

Important Notice**Date: 1 July 2025****Revision to CIMB Debit Card Terms and Conditions**

Dear Valued Customers,

Please be informed that the Terms and Conditions of CIMB Debit Card will be revised and shall take effect on 1 August 2025. The revised/amended clauses are set out in the table below.

Current Clause	Revised Clause
1.1.5 “Authorised Merchant” shall mean any retailer or service provider who is able to accept the Card for payment of goods and services provided.	1.1.5 “Authorised Merchant” shall mean any retailer or service provider who is able to accept the Card for payment of goods and <u>/or</u> services provided.
1.1.6 “Automatic Bill Payment” means recurring payments made by the Cardholder using the Card.	1.1.6 “Automatic Bill Payment” means recurring payments made by the Cardholder using the Card, <u>which the payment is then charged to the Designated Account.</u>
1.1.9 “CIMB Debit Card” means the Debit Card issued by the Bank (and includes any replacement or renewed cards) which includes CIMB Debit Mastercard, CIMB Octo Debit Mastercard, CIMB Preferred Debit Mastercard, Petronas Debit Mastercard and CIMB Visa Debit Card.	1.1.9 “CIMB Debit Card” or “Card” means the Debit Card issued by the Bank (and includes any replacement or renewed cards) which includes CIMB Debit Mastercard, CIMB Octo Debit Mastercard, CIMB Preferred Debit Mastercard, PETRONAS Debit Mastercard and CIMB Visa Debit Card.
New definition of Card Scheme	<u>1.1.11 “Card Scheme” means a central payment network named below that processes Card payments. Its primary role is to manage payment transactions, including operations and clearing.</u> <u>1.1.11.1 “Mastercard” means MasterCard International (MCI) Incorporated, a company organised under the State of Delaware, United States of America of which CIMB Bank is a member institution.</u>

	<p><u>1.1.11.2</u> "PayNet" means <u>Payments Network Malaysia Sdn Bhd, is Malaysia's national payments network and shared central infrastructure for financial markets, formed in 2017 from the merger of MyClear and MEPS.</u></p> <p><u>1.1.11.3</u> "Visa" means <u>Visa International Service Association, VISA Worldwide Pte. Limited, a company organised in Singapore of which CIMB Bank is a member institution.</u></p>
1.1.11 "CIMB Clicks" means the banking services, the services of which may be accessed by the Cardholder via the Internet or any other electronic medium as may be approved by the Bank in accordance with these Terms and Conditions. For the purposes of these Terms and Conditions, any reference to CIMB Clicks shall mean and include reference to the services which may be accessed by the Cardholder via CIMB Clicks App and/or CIMB Octo App, as the case may be.	1.1.12 "CIMB Clicks" means the banking services, the services of which may be accessed by the Cardholder via the Internet or any other electronic medium approved by <u>CIMB</u> Bank.
New definition of CIMB Octo App	<u>1.1.13 "CIMB OCTO App" means the mobile application which may be downloaded and accessed by Cardholder via a mobile device configured with an iOS or Android version as required by CIMB Bank to receive push notification and/or to perform selected banking services as determined by CIMB Bank from time to time.</u>
1.1.12 "CNP" refers to card-not-present transactions where charges are made when the Card is not physically present (examples of this include Transactions effected online via the Internet, by mail order or over the telephone order).	1.1.14 "CNP" refers to card-not-present transactions where charges are made when the Card is not physically present (examples of this include Transactions effected online, by mail order or telephone order).
1.1.13 "Contactless Transactions" means transactions whereby certain cards are utilized to pay for goods and services by tapping or waving the Card at contactless readers / terminals.	1.1.15 "Contactless Transactions" means <u>those transactions where Cards are utilized to pay for goods and/or services by tapping or waving the Card at contactless readers / terminals <i>without</i></u>

