

IMPORTANT NOTICE:

NOTICE OF AMENDMENTS TO CIMB ISLAMIC BANK FLEXI PAYMENT PLAN-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 Flexi Payment Plan-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 underline.

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

Revised Clause No	Existing Clause	Revised Clause
Revision to clause 4	4. The Programme allows Eligible Cardholders to convert all or part of their Eligible Retail Transaction(s) (as defined in Clause 5 below) into a monthly instalment plan ("Flexi Payment Plan-i") where the converted amount ("Flexi Payment Plan-i Amount") is paid together with the applicable payable facility charges ("Flexi Payment Plan-I Payable Facility Charges") in monthly instalments over a selected /predetermined payment period of 6, 12 or 24 months ("Flexi Payment Plan-i Tenure").	4. The Programme allows Eligible Cardholders to convert all or part of their Eligible Retail Transaction(s) (as defined in Clause 5 below) into a monthly instalment plan ("Flexi Payment Plan-i") where the converted amount ("Flexi Payment Plan-i Amount") is paid together with the applicable Profit Charges ("Flexi Payment Plan-i Profit Charges") in monthly instalments over a selected /pre-determined payment period of 6, 12 or 24 months ("Flexi Payment Plan-i Tenure").
Revision to clause 5 (iv)	iv. does not include cash and cash based transactions, instalment amounts payable under other program of the Bank (including but not limited to CashLite-i, Balance Conversion-i, Auto Balance Conversion-i), annual fees, service tax, past due amount and any other facility charges/fees/compensation charges charged by the Bank under the Cardholder Terms and Conditions; and	iv. does not include cash and cash based transactions, instalment amounts payable under other program of the Bank (including but not limited to CashLite-i, Balance Conversion-i, Auto Balance Conversion-i), annual fees, service tax, past due amount and any other Profit Charges /fees/compensation charges charged by the Bank under the Cardholder Terms and Conditions; and



Revision to	8. The Eligible Cardholder's application under	8. The Eligible Cardholder's application under
clause 8	the Programme via SMS reply or CIMB OCTO App will be considered as the Eligible Cardholder's offer to participate in the Programme at the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Payable Facility Charges, Flexi Payment Plan-i Monthly Instalment (as defined in Clause 14) and Flexi Payment Plan-i Tenure set out in the SMS from the Bank or as selected by the Eligible Cardholder in the CIMB OCTO App.	the Programme via SMS reply or CIMB OCTO App will be considered as the Eligible Cardholder's offer to participate in the Programme at the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Profit Charges, Flexi Payment Plan-i Monthly Instalment (as defined in Clause 14) and Flexi Payment Plan-i Tenure set out in the SMS from the Bank or as selected by the Eligible Cardholder in the CIMB OCTO App.
Revision to clause 9	9. The Bank is deemed to have accepted the Eligible Cardholder's offer when the Bank notifies the Eligible Cardholder in writing, over the phone or electronically of the approved Flexi Payment Plan-i Amount, Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Monthly Instalment and Flexi Payment Plan-i Payable Facility Charges Rate.	9. The Bank is deemed to have accepted the Eligible Cardholder's offer when the Bank notifies the Eligible Cardholder in writing, over the phone or electronically of the approved Flexi Payment Plan-i Amount, Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Monthly Instalment and Flexi Payment Plan-i Profit Rate.
Revision to clause 10	 10. The Bank has the discretion to approve or reject any request by the Eligible Cardholder to change the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Payable Facility Charges Rate, Flexi Payment Plan-i Monthly Instalment and/or Flexi Payment Plan-i Tenure. 11. b) Flexi Payment Plan-i Payable Facility 	 The Bank has the discretion to approve or reject any request by the Eligible Cardholder to change the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Profit Rate, Flexi Payment Plan-i Monthly Instalment and/or Flexi Payment Plan-i Tenure. b) Flexi Payment Plan-i Profit Rate
clause 11 (b)	Charges Rate	11. by riexi r dyment ridiri riont nate
Revision to clause 14	14. The credit card statement of the Eligible Cardholder's credit card account ("Account") will set out the monthly instalment payable for the Flexi Payment Plan-i ("Flexi Payment Plan-i Monthly Instalment") with the breakdown of the principal portion ("Monthly Principal Payment") and facility charges portion ("Monthly Payable Facility Charges") of the Flexi Payment Plan-i Monthly Instalment.	14. The credit card statement of the Eligible Cardholder's credit card account ("Account") will set out the monthly instalment payable for the Flexi Payment Plan-i ("Flexi Payment Plan-i Monthly Instalment") with the breakdown of the principal portion ("Monthly Principal Payment") and Profit Charges portion ("Monthly Profit Charges") of the Flexi Payment Plan-i Monthly Instalment.



