

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 /pre-determined 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 <u>Profit Charges</u> (“Flexi Payment Plan-i <u>Profit Charges</u> ”) 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 <u>Profit Charges</u> /fees/compensation charges charged by the Bank under the Cardholder Terms and Conditions; and

Revision to clause 8	8. The Eligible Cardholder's application under 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.	8. The Eligible Cardholder's application under 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 <u>Profit Charges</u> , 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 <u>Profit Rate</u> .
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.	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 <u>Profit Rate</u> , Flexi Payment Plan-i Monthly Instalment and/or Flexi Payment Plan-i Tenure.
Revision to clause 11 (b)	11. b) Flexi Payment Plan-i Payable Facility Charges Rate	11. b) Flexi Payment Plan-i <u>Profit Rate</u>
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 <u>Profit Charges</u> portion ("Monthly <u>Profit Charges</u> ") of the Flexi Payment Plan-i Monthly Instalment.

Revision to clause 15 table	<table><tr><td>Flexi Payment Plan-i Amount</td><td>RM10,000.00</td></tr><tr><td>Tenure</td><td>12 months</td></tr><tr><td>Flat Rate</td><td>9.88% p.a.</td></tr><tr><td>Effective Rate</td><td>17.76% p.a.</td></tr><tr><td>Flexi Payment Plan-i Monthly Instalment</td><td>RM915.67*</td></tr><tr><td>Total Payable Facility Charges</td><td>RM988.00</td></tr><tr><td>Total Principal & Payable Facility Charges</td><td>RM10,988.00</td></tr></table>		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	<table><tr><td>Flexi Payment Plan-i Amount</td><td>RM10,000.00</td></tr><tr><td>Tenure</td><td>12 months</td></tr><tr><td>Flat Profit Rate</td><td>9.88% p.a.</td></tr><tr><td>Effective Profit Rate</td><td>17.76% p.a.</td></tr><tr><td>Flexi Payment Plan-i Monthly Instalment</td><td>RM915.67*</td></tr><tr><td>Total Profit Charges</td><td>RM988.00</td></tr><tr><td>Total Principal & Profit Charges</td><td>RM10,988.00</td></tr></table>		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 Charges	RM10,988.00
	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 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 Charges	RM10,988.00																															
<table><tr><td>Monthly Payable Facility Charges (RM)</td><td>Flexi Payment Plan-i Monthly Instalment (RM)</td></tr></table>		Monthly Payable Facility Charges (RM)	Flexi Payment Plan-i Monthly Instalment (RM)	<table><tr><td>Monthly Profit Charges (RM)</td><td>Flexi Payment Plan-i Monthly Instalment (RM)</td></tr></table>		Monthly Profit Charges (RM)	Flexi Payment Plan-i Monthly Instalment (RM)																									
Monthly Payable Facility Charges (RM)	Flexi Payment Plan-i Monthly Instalment (RM)																															
Monthly Profit Charges (RM)	Flexi Payment Plan-i Monthly Instalment (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.		* The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the Profit Charges /principal amount																														
Revision to clause 17	17. The Flexi Payment Plan-i Monthly 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 judgment.		17. The Flexi Payment Plan-i Monthly Instalment must be paid in full on or before the payment due date otherwise compensation (Ta'widh) of actual cost up to 1% on the outstanding balance of the Flexi Payment Plan-i Monthly Instalment (subject to a minimum of RM10.00 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 judgment.																													
Revision to clause 20	Payable Facility Charges 20. The Bank shall grant rebate and impose payable facility charges at the rate stipulated in CIMB Islamic Product Disclosure Sheet issued for this Programme on all unpaid monies due and remaining unpaid to the Bank under the Programme after its relevant due date calculated on a daily balance basis. The said payable facility charges will be charged to the Eligible Cardholder's Account and calculated from		Profit Charges 20. The Bank shall grant rebate and impose Profit Charges at the rate stipulated in CIMB Islamic Product Disclosure Sheet issued for this Programme on all Flexi Payment Plan-i Amount unpaid monies due and remaining unpaid to the Bank under the Programme after its relevant due date calculated on a daily balance basis. The said Profit Charges will be charged to the Eligible Cardholder's Account and calculated from the posting																													

Eligible Cardholder's Credit Card Statement Date		20 th of the month	
Monthly Payable Facility Charges (RM)	Flexi Payment Plan-i Monthly Instalment (RM)	Monthly <u>Profit Charges</u> (RM)	Flexi Payment Plan-i Monthly Instalment (RM)
<p>*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the Payable Facility Charges/principal amount.</p> <p>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</p> <p>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</p> <p>Example 2: Early Settlement after the 1st Flexi Payment Plan-i Monthly Instalment is billed</p>		<p>*The Flexi Payment Plan-i Monthly Instalment for the first month may vary due to rounding adjustment to the <u>Profit Charges</u>/principal amount.</p> <p>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 <u>Profit Charges</u> of RM70.93.</p> <p>The Programme's Pro-Rated <u>Profit Charges</u> calculation is as illustrated below: Monthly <u>Profit Charges</u> in Month 1 is RM152.00 Pro-Rated <u>Profit Charges</u> = Monthly <u>Profit Charges</u> (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</p> <p>Example 2: Early Settlement <i>after</i> the 1st Flexi Payment Plan-i Monthly Instalment is billed</p>	
Flexi Payment Plan-i Amount	RM10,000.00	Flexi Payment Plan-i Amount	RM10,000.00
Tenure	12 months	Tenure	12 months
Flat Rate	9.88% p.a.	Flat <u>Profit Rate</u>	9.88% p.a.
Effective Rate	17.76% p.a.	Effective <u>Profit Rate</u>	17.76% p.a.
Flexi Payment Plan-i Monthly Instalment	RM915.67*	Flexi Payment Plan-i Monthly Instalment	RM915.67*
		Total <u>Profit Charges</u>	RM988.00

	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 + <u>Profit Charges</u> + 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 <u>Profit Charges</u> 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 <u>Profit Charges</u> .
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 <u>Profit Charges</u> , accrued <u>Profit Charges</u> , compensation <u>(Ta'widh)</u> 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 <u>Profit Charges</u> , accrued <u>Profit Charges</u> , compensation <u>(Ta'widh)</u> and balance of all other monies owing shall also immediately become due and payable.



CIMB Islamic Berhad (200401032872)

Thank you.

The Management

CIMB Islamic Bank Berhad