	<u>requiring the Cardholder's signature or PIN to authorise the Transaction.</u>
New definition of Mobile Device	<u>1.1.23 "Mobile Device" means the Cardholder's mobile device, containing the SIM (subscriber identity module) for the number which is registered with the Bank.</u>
New definition of OTP, TAC and SecureTAC Approval	<u>1.1.24 "One-Time Password" ("OTP") or "Transaction Authorisation Code" ("TAC") or "SecureTAC Approval" means the code or approval notification sent to the Cardholder's Mobile Device or CIMB OCTO App, which needs to be entered or approved to verify the identity of the Cardholder and/or to authorize specific Transactions by the Cardholder.</u>
1.2 Words importing the singular includes the plural and vice versa.	1.2 Words importing the singular includes the plural and vice versa <u>and those importing the masculine gender shall include the feminine and neuter gender and vice versa.</u>
2.1 Any customer of the Bank having a Designated Account may apply at any of the Bank's branches in Malaysia for a Card with a temporary PIN to gain access to the services available through the Card. The Cardholder acknowledges that the acceptance and/or use of the Card constitutes the Cardholder's agreement to be bound by these Terms and Conditions.	2.1 Any customer of the Bank having a Designated Account may apply at any of the Bank's branches in Malaysia for a Card. <u>Activation</u> and/or use of the Card constitutes the Cardholder's agreement to be bound by these Terms and Conditions.
2.2 The temporary PIN may be sent by the Bank via: a) Short Messaging Service (SMS) to the Cardholder's valid mobile number registered with the Bank; or b) PIN Mailer to the Cardholder's correspondence address on the Bank's record (if the Cardholder does not have a valid mobile number registered with the Bank).	This clause has been deleted and the following clause numbers have been amended accordingly.
2.3 The Cardholder must sign on the signature panel at the back of the Card and change the Card's temporary PIN at the Bank's own ATMs, the Bank's branch or other secured channels allowed by the Bank within twenty-four (24) hours or such other period specified by the Bank. When choosing a PIN, the Cardholder MUST NOT select a PIN which is obvious or predictable, for example PINs which:–	<u>2.2 On receipt of the Card and temporary PIN from the Bank,</u> the Cardholder must sign on the signature panel at the back of the Card and change the Card's temporary PIN at the Bank's own ATMs, the Bank's branch or other secured channels allowed by the Bank within twenty-four (24) hours or such other period specified by the Bank. When choosing a PIN, the Cardholder

<p>a) represents his birth date, identity card, passport, driving license or contact numbers; b) is a recognizable part of his name; c) are sequential numbers (for example 12345); or d) are all the same numbers (for example 111111)</p>	<p>MUST NOT select a PIN which is obvious or predictable, for example PINs which:–</p> <p>a) represents <u>the Cardholder's</u> birth date, identity card, passport, driving license or contact numbers; b) is a recognizable part of <u>the Cardholder's</u> name; c) are sequential numbers (for example 12345); or d) are all the same numbers (for example 111111).</p>
<p>2.4 If the Cardholder forgets his PIN, the Bank will upon the Cardholder's request issue a new temporary PIN to the Cardholder.</p>	<p>2.43 If the Cardholder forgets his PIN, <u>the Cardholder may visit any Bank branch or request assistance from such other channels made available by the Bank.</u></p>
<p>2.7 The Cardholder must ensure that the amount being charged is correct before signing any transaction slip and before entering the Cardholder's PIN into any terminal. By signing the slip or entering the PIN or using the Cardholder's Card at any terminal, the Cardholder is deemed to have agreed to the transaction, that the amount charged is correct and authorized the Bank to make the payment.</p>	<p>2.6 The Cardholder must ensure that the amount being charged is correct before signing any transaction slip and/or before entering the Cardholder's PIN into any terminal. By signing the slip <u>and/or</u> entering the PIN or using the Cardholder's Card at any terminal, the Cardholder is deemed to have agreed to the transaction, that the amount charged is correct and authorized the Bank to make the payment.</p>
<p>2.8 The Cardholder agrees that the PIN is a secure way of authenticating and verifying the Cardholder's identity to the Bank for:-</p> <p>a) transactions to be carried out by the Bank for the Cardholder; and b) the Cardholder to subscribe and register for the Bank's internet banking services which may in turn allow the Cardholder electronic access to the Cardholder's other bank accounts, banking facilities and other service.</p>	<p>2.7 The Cardholder agrees that the PIN is a secure way of authenticating and verifying the Cardholder's identity to the Bank.</p>

