

11 December 2025

### Important Notice: Incorporation of Tawarruq terms into 0% Easy Pay Terms and Conditions

Dear CIMB Credit Cardholders,

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 CIMB 0% Easy Pay 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.

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

Item	Existing Clause	Revised Clause
Paragraph 2	“CIMB 0% Easy Pay” or “EP” means a monthly instalment payment plan made available to the Cardholder to enable the Cardholder to repay the amounts incurred for his/her purchase of goods and/or services (“the EP Purchase”) from merchants approved by the Bank by way of instalment repayments without the imposition of any finance charges/facility charges subject to these terms and conditions.	“CIMB 0% Easy Pay” or “EP” means a monthly instalment payment plan made available to the Cardholder to enable the Cardholder to repay/pay the amounts incurred for his/her purchase of goods and/or services (“the EP Purchase”) from merchants approved by the Bank by way of instalment <b>payment</b> without the imposition of any finance charges/ <b>profit</b> charges subject to these terms and conditions.
Clause 9	For the avoidance of doubt: (a) Outstanding EP Monthly Instalments are subject to the finance charges/facility charges and late payment charges from the date the EP Monthly Instalments are posted to the Cardholder’s Mastercard and/or Visa Card Account in accordance to the Cardholder Terms and Conditions.  (b) The Bank reserves the right to vary or change the finance charges/facility charges, late payment charges, by giving the Cardholder at least twenty-one (21) calendar days’ prior notice.	For the avoidance of doubt: (a) Outstanding EP Monthly Instalments are subject to the finance charges/ <b>profit</b> charges and late payment charges from the date the EP Monthly Instalments are posted to the Cardholder’s Mastercard and/or Visa Card Account in accordance to the Cardholder Terms and Conditions.  (b) The Bank reserves the right to vary or change the finance charges/ <b>profit</b> charges, late payment charges, by giving the Cardholder at least twenty-one (21) calendar days’ prior notice

<p>Clause 11</p>	<p>EP Monthly Instalments form part of the Cardholder's minimum payment due and is specified in the Cardholder's Statement. In this respect:</p> <ul style="list-style-type: none"> <li>i) CIMB 0% Easy Pay is a 'zero interest/ facility charges' monthly repayment plan. The amount of each of the EP Monthly Instalments is determined at the time the CIMB 0% Easy Pay is entered into, which is usually at the point of time of purchase, or as indicated in the Cardholder's Statement, and upon the issuance of the Statement, the Cardholder may make (a) payment in full of the outstanding balance appearing in the Statement specified by the Bank or (b) the minimum payment due, on or before the payment due date.</li> <li>ii) CIMB 0% Easy Pay is free from interest/facility charges only if the Cardholder settles their outstanding balance in full on or before the payment due date as stated in the Statement. If a Cardholder does not settle in full any particular EP Monthly Instalment as and when those monthly instalments fall due, the Cardholder will be liable for the finance charges/facility charges on the outstanding balance in accordance with the Cardholder Terms and Conditions.</li> <li>iv) Any unpaid balance arising from the EP Purchases, purchase of goods and/ or services and/or cash advances as at the Due Date shall be subject to the</li> </ul>	<p>EP Monthly Instalments form part of the Cardholder's minimum payment due and is specified in the Cardholder's Statement. In this respect:</p> <ul style="list-style-type: none"> <li>i) CIMB 0% Easy Pay is a 'zero interest/<b>profit</b> charges monthly <b>payment</b> plan. The amount of each of the EP Monthly Instalments is determined at the time the CIMB 0% Easy Pay is entered into, which is usually at the point of time of purchase, or as indicated in the Cardholder's Statement, and upon the issuance of the Statement, the Cardholder may make (a) payment in full of the outstanding balance appearing in the Statement specified by the Bank or (b) the minimum payment due, on or before the payment due date.</li> <li>ii) CIMB 0% Easy Pay is free from interest/<b>profit</b> charges only if the Cardholder settles their outstanding balance in full on or before the payment due date as stated in the Statement. If a Cardholder does not settle in full any particular EP Monthly Instalment as and when those monthly instalment falls due, the Cardholder will be liable for the finance charges/<b>profit</b> charges on the outstanding balance in accordance with the Cardholder Terms and Conditions.</li> <li>iv) Any unpaid balance arising from the EP Purchases, purchase of goods and/or services and/or cash advances as at the Due Date shall be subject to the finance charges/<b>profit</b> charges until full <b>payment</b> of the outstanding balance in accordance with the Cardholder Terms and Conditions.</li> <li>v) The finance charges/<b>profit</b> charges shall be chargeable on the balance that remains</li> </ul>
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	<p>finance charges/facility charges until full repayment of the outstanding balance in accordance with the Cardholder Terms and Conditions.</p> <p>v) The finance charges/facility charges shall be chargeable on the balance that remains outstanding in the Cardholder's MasterCard and/or Visa Card Account from the preceding monthly billing statement date arising from the EP Purchases, purchase of goods and/or services and/or cash advances, which shall be calculated on a daily rest basis.</p>	<p>outstanding in the Cardholder's MasterCard and/or Visa Card Account from the preceding monthly billing statement date arising from the EP Purchases, purchase of goods and/or services and/or cash advances, which shall be calculated on a daily rest basis.</p>
Clause 12	<p>Payments will be applied to settle those balances (i.e. items appearing in the Statement) attracting the highest interest/facility charges first.</p>	<p>Payments will be applied to settle those balances (i.e. items appearing in the Statement) attracting the highest interest/<b>profit</b> charges first.</p>
Clause 17	<p>In addition to any other rights of the Bank under these terms and conditions, if the Cardholder is in breach and/ or default of the Cardholder Terms and Conditions or these terms and conditions or in the event of cancellation of the Card or termination of the MasterCard and/or Visa Card Account or closure of the MasterCard and/or Visa Card Account for whatever reason, the Bank reserves the right to withdraw or suspend the EP and demand payment of all of the outstanding EP Monthly Instalments together with the accrued finance charges/ facility charges and late payment charges, interest and all other monies under the EP including the total of the unbilled principal amount under the EP. The Bank shall be entitled to debit such sums to the Cardholder's Other Accounts and exercise its remedies available under the Cardholder Terms and Conditions, these terms and conditions and in law.</p>	<p>In addition to any other rights of the Bank under these terms and conditions, if the Cardholder is in breach and/ or default of the Cardholder Terms and Conditions or these terms and conditions or in the event of cancellation of the Card or termination of the MasterCard and/or Visa Card Account or closure of the MasterCard and/or Visa Card Account for whatever reason, the Bank reserves the right to withdraw or suspend the EP and demand payment of all of the outstanding EP Monthly Instalments together with the accrued finance charges/<b>profit</b> charges and late payment charges, interest/<b>profit</b> and all other monies under the EP including the total of the unbilled principal amount under the EP. The Bank shall be entitled to debit such sums to the Cardholder's Other Accounts and exercise its remedies available under the Cardholder Terms and Conditions, these terms and conditions and in law.</p>



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Clause 18 (ii)	if default is made in the payment of the finance charges/facility charges and/or EP Monthly Instalment or any sums due thereunder or under the MasterCard and/or Visa Card Account; and/or	if default is made in the payment of the finance charges/ <b>profit</b> charges and/or EP Monthly Instalment or any sums due thereunder or under the MasterCard and/or Visa Card Account; and/or
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Thank you.  
The Management  
**CIMB Islamic Bank Berhad**