

**IMPORTANT NOTICE:**  
**NOTICE OF AMENDMENTS TO CIMB ISLAMIC BANK CASHLITE-i TERMS AND CONDITIONS**

11<sup>th</sup> 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 Cashlite-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 1. a	1. a) The CashLite-i Programme (the “Programme”) is offered only to the principal Cardholders of CIMB Islamic Bank Berhad [200401032872 (671380-H)] (the “Bank”) subject to these terms and conditions and read together with the prevailing Cardholder Terms and Conditions.	1. a) The CashLite-i Programme (the “Programme”) is offered only to the principal Cardholders of CIMB Islamic Bank Berhad [200401032872 (671380-H)] (the “Bank”) subject to these terms and conditions ( <b><u>“Terms and Conditions”</u></b> ) and read together with the prevailing Cardholder <b><u>CIMB Islamic Bank Berhad’s Credit Card</u></b> Terms and Conditions.
Revision to clause 1. b	1. b) Words used in these terms and conditions, if not specifically defined, shall have the same meaning as defined in the Cardholder Terms and Conditions. Supplementary cards, Business Cards and CIMB Bank Cards are not eligible for this Programme	1. b) Words used in these Terms and Conditions, if not specifically defined, shall have the same meaning as defined in the Cardholder <b><u>CIMB Islamic Bank Berhad’s Credit Card</u></b> Terms and Conditions. Supplementary cards, Business Cards and CIMB Bank Cards are not eligible for this Programme.
Revision to clause 1. c	N/A	<b><u>1. c) The approved CashLite-i Amount credited into the Cardholder’s nominated current or savings account/-i shall be deemed as utilisation of the Card.</u></b>
Revision to clause 2	2. The CashLite-i Amount (“CashLite-i Amount”) refers to the amount to be credited to the Cardholder’s nominated	2. The CashLite-i Amount ( <b><u>“CashLite-i Amount”</u></b> ) refers to the amount to be credited to the Cardholder’s nominated current or

	current or savings account/-i via the Programme.	savings account/- ( <b><u>"Nominated Account"</u></b> ) via the Programme.
Revision to clause 5	5. The Cardholder's application is treated as his/ her offer to the Bank to take up the CashLite-i Amount, at the facility charges rate and for the tenure set out in the application and upon these Terms and Conditions.	5. The Cardholder's application is treated as his/ her offer to the Bank to take up the CashLite-i Amount, at the <b><u>Profit Charges</u></b> and for the tenure set out in the application and upon these Terms and Conditions.
Revision to clause 7	7. If the Bank does not accept the Cardholder's offer but instead offers to the Cardholder the CashLite-i Amount of a different amount, facility charges and/or tenure, as the case may be, the Cardholder may accept such counter offer verbally or by utilizing the CashLite-i Amount offered by the Bank which has been credited to the Cardholder's bank Aaccount referred to in Clause 23 hereof, whichever earlier.	7. If the Bank does not accept the Cardholder's offer but instead offers to the Cardholder the CashLite-i Amount of a different amount, <b><u>Profit Charges</u></b> and/or tenure, as the case may be, the Cardholder may accept such counter offer verbally or by utilizing the CashLite-i Amount offered by the Bank which has been credited to the Cardholder's <b><u>Nominated Account</u></b> referred to in Clause 23 hereof, whichever earlier.
Revision to clause 8	8. Any difference between the CashLite-i Amount, facility charges or tenure applied for and the amount, facility charges or tenure finally approved by the Bank shall not affect the validity of these Terms and Conditions.	8. Any difference between the CashLite-i Amount, <b><u>Profit Charges</u></b> or tenure applied for and the amount, <b><u>Profit Charges</u></b> or tenure finally approved by the Bank shall not affect the validity of these Terms and Conditions.
Revision to clause 11	11. The Cardholder's credit card account ("Account") statement will set out the CashLite-i monthly payment that the Cardholder has to pay and it will break down the principal portion and facility charges portion of the CashLite-i Monthly Payment.	11. The Cardholder's credit card account ("Account") statement will set out the CashLite-i Monthly Payment that the Cardholder has to pay and it will break down the principal ("Principal") and <b><u>Profit Charges</u></b> portion of the CashLite-i Monthly Payment.
Revision to clause 12. a	12. a) The CashLite-i Monthly Payment amount will depend on the approved CashLite-i Amount, tenure and applicable facility charges for the Cardholder and is calculated based on the manner stipulated in CIMB Islamic CashLite-i Product Disclosure Sheet.	12a) The CashLite-i Monthly Payment amount will depend on the approved CashLite-i Amount, tenure and applicable <b><u>Profit Charges</u></b> for the Cardholder and is calculated based on the manner stipulated in CIMB Islamic CashLite-i Product Disclosure Sheet.
Revision to clause 13	13. The Cashlite-i Monthly Payment shall be payable in full on or before the payment due date. If the Cashlite-i Monthly Payment is not paid in full by the payment due date of each month, a compensation charges (Ta'widh) as stipulated in this Programme's Product Disclosure Sheet will be charged after the payment due date and such compensation charges is imposed by way of liquidated damages and not as a penalty and shall be payable before, as well as after any court order or judgement. The Bank will charge you compensation of 1% on	13. The Cashlite-i Monthly Payment shall be payable in full on or before the payment due date. If the Cashlite-i Monthly Payment is not paid in full by the payment due date of each month, a compensation (Ta'widh) as stipulated in this Programme's Product Disclosure Sheet will be charged after the payment due date and such compensation ( <b><u>Ta'widh</u></b> ) is imposed by way of liquidated damages and not as a penalty and shall be payable before, as well as after any court order or judgement. The Bank will charge you compensation ( <b><u>Ta'widh</u></b> ) of <b><u>actual cost up to</u></b> 1% on the outstanding balance of the Cashlite- i