<p>2.9 In line with Clause 2.8, the Cardholder further agrees as follows:</p> <p>a) the Bank is allowed by the Cardholder to act on all instructions of the Cardholder when identified by the Cardholder's PIN;</p> <p>b) the Bank shall not be liable for acting upon such instructions in good faith;</p> <p>c) the Cardholder shall be bound by such instructions and shall not be allowed to revoke them even if there was error, fraud, forgery, lack of clarity or misunderstanding in respect of such instructions; and</p> <p>d) the Bank may still request for other forms of identification if it has doubts as to the Cardholder's identity although the Bank is entitled to rely on the PIN as conclusive evidence of the Cardholder's identity.</p>	<p>2.8 In line with Clause 2.7, the Cardholder further agrees as follows:</p> <p>a) the Bank is allowed by the Cardholder to act on all instructions of the Cardholder when identified by the Cardholder's PIN;</p> <p>b) the Bank shall not be liable for acting upon such instructions in good faith;</p> <p>c) the Cardholder shall be bound by such instructions and shall not be allowed to revoke them even if there was error, fraud, forgery, lack of clarity or misunderstanding in respect of such instructions; and</p> <p>d) the Bank may still request for other forms of identification if it has doubts as to the Cardholder's identity although the Bank is entitled to rely on the PIN as conclusive evidence of the Cardholder's identity.</p>
<p>2.11 The Card is only valid until the Expiry Date. The Cardholder shall ensure that as soon as the Card expires, it is returned to the Bank for a replacement card to be issued.</p>	<p>2.10 The Card is only valid until the Expiry Date <u>printed on the Card</u>. The Cardholder <u>may apply for a renewal Card via channels made available by the Bank</u>.</p>
<p>2.13 (a) The Cardholder shall use the Card responsibly, including not using the Card for withdrawal of cash, payment or fund transfer unless there are sufficient funds in his/her Account.</p>	<p>2.12 (a) The Cardholder shall use the Card responsibly, including not using the Card for withdrawal of cash, payment or fund transfer unless there are sufficient funds in <u>the Designated</u> Account.</p>
<p>2.18 The Bank may (but is not required to) send notifications or other communication to the Cardholder by ordinary post, hand, courier service, facsimile, electronic mail ("e-mail"), telephone, short messaging system ("SMS") services or by any other means it deems fit. Notifications can be by way of voice recordings, text or other electronic messages and may be sent to the Cardholder's mailing address, e-mail address, mobile phone number or other contact details in the Bank's record. Notification by the Bank to the Cardholder may include notices in relation to the (i) post transaction alert of the Card, (ii) cancellation or suspension of the Card and/or any services under the Card, (iii) any form of reminders, announcement, promotions and other information and (iv) reminders of insufficient fund of Cardholder's CIMB Current/Savings Account/-i for Auto Payment (if any). The notification is effective</p>	<p>2.17 The Bank may (but is not required to) send notifications or other communication to the Cardholder by ordinary post, hand, courier service, facsimile, electronic mail ("e-mail"), telephone, short messaging system ("SMS") services or by any other means it deems fit. Notifications can be by way of voice recordings, text or other electronic messages and may be sent to the Cardholder's mailing address, e-mail address, mobile phone number or other contact details in the Bank's record. Notification by the Bank to the Cardholder may include notices in relation to the (i) post transaction alert of the Card, (ii) cancellation or suspension of the Card and/or any services under the Card, (iii) any form of reminders, announcement, promotions and other information and (iv) reminders of insufficient funds <u>in the Designated</u> Account for Auto Payment (if any). The notification is</p>

