

IMPORTANT NOTICE:
NOTICE OF AMENDMENTS TO CIMB ISLAMIC BANK AUTO BALANCE CONVERSION-i TERMS AND CONDITIONS

11 December 2025

Dear Valued Customers,

In reference to the Important Notice dated 21 November 2025 titled "[Conversion of Shariah Concept to Tawarruq for all CIMB Islamic Bank Berhad Credit Cards-i](#)", we wish to inform you that the Shariah concept for all CIMB Islamic Credit Card-i, including related services currently under the Ujrah concept, will be converted to the Tawarruq concept effective 1 January 2026.

We hereby give twenty-one (21) calendar days' notice that the Auto Balance Conversion-i Terms and Conditions will be amended and shall take effect on 1 January 2026.

For ease of reference, the amendments in the clauses are marked in bold and underlined.

You may view the full amended Terms and Conditions by 1 January 2026.

Revised Clause No	Existing Clause	Revised Clause
Revision to clause 2	2. The Programme allows Cardholders to repay the Cardholder's outstanding principal balances by instalments over 36 months ("Conversion Tenure") if the Cardholder satisfies the conditions in Clause 3 below and meets the other eligibility criteria determined by CIMB Islamic Bank Berhad [200401032872 (671380-H)] (hereinafter referred to as "CIMB") ("Eligible Cardholders").	2. The Programme allows Cardholders to <u>pay</u> the Cardholder's outstanding principal balances by instalments over 36 months ("Conversion Tenure") if the Cardholder satisfies the conditions in Clause 3 below and meets the other eligibility criteria determined by CIMB Islamic Bank Berhad [200401032872 (671380-H)] (hereinafter referred to as "CIMB") ("Eligible Cardholders").
Revision to clause 3 (ii)	ii. Cardholder's average payment ratio for the previous 12 months does not exceed 10% (i.e. for the past 12 months he has made an average repayment of 10% or less of his outstanding principal balances);	ii. Cardholder's average payment ratio for the previous 12 months does not exceed 10% (i.e. for the past 12 months he has made an average <u>payment</u> of 10% or less of his outstanding principal balances);
Revision to clause 11	11. The Conversion Amount payable by fixed monthly instalments during the Conversion Tenure covers the principal portion and facility charges portion of the monthly instalment payable ("Conversion Monthly Payment") will be reflected in Cardholder's	11. The Conversion Amount payable by fixed monthly instalments during the Conversion Tenure covers the principal portion and <u>Profit Charges</u> portion of the monthly instalment payable (" <u>Conversion Monthly Payment</u> ") will be reflected in Cardholder's

	credit card account (“Account”) statement. The Conversion Monthly Payment is calculated in the manner set out in CIMB’s Product Disclosure Sheet issued for this Programme.	credit card account (“ Account ”) statement. The Conversion Monthly Payment is calculated in the manner set out in CIMB’s Product Disclosure Sheet issued for this Programme.
Revision to clause 13	13. If Cardholders choose to cancel their first time conversion, the Conversion Amount will be reversed back into their Account and the usual applicable facility charges will be chargeable as if the conversion did not take place.	13. If Cardholders choose to cancel their first time conversion, the Conversion Amount will be reversed back into their Account and the usual applicable Profit Charges will be chargeable as if the conversion did not take place.
Revision to clause 15	15. The Conversion Monthly Payment forms part of the Cardholder’s minimum payment due and will be reflected in the Cardholder’s Statement. The Conversion Monthly Payment must be paid in full on or before the payment due date. If the Conversion Monthly Payment is not paid in full by the payment due date of each month, compensation charges (Ta’widh) as set out in CIMB’s Product Disclosure Sheet will be charged after the payment due date and such compensation charges must be paid in full on the next payment due date stated in the Statement. The compensation charges is imposed by way of liquidated damages and not as a penalty and has to be paid before, as well as after any court order or judgment.	15. The Conversion Monthly Payment forms part of the Cardholder’s minimum payment due and will be reflected in the Cardholder’s Statement. The Conversion Monthly Payment must be paid in full on or before the payment due date. If the Conversion Monthly Payment is not paid in full by the payment due date of each month, compensation (Ta’widh) as set out in CIMB’s Product Disclosure Sheet will be charged after the payment due date and such compensation (Ta’widh) must be paid in full on the next payment due date stated in the Statement. The compensation (Ta’widh) is imposed by way of liquidated damages and not as a penalty and has to be paid before, as well as after any court order or judgment.
Revision to clause 18	Payable Facility Charge 18. CIMB shall grant rebate and impose payable facility charges at the rate stipulated in CIMB’s Product Disclosure Sheet issued for this Programme on any unpaid monies due and remaining unpaid to CIMB under the Programme after its relevant due date calculated on a daily balance basis. These facility charges will be charged to the Cardholder’s Account and calculated from the posting date in the Statement until full payment is received. These facility charges accrued must be paid in full on the next payment due date stated in the Statement.	Profit Charges 18. CIMB shall grant rebate and impose Profit Charges at the rate stipulated in CIMB’s Product Disclosure Sheet issued for this Programme on any unpaid monies due and remaining unpaid to CIMB under the Programme after its relevant due date calculated on a daily balance basis. These Profit Charges will be charged to the Cardholder’s Account and calculated from the posting date in the Statement until full payment is received. These Profit Charges accrued must be paid in full on the next payment due date stated in the Statement.
Revision to clause 21	21. The Cardholder may early settle the outstanding balances under the Programme before the expiry of the	21. The Cardholder may early settle the outstanding balances under the Programme before the expiry of the