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Revision to	Flexi Payment Plan-i		Flexi Payment Plan-i	
clause 15	Amount	RM10,000.00	Amount	RM10,000.00
table	Tenure	12 months	Tenure	12 months
	Flat Rate	9.88% p.a.	Flat Profit Rate	9.88% p.a.
	Effective Rate	17.76% p.a.	Effective Profit Rate	17.76% p.a.
	Flexi Payment Plan-i		Flexi Payment Plan-i	
	Monthly Instalment	RM915.67*	Monthly Instalment	RM915.67*
	Total Payable Facility		Total Profit Charges	RM988.00
	Charges	RM988.00	Total Principal & <u>Profit</u>	
	Total Principal & Payable		<u>Charges</u>	RM10,988.00
	Facility Charges	RM10,988.00		
	* The Flexi Payment Plan-i Mo for the first month may vary	•	Monthly Profit Charges (RM) * The Flexi Paymen Instalment for the first n to rounding adjustme Charges/principal amoun	nonth may vary due nt to the Profi
Revision to clause 17	Instalment must be paid in the payment due date oth (compensation) of 1% on balance of the Flexi Payme Instalment (subject to a 10.00 and maximum of R charged. Compensation liquidated damages (not however not be compo	Instalment must be paid in full on or before the payment due date otherwise a Ta'widh (compensation) of 1% on the outstanding balance of the Flexi Payment Plan-i Monthly Instalment (subject to a minimum of RM 10.00 and maximum of RM100.00) will be charged. Compensation charges are liquidated damages (not a penalty), shall however not be compounded, and are payable before and after any court order or		Monthly Instalmen on or before the wise compensation of the Flexi Paymen ent (subject to and maximum of ged. Compensation damages (not a wever not be payable before and indigment.
Revision to clause 20	Payable Facility Charges		Profit Charges	
	20. The Bank shall grant reb payable facility charges stipulated in CIMB I Disclosure Sheet issued for on all unpaid monies du unpaid to the Bank under after its relevant due date daily balance basis. The sa charges will be charged	s at the rate Islamic Product Islamic Programme e and remaining Islamic Programme e calculated on a sid payable facility	20. The Bank shall grant reprofit Charges at the rate Islamic Product Disclosu this Programme on all Finament unpaid monies unpaid to the Bank undafter its relevant due daily balance basis. The will be charged to the E	e stipulated in CIME re Sheet issued for exi Payment Plandue and remaining ler the Programme ate calculated on a said Profit Charges

Cardholder's Account and calculated from

Account and calculated from the posting



the posting date in the credit card 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 credit card statement.

date in the credit card statement until full payment is received. Such <u>Profit Charges</u> accrued shall be payable in full on the next payment due date stated in the credit card statement.

Revision to clause 25

- 25. If there is any cancellation, termination or early settlement before the expiry of the Flexi Payment Plan-i Tenure:
 - a) a pro-rated payable facility charges portion of the Monthly Payable Facility Charges ("Pro-Rated Payable Facility Charges") will be charged; and
 - b) the Pro-Rated Payable Facility Charges together with any due and unpaid Flexi Payment Plan-i Monthly Instalment, facility charges, compensation charges, if any, and the full outstanding Flexi Payment Plan-i principal amount must be paid by the Eligible Cardholder upon cancellation, termination or early settlement of the Programme and the same will be reflected in the next monthly credit card statement. For clarity, please refer to Example 1 and Example 2 below.

Example 1: Early Settlement before the 1st Flexi Payment Plan-i Monthly Instalment is billed

Flexi Payment Plan-i	
Amount	RM10,000.00
Tenure	12 months
Flat Rate	9.88% p.a.
Effective Rate	17.76% p.a.
Flexi Payment Plan-i	
Monthly Instalment	RM915.67*
Total Payable Facility	
Charges RM988.00	
Total Principal & Payable	
Facility Charges	RM10,988.00
Flexi Payment Plan-i	
Approval Date	1-June-2024
Flexi Payment Plan-i	
Cancellation Date	14-June-2024

- 25. If there is any cancellation, termination or early settlement before the expiry of the Flexi Payment Plan-i Tenure:
 - a) a pro-rated <u>Profit Charges</u> portion of the Monthly <u>Profit Charges</u> ("Pro-Rated <u>Profit Charges</u>") will be charged; and
 - b) the Pro-Rated **Profit Charges** together with any due and unpaid Flexi Payment Plan-i Monthly Instalment, **Profit** Charges, compensation charges, if any, and the full outstanding Flexi Payment Plan-i principal amount must be paid by the Eligible Cardholder upon cancellation, termination or early settlement of the Programme and the same will be reflected in the next monthly credit card statement. For clarity, please refer to Example 1 and Example 2 below.