and deemed to have been received by the Cardholder in the same way provided for in Clause 2.19.	effective and deemed to have been received by the Cardholder in the same way provided for in Clause 2.18.
<p>4. POSSESSION OF THE CARD</p> <p>Clause 5.1(a) and (b) are moved to Clauses 4.3 and 4.4; and insertion of Clauses 4.5 and 4.6.</p>	<p><u>4.POSSESSION AND SECURITY OF THE CARD, OTP, TAC AND CIMB OCTO APP</u></p> <p><u>4.3 The Cardholder is fully responsible for all Transactions including any entry errors at point-of-sales (POS) terminals or online Transactions and whether or not processed with the Cardholder's knowledge, acquiescence or authority.</u></p> <p><u>4.4 The Cardholder hereby authorizes the Bank to debit the Designated Account with the amount of any payment, purchase, withdrawal of cash or transfer of funds carried out using the Card as per the Bank's record of transactions.</u></p> <p><u>4.5 The Bank may send an OTP / TAC / SecureTAC Approval to the Cardholder's Mobile Device or CIMB OCTO App, which serve to authenticate and verify the Cardholder's identity to the Bank or to authorize any specific Transaction.</u></p> <p><u>4.6 The Cardholder authorises the Bank to act on the Cardholder's instructions when the Cardholder's identity is verified by the use of the OTP / TAC / SecureTAC Approval and the Bank shall not be liable for acting upon such instructions in good faith. The Cardholder shall be bound by such instructions and shall not be allowed to revoke them even if there was error, fraud, forgery, lack of clarity or misunderstanding in respect of such instructions unless due to the Bank's negligence or wilful default.</u></p>
<p>5. THEFT OR LOSS OF CARD</p> <p>Renumbering of Clauses 5.1 to 5.9 with insertion of OTP/TAC/Mobile Device/CIMB Octo App.</p> <p>5.2 (a) The Cardholder must use utmost care, diligence and precautions to prevent the loss, theft or fraudulent use of the Card and to prevent the</p>	<p><u>5. THEFT OR LOSS OR FRAUDULENT USE OF CARD AND/OR MOBILE DEVICE OR DISCLOSURE OR UNAUTHORISED USE OF CARD / PIN / OTP / TAC OR CIMB OCTO APP</u></p> <p><u>5.1 (a) The Cardholder must use utmost care, diligence and precautions to prevent the loss, theft or fraudulent use of the Card and Mobile Device and to prevent the disclosure</u></p>

disclosure of the Card details or PIN to any other person.

(b) The Cardholder shall indemnify and hold the Bank harmless against any liability for loss, damage, costs and expenses (legal or otherwise) arising from the Cardholder's breach of such duty.

(c) The duty to use utmost care, diligence and precautions to prevent the loss, theft or fraudulent use of the Card and to prevent the disclosure of the Cardholder's PIN to any other person includes:-

- (i) never using a PIN selected from Cardholder's birth date, identity card, passport, driving license or contact numbers.
- (ii) never allowing anyone else to use the Card and PIN.
- (iii) never writing the PIN on the Card or any item normally kept with or in close proximity with the Card.
- (iv) never writing the PIN in a way which can be understood by someone else.
- (v) never disclosing the Card details or PIN to anyone else.
- (vi) not letting the Card out of the Cardholder's sight and possession.

5.3 The Cardholder must notify the Bank immediately by contacting the Bank's Contact Centre or visiting the Bank's branch:-

- (a) after discovering that the Card is lost or stolen or if the PIN may have been compromised or if any unauthorized transaction(s) had occurred;
- (b) when the Cardholder receives a via Short Messaging Service (SMS) transaction alert for a transaction that was not authorized by the Cardholder; and
- (c) when the Cardholder has changed his contact number.

