

Important Notice dated 11 December 2025**Amendments to Fully Online Account Opening Terms and Conditions**

Dear Valued Customers,

Please be informed that the Terms and Conditions for “Fully Online Account Opening” (“Terms and Conditions”) has been amended and shall take effect on 1 January 2026.

For ease of reference, a tabulation of the amendments/new clauses of the Terms and Conditions are set out in the attachment below.

Please refer to our website at www.cimb.com.my for a copy of the amended Terms and Conditions.

Current Clause	Amendment/New Clause
4. (iv) Step 4: Fund Your Account – you must transfer the minimum initial deposit required from your bank account in your sole name with another financial institution in Malaysia via permitted channel i.e. Financial Process Exchange (FPX) or whichever method available in the platform. Failure to fund your Savings Account/-i and/or DURIAN-i, with the minimum initial deposit will result in automatic closure after 90 days and 150 days for Current Account/-i.	4. (iv) Step 4: Fund Your Account – you must transfer the minimum initial deposit required from your bank account in your sole name with another financial institution in Malaysia via permitted channel i.e. Financial Process Exchange (FPX) or whichever method available in the platform. Failure to fund your Savings Account/-i and/or DURIAN-i, with the minimum initial deposit will result in automatic closure after 90 calendar days and 150 calendar days for Current Account/-i.
5. (i) After successful CIMB Account/-i opening via the platform, your CIMB Debit Card will be sent by post, within seven (7) to fourteen (14) working days, to your mailing address as specified by you during the CIMB Account/-i opening application. You are responsible for providing CIMB with your accurate mailing address in Malaysia, to ensure that the new issued CIMB Debit Card can be securely delivered to you. You will need to activate your CIMB Debit Card by creating your own personal 6-digit PIN as per the debit card activation instructions in the card mailer, before you can access and operate the new CIMB Account/-i.	5. (i) After successful CIMB Account/-i opening via the platform, your CIMB Debit Card will be sent by post, within three (3) to seven (7) working days , to your mailing address as specified by you during the CIMB Account/-i opening application. You are responsible for providing CIMB with your accurate mailing address in Malaysia, to ensure that the new issued CIMB Debit Card can be securely delivered to you. You will need to activate your CIMB Debit Card by creating your own personal 6-digit PIN as per the debit card activation instructions in the card mailer, before you can access and operate the new CIMB Account/-i.

Thank you.

The Management

CIMB Bank Berhad & CIMB Islamic Bank Berhad