Example 1: Early Settlement *before* the 1st Flexi Payment Plan-i Monthly Instalment is billed

Flexi Payment Plan-i	
Amount	RM10,000.00
Tenure	12 months
Flat Profit Rate	9.88% p.a.
Effective Profit Rate	17.76% p.a.
Flexi Payment Plan-i	
Monthly Instalment	RM915.67*
Total Profit Charges	RM988.00
Total Principal & Profit	
<u>Charges</u>	RM10,988.00
Flexi Payment Plan-i	
Approval Date	1-June-2024
Flexi Payment Plan-i	
Cancellation Date	14-June-2024
Eligible Cardholder's Credit	20 th of the
Card Statement Date month	



Eligible Cardholder's Credit	20 th	of	the
Card Statement Date	mont	:h	

Monthly Payable	Flexi Payment Plan-i
Facility Charges	Monthly Instalment
(RM)	(RM)

*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the **Payable** Facility Charges/principal amount.

Based on the above example, if the Eligible Cardholder decides to make early settlement on 14 June 2024 which is before the payment of the 1st Flexi Payment Plan-i Monthly Instalment i.e. before the Eligible Cardholder's credit card statement billing on 20 June 2024, the Eligible Cardholder will be required to pay the Outstanding Flexi Payment Plan-i Principal Amount of RM10,000.00 and Pro-Rated Payable Facility Charges of RM70.93

The Programme's Pro-Rated Payable Facility Charges calculation is as illustrated below:

Monthly Payable Facility Charges in Month 1 is RM152.00

Pro-Rated Payable Facility Charges =

Monthly Payable Facility Charges(for the month on which the early settlement is made) x number of days from Flexi Payment Plan-i approval date to Flexi Payment Plan-i early settlement date /number of days of the month

- = 152 X 14/30
- = RM70.93

Example 2: Early Settlement after the 1st Flexi Payment Plan-i Monthly Instalment is billed

Flexi Payment Plan-i	
Amount	RM10,000.00
Tenure	12 months
Flat Rate	9.88% p.a.
Effective Rate	17.76% p.a.
Flexi Payment Plan-i	
Monthly Instalment	RM915.67*

Monthly <u>Profit</u> <u>Charges</u> (RM)	Flexi Payment Plan-i Monthly Instalment (RM)
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*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the **Profit Charges**/principal amount.

Based on the above example, if the Eligible Cardholder decides to make early settlement on 14 June 2024 which is before the payment of the 1st Flexi Payment Plan-i Monthly Instalment i.e. before the Eligible Cardholder's credit card statement billing on 20 June 2024, the Eligible Cardholder will be required to pay the Outstanding Flexi Payment Plan-i Principal Amount of RM10,000.00 and Pro-Rated Profit Charges of RM70.93.

The Programme's Pro-Rated **Profit Charges** calculation is as illustrated below:

Monthly **Profit Charges** in Month 1 is RM152.00 Pro-Rated Profit Charges =

Monthly **Profit Charges** (for the month on which the early settlement is made) x number of days from Flexi Payment Plan-i approval date to Flexi Payment Plan-i early settlement date /number of days of the month

- = 152 X 14/30
- = RM70.93

Example 2: Early Settlement after the 1st Flexi Payment Plan-i Monthly Instalment is billed

Flexi Payment Plan-i	
Amount	RM10,000.00
Tenure	12 months
Flat Profit Rate	9.88% p.a.
Effective Profit Rate	17.76% p.a.
Flexi Payment Plan-i	
Monthly Instalment	RM915.67*
Total Profit Charges	RM988.00



Total Payable Facility	
Charges	RM988.00
Total Principal &	
Payable Facility Charges	RM10,988.00
Flexi Payment Plan-i	
Approval Date	1-Jan-2024
Flexi Payment Plan-i	
Cancellation Date	14-June-2024
Eligible Cardholder's	
Credit Card Statement	
Date	20 th of the month

Monthly Payable Facility Charges	Flexi Payment Plan-i Monthly Instalment
(RM)	(RM)

*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the Payable Facility Charges/principal amount.

Based on the above example, if the Eligible Cardholder decides to make early settlement on 14 June 2024 which is after the payment of the 5 th Flexi Payment Plan-i Monthly Instalment i.e. after the Eligible Cardholder's credit card statement billing on 20 May 2024, the Eligible Cardholder will be required to pay the Outstanding Flexi Payment Plan-i Principal Amount of RM6,055.00 and Pro-Rated Payable Facility Charges of RM71.51.

The Programme's Pro-Rated Payable Facility Charges calculation is as illustrated below:

Monthly Payable Facility Charges of Month 6 is RM88.67

Pro-Rated Payable Facility Charges = Monthly Payable Facility Charges 1 x number of days from statement cycle date2 to early settlement date/ number of days of the last statement cycle month = 88.67 X 25/31 = RM71.51

Notes:

¹Monthly Payable Facility Charges for the month on which the early settlement is made.