5.4 The Bank may require the Cardholder to provide the Bank with a police report within seven (7) calendar days from the date of the loss and/or theft and/or disclosure of the PIN to a third party. The Bank may issue their request in writing or verbally and record such verbal request. The

of the Card details or PIN or access to the OTP / TAC or CIMB OCTO App by any other person.

(b) The Cardholder shall indemnify and hold the Bank harmless against any liability for loss, damage, costs and expenses (legal or otherwise) arising from the Cardholder's breach of such duty.

(c) The duty to use utmost care, diligence and precautions to prevent the loss, theft or fraudulent use of the Card and to prevent the disclosure of or access to the Cardholder's PIN or OTP / TAC or CIMB OCTO App by any other person includes:-

- (i) never using a PIN selected from Cardholder's birth date, identity card, passport, driving license or contact numbers.
- (ii) never allowing anyone else to use the Card and PIN.
- (iii) never writing the PIN on the Card or any item normally kept with or in close proximity with the Card.
- (iv) never writing the PIN in a way which can be understood by someone else or keeping a record of the PIN, even if disguised, separate and well apart from the Card.
- (v) never disclosing to anyone or allowing any third party to have access to the Card details or PIN or OTP or TAC or CIMB OCTO App.
- (vi) not letting the Card out of the Cardholder's sight and possession.

5.2 The Cardholder must notify the Bank immediately by contacting the Bank's Contact Centre or visiting the Bank's branch:-

- (a) after discovering that the Card is lost or stolen or if the PIN or OTP or TAC or Mobile Device or CIMB OCTO App may have been compromised or if any unauthorized transaction(s) had occurred;
- (b) when the Cardholder receives a via Short Messaging Service (SMS) transaction alert or push notification in CIMB OCTO App or other modes of communication for a transaction