	the outstanding balance of the Cashlite- i Monthly Payment, subject to a minimum of RM10.00 and a maximum of RM100.00 and such compensation shall be payable in full on the following due date.	Monthly Payment, subject to a minimum of RM10.00 and a maximum of RM100.00 and such compensation <b>(Ta'widh)</b> shall be payable in full on the following due date.																								
Revision to clause 14	<b>Payable Facility Charges</b> 14. CIMB Islamic shall grant rebate and impose payable facility charges at the rate stipulated in CIMB Islamic Product Disclosure Sheet issued for this Programme on any unpaid monies due and remaining unpaid to CIMB Islamic under the Programme after its relevant due date calculated on a daily balance basis. The said payable facility charges will be charged to the Cardholder's Account and calculated from the posting date in the Statement until full payment is received. Such payable facility charges accrued shall be payable in full on the next payment due date stated in the Statement.	<b>Profit Charges</b> 14. CIMB Islamic shall grant rebate and impose <b>Profit Charges</b> at the rate stipulated in CIMB Islamic Product Disclosure Sheet issued for this Programme on any Cashlite-i Amount unpaid monies due and remaining unpaid to CIMB Islamic under the Programme after its relevant due date calculated on a daily balance basis. The said <b>Profit Charges</b> will be charged to the Cardholder's Account and calculated from the posting date in the Statement until full payment is received. Such <b>Profit Charges</b> accrued shall be payable in full on the next <b>Monthly Payment</b> due date stated in the Statement.																								
Revision to clause 20	20. In making the early settlement, the cardholder must pay CIMB Islamic the full outstanding balance of the CashLite-i Amount (i.e. monthly Payment instalments due including the total principal amount, Payable Facility Charges and Ta'widh (compensation charges) owing under the Cardholder's Account and bank shall grant rebate where applicable.	20. In making the early settlement, the cardholder must repay CIMB Islamic the full outstanding balance of the CashLite-i Amount (i.e. monthly instalments due including the total principal amount, <b>Profit Charges</b> and Ta'widh (compensation charges) owing under the Cardholder's Account and bank shall grant rebate where applicable.																								
Revision to clause 21	21. Upon early settlement of the Programme before the expiry of the agreed tenure, a pro-rated facility charges portion of the CashLite-i Monthly Payment ("Instalment Payable Facility Charges") will be charged. This will be reflected (together with any fees or charges) in the next monthly credit card statement, together with any CashLite-i outstanding principal amount. For avoidance of doubt, please refer to Example below.  Example: Early settlement of CashLite-i <table><tr><td>CashLite-i Amount</td><td>RM5,000.00</td></tr><tr><td>Payable Facility Charges rate (Flat Rate)</td><td>9.88% p.a.</td></tr><tr><td>Tenure</td><td>12 months</td></tr><tr><td>CashLite-i Monthly Payment</td><td>RM 457.83*</td></tr><tr><td>CashLite-i Approval Date</td><td>1-Jan-2024</td></tr></table>	CashLite-i Amount	RM5,000.00	Payable Facility Charges rate (Flat Rate)	9.88% p.a.	Tenure	12 months	CashLite-i Monthly Payment	RM 457.83*	CashLite-i Approval Date	1-Jan-2024	21. Upon early settlement of the Programme before the expiry of the agreed tenure, a pro-rated <b>Profit Charges</b> portion of the CashLite-i Monthly Payment ("Instalment <b>Profit Charges</b> ") will be charged. This will be reflected (together with any fees or charges) in the next monthly credit card statement, together with any CashLite-i outstanding principal amount. For avoidance of doubt, please refer to Example below.  Example: Early settlement of CashLite-i <table><tr><td>CashLite-i Amount</td><td>RM5,000.00</td></tr><tr><td><b>Flat Profit Rate</b></td><td>9.88% p.a.</td></tr><tr><td>Tenure</td><td>12 months</td></tr><tr><td>CashLite-i Monthly Payment</td><td>RM 457.83*</td></tr><tr><td>CashLite-i Approval Date</td><td>1-Jan-2026</td></tr><tr><td>CashLite-i Cancellation Date</td><td>14-June-2026</td></tr><tr><td>Cardholder's Statement</td><td>20th of the</td></tr></table>	CashLite-i Amount	RM5,000.00	<b>Flat Profit Rate</b>	9.88% p.a.	Tenure	12 months	CashLite-i Monthly Payment	RM 457.83*	CashLite-i Approval Date	1-Jan-2026	CashLite-i Cancellation Date	14-June-2026	Cardholder's Statement	20th of the
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	CashLite-i Cancellation Date	14-June-2024
	Cardholder's Statement Cycle Date	20th of the month
	Payable Facility Charges rate (Effective Rate)	17.76% p.a.
	Cycle Date	month
	<b>Effective Profit Rate</b>	17.76% p.a.
<p>* The CashLite-i Monthly Payment for the first month may vary due to rounding of the Instalment Payable Facility Charges and/or monthly Principal payment amount</p> <p>Based on the above example, if the Cardholder decides to make early settlement on 14 June 2024 which is after the 5th CashLite-i Monthly Payment is billed on 20 May 2024, the Cardholder will be required to pay the CashLite-i outstanding Principal amount of RM3,027.50 and pro-rated Instalment Payable Facility Charges amount of RM35.75.</p> <p>CashLite-i pro-rated Instalment Payable Facility Charges calculation is as illustrated below:</p> <p>Pro-rated Instalment Payable Facility Charges =</p> $\text{Monthly Instalment Payable Facility Charges}^1 \times \text{Number of days from statement cycle date}^2 \text{ to -date of early settlement / Number of days of the last statement cycle month}$ $= 44.33 \times 25 / 31$ $= \text{RM35.75}$ <p>Notes:</p> <p><sup>1</sup> Instalment Payable Facility Charges for the month on which the early settlement is made.</p>		
<p>* The CashLite-i Monthly Payment for the first month may vary due to rounding of the Instalment <b>Profit Charges</b> and/or monthly Principal payment amount</p> <p>Based on the above example, if the Cardholder decides to make early settlement on 14 June 2026 which is after the 5th CashLite-i Monthly Payment is billed on 20 May 2026, the Cardholder will be required to pay the CashLite-i outstanding Principal amount of RM3,027.50 and pro-rated Instalment <b>Profit Charges</b> amount of RM35.75.</p> <p>CashLite-i pro-rated Instalment <b>Profit Charges</b> calculation is as illustrated below:</p> <p>Pro-rated Instalment <b>Profit Charges</b> =</p> $\text{Monthly Instalment Profit Charges}^1 \times \text{Number of days from statement cycle date}^2 \text{ to -date of early settlement / Number of days of the last statement cycle month}$ $= 44.33 \times 25 / 31$ $= \text{RM35.75}$ <p>Notes:</p> <p><sup>1</sup> Instalment <b>Profit Charges</b> for the month on which the early settlement is made.</p>		
Revision to clause 22	22. If an application has been approved, a SMS will be sent to the Cardholder on the approval followed by a system generated letter of notification will be sent to the	
	22. If an application has been approved, a SMS will be sent to the Cardholder on the approval followed by a system generated letter of notification will be sent to the Cardholder stating	

