benefits, promotions, programmes of the Bank and or of any other party held jointly or in conjunction with the Bank.

Deletion of the existing Clause 28.4 and rephrasing/replacing it with a new Clause 30.4

28.4 Not in derogation of the foregoing and based on existing mailing address(es), e-mail address(es), telephone number(s) and or any other contact particulars of the Hirer deposited or recorded with the Bank, the Bank is hereby irrevocably authorized (but not obliged) to contact and / or notify the Hirer by post and or electronic mail and or telephone and or short messaging service (SMS) and or courier service and or any other mode of communication selected by the Bank at its sole discretion. Information or notification so sent by the Bank shall comprise of such information or notification which the Bank deems appropriate or necessary and may include but not limited to any information in relation to the Box and or any information relating to any services, benefits, promotions, programmes of the Bank and or of any other party held jointly or in conjunction with the Bank.

30.4 In addition to the Bank's rights under Clause 30.3, the Bank is authorised to contact and/or notify the Hirer by post and/or electronic mail and/or telephone and/or short messaging service (SMS) and/or courier service and/or any other reasonable mode of communication selected by the Bank based on existing mailing addresses, e-mail addresses, telephone number(s) and/or any other contact particulars of the Hirer deposited or recorded with the Bank. Information or notification so sent by the Bank shall comprise of such information or notification which the Bank deems appropriate or necessary and may include but not limited to any information in relation to the Box and/or any information relating to any services, benefits, promotions, programmes of the Bank and/or of any other party held jointly or in conjunction with the Bank.

Updated the reference to correct clause number

29.6 For the purposes of this Clause 31, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "the Bank" and "the Bank's" are to be read as references to the CIMB Group.

31.6 For the purposes of this Clause 29 31, the CIMB Group consists of CIMB Group Holdings Berhad and all its related companies as defined in Section 7 of the Companies Act 2016 and jointly controlled companies that provide financial and other regulated services, excluding companies, branches, offices and other forms of presence operating outside Malaysia, and the use of the words "the Bank" and "the Bank's" are to be read as references to the CIMB Group.



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Please refer to our website at www.cimb.com.my for a copy of the amended Terms & Conditions.

Thank you.

The Management CIMB Bank Berhad