<p>Cardholder agrees for telephone instructions or requests to be recorded and maintained by the Bank and hereby agrees that such records shall be conclusive and binding for all purposes.</p> <p>5.5 The Bank may act on the Cardholder's telephone instructions and shall not be liable to the Cardholder for any loss or damage incurred or suffered by as a result of such action.</p> <p>5.6 The Cardholder agrees to the recording and retention of the Cardholder's telephone calls with the Bank and agrees to indemnify and keep the Bank indemnified against all losses, claims, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank howsoever arising out of or in connection with all such instructions.</p> <p>5.7 If the Card is lost or stolen and/or the PIN is revealed the Cardholder remains liable for all charges incurred on the Card before the Bank receives written or verbal notification from the Cardholder for the loss and/or theft of the Card and/or disclosure of the PIN. The Cardholder shall be liable for:-</p> <p>(a) PIN-based unauthorised transactions, if the Cardholder:-</p> <ul style="list-style-type: none"> (i) acts fraudulently; (ii) does not notify the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card; (iii) voluntarily disclosed the PIN to another person; or (iv) recorded the PIN on the Card, or on anything kept close to the Card. <p>(b) unauthorised transactions which require signature verification or the use of the Card for Contactless Transaction, if the Cardholder:-</p> <ul style="list-style-type: none"> (i) acts fraudulently; (ii) does not notify the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card; (iii) left the Card unattended or failed to keep the Card safe; or 	<p>that was not authorized by the Cardholder; and</p> <p>(c) when the Cardholder has changed his contact number.</p> <p><u>5.3</u> The Bank may require the Cardholder to provide the Bank with a police report within seven (7) calendar days from the date of the loss and/or theft and/or disclosure of the PIN to a third party. The Bank may issue their request in writing or verbally and record such verbal request. The Cardholder agrees for telephone instructions or requests to be recorded and maintained by the Bank and hereby agrees that such records shall be conclusive and binding for all purposes.</p> <p><u>5.4</u> The Bank may act on the Cardholder's telephone instructions and shall not be liable to the Cardholder for any loss or damage incurred or suffered by as a result of such action.</p> <p><u>5.5</u> The Cardholder agrees to the recording and retention of the Cardholder's telephone calls with the Bank and agrees to indemnify and keep the Bank indemnified against all losses, claims, proceedings, demands, damages, costs and expenses incurred or sustained by the Bank howsoever arising out of or in connection with all such instructions.</p> <p><u>5.6</u> If the Card is lost or stolen and/or the PIN / <u>OTP / TAC</u> is revealed <u>and/or the Mobile Device and/or CIMB OCTO App is compromised</u>, the Cardholder remains liable for all charges incurred on the Card before the Bank receives written or verbal notification from the Cardholder for the loss and/or theft of the Card and/or disclosure of the PIN. The Cardholder shall be liable for: -</p> <p>(a) PIN-based unauthorised transactions, if the Cardholder:-</p> <ul style="list-style-type: none"> (i) acts fraudulently; (ii) does not notify the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card;
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<p>(iv) voluntarily allows another person to use the Card.</p> <p>5.8 If the Cardholder is not satisfied with the Bank's decision relating to unauthorised transactions and/ or any other matter, the Cardholder may refer the dispute to the Ombudsman for Financial Services to resolve the dispute.</p> <p>5.9 When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used.</p> <p>5.10 The Bank is not required to issue a replacement Card to the Cardholder after it is lost or stolen. However, if the Bank decides to issue a replacement Card, the Bank may charge a fee and insist that the Cardholder gives the Bank such indemnity that the Bank may require of the Cardholder. The replacement Card shall also be subject to these Terms and Conditions.</p>	<p>(iii) voluntarily disclosed the PIN to another person; or</p> <p>(iv) recorded the PIN on the Card, or on anything kept close to the Card.</p> <p>(b) unauthorised transactions which require signature verification or the use of the Card for Contactless Transaction, if the Cardholder:-</p> <ul style="list-style-type: none"> (i) acts fraudulently; (ii) does not notify the Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card; (iii) left the Card unattended or failed to keep the Card safe; or (iv) voluntarily allows another person to use the Card. <p><u>5.7</u> If the Cardholder is not satisfied with the Bank's decision relating to unauthorised transactions and/ or any other matter, the Cardholder may refer the dispute to the <u>Financial Markets Ombudsman Service</u> to resolve the dispute.</p> <p><u>5.8</u> When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used.</p> <p><u>5.9</u> The Bank is not required to issue a replacement Card to the Cardholder after it is lost or stolen. However, if the Bank decides to issue a replacement Card, the Bank may charge a fee and insist that the Cardholder gives the Bank such indemnity that the Bank may require of the Cardholder. The replacement Card shall also be subject to these Terms and Conditions.</p>
<p>9. DISPUTE / CHARGE BACK</p> <p>9.1 Depending on the card scheme, a Cardholder may charge back a Card Transaction or part thereof ("Disputed Amount") to the merchant by raising a dispute to the Bank within the permitted timeframe and providing all relevant supporting documentation as requested by the Bank.</p>	<p>9. DISPUTE / CHARGE BACK</p> <p>9.1 <u>The Bank is not obliged to entertain any disputes arising from or in connection with any Transaction. However, if the Bank decides to do so, the Bank may choose to investigate or</u> depending on the Card Scheme, a Card Transaction or part thereof ("Disputed Amount")</p>