	Cardholder stating the approved CashLite-i Amount, the tenure and facility charges charged. Where the application has been declined, an SMS to this effect will be sent out to the Cardholder.	the approved CashLite-i Amount, the tenure and <b><u>Profit Charges</u></b> . Where the application has been declined, an SMS to this effect will be sent out to the Cardholder.
Revision to clause 23	23. The approved CashLite-i Amount will be credited in Ringgit Malaysia into the Cardholder's nominated current or savings account/-i within five (5) working days from the day of application. The account given cannot be a joint-named account.	23. The approved CashLite-i Amount will be credited in Ringgit Malaysia into the Cardholder's <b><u>Nominated Account</u></b> within five (5) working days from the day of application. The account given cannot be a joint-named account.
Revision to clause 27	27. After the Bank's termination of the Programme, all outstanding CashLite-i Monthly Payments and the total unbilled principal of the CashLite-i together with the applicable Payable Facility Charges and accrued Payable Facility Charges and balance of all other monies owing will be immediately due and payable.	27. After the Bank's termination of the Programme, all outstanding CashLite-i Monthly Payments and the total unbilled Principal amount of the CashLite-i together with the applicable <b><u>Profit Charges</u></b> and accrued <b><u>Profit Charges</u></b> and balance of all other monies owing will be immediately due and payable.

Thank you.

The Management  
**CIMB Islamic Bank Berhad**