	<p>Conversion Tenure by contacting CIMB's Call Centre at +603 6204 7788 and giving CIMB thirty (30) days' notice of its intention of early settlement. In making the early settlement the Cardholder must repay CIMB the total outstanding balance of the Conversion Amount (i.e. monthly instalments due including the total principal amount, payable facility charges and compensation charges) owing under the Cardholder's Account and CIMB shall grant rebate where applicable.</p>	<p>Conversion Tenure by contacting CIMB's Call Centre at +603 6204 7788 and giving CIMB thirty (30) days' notice of its intention of early settlement. In making the early settlement the Cardholder must pay CIMB the total outstanding balance of the Conversion Amount (i.e. monthly instalments due including the total principal amount, Profit Charges and compensation charges) owing under the Cardholder's Account and CIMB shall grant rebate where applicable.</p>
Revision to clause 23	<p>23. If the Cardholder is enrolled into the Programme but CIMB subsequently discovers that the Cardholder was ineligible or has breached any of these terms and conditions or any of the Cardholder Terms and Conditions or does not have enough credit limit under the Account, CIMB reserves the right to revoke the conversion and cancel the Cardholder's enrollment into the Programme and the Conversion Amount will be reversed back into their Account as if the conversion did not take place and the usual applicable facility charges will be chargeable.</p>	<p>23. If the Cardholder is enrolled into the Programme but CIMB subsequently discovers that the Cardholder was ineligible or has breached any of these terms and conditions or any of the Cardholder Terms and Conditions or does not have enough credit limit under the Account, CIMB reserves the right to revoke the conversion and cancel the Cardholder's enrollment into the Programme and the Conversion Amount will be reversed back into their Account as if the conversion did not take place and the usual applicable Profit Charges will be chargeable.</p>
Revision to clause 24	<p>23. If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable payable facility charges, compensation charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately.</p>	<p>23. If the Cardholder fails to make his Conversion Monthly Payments for three (3) consecutive months regardless of whether an event of default has occurred, CIMB may at any time, terminate the Programme whereupon the total principal amount of the Conversion Amount owing together with the applicable Profit Charges, compensation charges and the balance of all other monies due and owing under the Cardholder's Account must be repaid immediately.</p>
Revision to clause 25	<p>24. Without prejudice to Clause 24, if the Cardholder breaches any of the Cardholder Terms and Conditions or any of these terms and conditions or if the Card is cancelled for whatsoever reason, all monies due and owing under the Programme (comprising of the total principal amount of the Conversion Amount owing, the applicable</p>	<p>24. Without prejudice to Clause 24, if the Cardholder breaches any of the Cardholder Terms and Conditions or any of these terms and conditions or if the Card is cancelled for whatsoever reason, all monies due and owing under the Programme (comprising of the total principal amount of the Conversion Amount owing, the applicable</p>



CIMB Islamic Berhad (200401032872)

	payable facility charges and compensation charges) must be repaid immediately.	<u>Profit Charges</u> and compensation charges) must be repaid immediately.
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Thank you.

The Management

CIMB Islamic Bank Berhad