<p>9.2 Once the documentation for the charge back are in order, the Bank will raise the charge back to the merchant for the merchant to carry out its own investigation. The Bank will credit the Disputed Amount to the Designated Account within 14 working days if the Transaction Amount had earlier been debited from the Designated Account.</p> <p>9.3 If the merchant does not agree to the charge back, the Bank will proceed to debit the Disputed Amount from the Designated Account and return it to the merchant accordingly.</p>	<p>may be charged back to the merchant provided all relevant supporting documentation as requested by the Bank <u>have been furnished by the Cardholder to the Bank</u> within the permitted timeframe.</p> <p>9.2 Once the documentation for the charge back are in order, the Bank will raise the charge back to the merchant for the merchant to carry out its own investigation.</p> <p>9.3 If the merchant does not agree to the charge back, the Bank will proceed to debit the Disputed Amount from the Designated Account and return it to the merchant accordingly. <u>If the Cardholder is not satisfied with the merchant's decision, the Cardholder should resolve the dispute directly with the merchant concerned and the Cardholder must not involve the Bank in such dispute.</u></p> <p><u>9.4. If the Bank investigates the dispute, the Bank's decision on whether or not to reverse a Transaction will only be made after completion of the investigation into the dispute.</u></p>
<p>11. Right Of Set-Off</p> <p>11.4 Before carrying out any setting-off, the Bank may withhold or suspend payment of any available funds in the Cardholder's said account(s) against the Cardholder's outstanding balance by giving notice to the Cardholder.</p>	<p>11.4 Before carrying out any setting-off, the Bank may withhold, <u>earmark</u> or suspend payment of any available funds in the Cardholder's said account(s) against the Cardholder's outstanding balance by giving notice to the Cardholder.</p>
<p>14.4 The Bank will not be obliged to entertain any disputes arising from or in connection with any Transaction. However if the Bank decides to do so, the Bank's decision on whether or not to reverse a Transaction will only be made after completion of the investigation into the dispute.</p>	<p>This clause has been removed.</p>
<p>14.6 (a) The Cardholder shall be solely responsible for the security of the Card when used to purchase goods and/or services through internet/online transactions.</p> <p>(b) The Cardholder agrees that the entry of the Card information at the internet site for the</p>	<p>This clause has been removed.</p>

<p>purported purchase shall be sufficient proof of the authenticity of the Transaction.</p> <p>(c) The Bank is not obliged to verify the identity or the authority of the person entering the Card information and the Cardholder shall be solely liable for the Card information entered regardless whether the person is authorized or unauthorized.</p>	
<p>15.2 Notice of the Amendment to the Cardholder may be carried out in any one of the following ways:</p> <p>(a) its display at the Bank's premises and website regarding the Amendment where detail provisions regarding the Amendment may be provided in the notice itself or may be provided to the Cardholder upon request; or</p> <p>(b) by a notice being sent by the Bank to the Cardholder's last known address; or</p> <p>(c) advertised in one newspaper of the Bank's choice; or</p> <p>(d) via electronic mail; or</p> <p>(e) via Self Service Terminals; or by any other means of notification which the Bank may select and the Amendment shall be effective from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.</p>	<p>15.2 Notice of the Amendment to the Cardholder may be carried out in any one of the following ways:</p> <p>(a) <u>by</u> display at the Bank's premises and <u>or</u> website regarding the Amendment where <u>such Amendments</u> may be provided in the notice itself or may be provided to the Cardholder upon request; or</p> <p>(b) by a notice being sent by the Bank to the Cardholder's last known address; or</p> <p>(c) advertised in one newspaper of the Bank's choice; or</p> <p>(d) via electronic mail; or</p> <p>(e) via Self Service Terminals; or by any other means of notification which the Bank may select and the Amendment shall be effective from the date of notification of the Amendment or from such other date as may be specified by the Bank in the notification.</p>

<p>19.2 However, the Cardholder may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit (CRU), P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: contactus@cimb.com</p>	<p>19.2 However, the Cardholder may at any time revoke or withdraw the above mentioned consent to disclosure of information by the Bank to Group Companies (within Malaysia) and to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes by contacting the Bank at the following telephone number or address (which may be changed by the Bank from time to time by notice to the Cardholder): Customer Resolution Unit (CRU), P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; <u>Contact</u> Centre No +603 6204 7788, e-mail: contactus@cimb.com</p>
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Thank you.

The Management

CIMB Bank Berhad & CIMB Islamic Bank Berhad