²Last statement date before early settlement is made. Eligible Cardholder is liable to pay the full Outstanding Flexi Payment Plan-i Principal Amount of RM 6,055.00 + RM 71.51 + any due

Total Principal & Profit	
<u>Charges</u>	RM10,988.00
Flexi Payment Plan-i	
Approval Date	1-Jan-2024
Flexi Payment Plan-i	
Cancellation Date	14-June-2024
Eligible Cardholder's	
Credit Card Statement	
Date	20 th of the month

Monthly <u>Profit</u> <u>Charges</u> (RM)	Flexi Payment Plan-i Monthly Instalment (RM)
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*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the Profit Charges/principal amount.

Based on the above example, if the Eligible Cardholder decides to make early settlement on 14 June 2024 which is after the payment of the 5th Flexi Payment Plan-i Monthly Instalment i.e. after the Eligible Cardholder's credit card statement billing on 20 May 2024, the Eligible Cardholder will be required to pay the Outstanding Flexi Payment Plan-i Principal Amount of RM6,055.00 and Pro-Rated **Profit Charges** of RM71.51.

The Programme's Pro-Rated <u>Profit Charges</u> calculation is as illustrated below:

Monthly <u>Profit Charges</u> of Month 6 is RM88.67 Pro-Rated <u>Profit Charges</u> =

Monthly <u>Profit Charges</u> 1 x number of days from statement cycle date² to early settlement date/number of days of the last statement cycle month

- = 88.67 X 25/31
- = RM71.51

Notes:

- ¹Monthly <u>Profit Charges</u> for the month on which the early settlement is made.
- ² Last statement date before early settlement is made.

Eligible Cardholder is liable to pay the full Outstanding Flexi Payment Plan-i Principal



	and unpaid Flexi Payment Plan-i Monthly Instalment + facility charges + compensation charges if any in accordance with Clause 25.	Amount of RM 6,055.00 + RM 71.51 + any due and unpaid Flexi Payment Plan-i Monthly Instalment + Profit Charges + compensation charges if any in accordance with Clause 25.
Revision to clause 27	27. Once the Eligible Cardholder's offer to participate in the Programme is accepted and approved by the Bank, the Eligible Cardholder will not be able to change/alter the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Payable Facility Charges and/or Flexi Payment Plan-i Monthly Instalment.	27. Once the Eligible Cardholder's offer to participate in the Programme is accepted and approved by the Bank, the Eligible Cardholder will not be able to change/alter the Flexi Payment Plan-i Amount, Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Profit Charges and/or Flexi Payment Plan-i Monthly Instalment.
Revision to clause 28	28. If an application has been approved, an SMS notification and/ or notification letter will be sent to the Eligible Cardholder stating the Flexi Payment Plan-i Amount, the Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Monthly Instalment and Flexi Payment Plan-i Payable Facility Charges	28. If an application has been approved, an SMS notification and/ or notification letter will be sent to the Eligible Cardholder stating the Flexi Payment Plan-i Amount, the Flexi Payment Plan-i Tenure, Flexi Payment Plan-i Monthly Instalment and Flexi Payment Plan-i Profit Charges.
Revision to clause 34	34. After the Bank's termination of the Programme, the total outstanding Flexi Payment Plan-i Monthly Instalment, total unbilled principal of the Flexi Payment Plan-i Amount with the applicable Payable Facility Charges, accrued facility charges, compensation charges and balance of all other monies owing shall immediately become due and payable	34. After the Bank's termination of the Programme, the total outstanding Flexi Payment Plan-i Monthly Instalment, total unbilled principal of the Flexi Payment Plan-i Amount with the applicable Profit Charges, accrued Profit Charges, compensation (Ta'widh) and balance of all other monies owing shall immediately become due and payable.
Revision to clause 35	35. Additionally, if the Eligible Cardholder breaches any terms of the Cardholder Terms and Conditions or these terms and conditions or if the Card is cancelled, all outstanding Flexi Payment Plan-i Monthly Instalment and the total unbilled principal of the Flexi Payment Plan-i Amount with the applicable Payable Facility Charges, accrued facility charges, compensation charges and balance of all other monies owing shall also immediately become due and payable	35. Additionally, if the Eligible Cardholder breaches any terms of the Cardholder Terms and Conditions or these terms and conditions or if the Card is cancelled, all outstanding Flexi Payment Plan-i Monthly Instalment and the total unbilled principal of the Flexi Payment Plan-i Amount with the applicable Profit Charges , accrued Profit Charges)



Thank you.

The Management **CIMB Islamic Bank Berhad**