

**Important Notice Dated: 8 August 2025****Notice of Amendments to CIMB Bank and CIMB Islamic Bank Cardholder Terms and Conditions**

Dear Valued Cardholders,

Effective 1 September 2025, CIMB Bank and CIMB Islamic Bank Cardholder Terms and Conditions will be amended as set out in the tables below. The amendments in the clauses are marked in bold and underlined for ease of reference.

You may view the below amended Terms and Conditions via CIMB website's Credit Cards Terms and Conditions page [here](#).

**1) CIMB Bank Cardholder Terms & Conditions**

Clause	Existing Clause	Updated Clause
1(h)	"cash advance" or "cash advances" means the use of the Card for the withdrawal of cash and/or the use of the Card for purpose of betting or gaming transactions, including purchase of lottery tickets, casino gaming chips, off-track betting, wagers at race tracks or purchase of travellers cheques, foreign currency and money orders;	<i>Definition amended for further clarity to include quasi cash transactions</i>  "cash advance" or "cash advances" means the use of the Card for the withdrawal of cash and/or the use of the Card for purpose of <u>quasi cash transactions i.e. the purchase of foreign currencies or items (including, but not limited to, casino chips, cryptocurrencies, money orders, lottery tickets and travelers cheques) which may be convertible to cash, and other such transactions as determined by the Bank from time to time;</u>
1(i)	None	<i>New definition inserted</i>  <u>"Digital Wallet" refers to a third party application and related services provided through the Digital Wallet Provider for the Devices which enables Cardholders to store tokens that represent the Card as authorised by the Bank in a Device and securely transmit such token to merchant to make payments or facilitate other transactions.</u>
1(j)	None	<i>New definition inserted</i>  <u>"Digital Wallet Provider" refers to a company, entity or organization that owns, provides and/or manages the Digital Wallet.</u>

1(k)	None	<p><i>New definition inserted</i></p> <p><b><u>“Device(s)” refers to any device(s) as may be determined by the Bank and/or the Digital Wallet Provider from time to time at its absolute discretion including but not limited to personal computers, laptops, tablets, mobile telephone and/or other mobile devices that supports the Digital Wallet.</u></b></p>
2(b)	<p>The Card may be used to: - (b) get cash advances/cash withdrawals;</p>	<p><i>Clause 2(b) amended to cover use of the Card for withdrawal of cash and for cash advance(s) as defined.</i></p> <p>The Card may be used to: - (b) <b><u>withdraw cash and/or for cash advance(s);</u></b></p>
4B(c)	<p>PIN and use of Card</p> <p>None</p>	<p><i>The heading of Clause 4B is amended by inserting in the phrase ‘security of credentials’, and amended to include an additional responsibility on the Cardholder under Clause 4B(c).</i></p> <p>PIN, <b><u>Security of Credentials</u></b> and use of Card</p> <p><b><u>The Cardholder shall be responsible for maintaining the security of all credentials and must not disclose or share it to any other person, including PIN access, device passcodes and biometric identifiers (i.e Face ID and Fingerprints). The Cardholder must not add any other biometric identifiers other than the Cardholder’s own biometric identifiers or PIN to access the Cardholder’s Device(s) and/or Digital Wallet. In the case of a change in the Cardholder’s Device(s), the Cardholder must remove the Cardholder’s Card in the Digital Wallet from the previous Device (if any).</u></b></p>
5(a)	<p>Theft or Loss or Fraudulent use of the Card and the Mobile Device</p> <p>The Cardholder is responsible to safeguard the Card against theft, loss or unauthorised use of the Card. If the Card is stolen, loss or there are unauthorised transactions, the Cardholder must notify the Bank immediately. Unless otherwise agreed by the Bank, the Cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether</p>	<p><i>The heading of Clause 5 is amended by inserting in the phrase Primary Device/Device(s)’, and amended Clause 5(a) to include additional responsibilities of the Cardholder in relation to the safeguarding of the Mobile Device/Primary Device/ Device(s).</i></p> <p>Theft or Loss or Fraudulent use of the Card and/or the Mobile Device/ <b><u>Primary Device/ Device(s)</u></b></p> <p>The Cardholder is responsible to safeguard the Card against theft, loss or unauthorised use of the Card. If the Card is stolen, loss or there are unauthorised transactions, the Cardholder must notify the Bank immediately. Unless otherwise agreed by the Bank, the Cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorised</p>

	<p>authorised or unauthorised, effected with the Card and must pay for all charges incurred for goods and services and all cash advances obtained through the use of the Card.</p> <p>The Cardholder must take the utmost care and precaution to keep the Card safe and to keep the Cardholder's PIN and the OTP/TAC sent to the Mobile Device/ Primary Device secret and secure to ensure that the Card does not get used fraudulently. The Cardholder's duties include: -</p> <ul style="list-style-type: none"> <li>• never allowing anyone else to use the Card and the Mobile Device/Primary Device.</li> <li>• regularly check that the Card and the Mobile Device/Primary Device is still in the Cardholder's possession and custody.</li> <li>• never writing the PIN on the Card or any item normally kept close to or with the Card, and keeping the Cardholder's PIN record, even if disguised, separate and well apart from the Cardholder's Card.</li> <li>• never disclosing or allowing any third party to have access to any OTP and/or TAC.</li> <li>• never writing the PIN down in a way which can be understood by someone else.</li> <li>• never disclosing the Card details or PIN to anyone else.</li> <li>• not letting the Card out of the Cardholder's sight.</li> </ul>	<p>or unauthorised, effected with the Card and must pay for all charges incurred for goods and services and all cash advances obtained through the use of the Card.</p> <p>The Cardholder must take the utmost care and precaution to keep the Card safe and to keep the Cardholder's PIN and the OTP/TAC sent to the Mobile Device/ Primary Device/ <b><u>Device(s)</u></b> secret and secure to ensure that the Card does not get used fraudulently. The Cardholder's duties include: -</p> <ul style="list-style-type: none"> <li>• never allowing anyone else to use the Card and the Mobile Device/Primary Device/ <b><u>Device(s)</u></b>.</li> <li>• regularly check that the Card and the Mobile Device/Primary Device/ <b><u>Device(s)</u></b> is still in the Cardholder's possession and custody.</li> <li>• never writing the PIN on the Card or any item normally kept close to or with the Card, and keeping the Cardholder's PIN record, even if disguised, separate and well apart from the Cardholder's Card.</li> <li>• never disclosing or allowing any third party to have access to any OTP and/or TAC <b><u>and/or the Mobile Device/Primary Device/ Device's passcode and/or Customer's biometric identifiers (i.e. Face ID and Fingerprints)</u></b></li> <li>• never writing the PIN down in a way which can be understood by someone else.</li> <li>• never disclosing the Card details or PIN to anyone else.</li> <li>• not letting the Card out of the Cardholder's sight.</li> <li>• <b><u>to enable the Customer's Mobile Device/Primary Device/Device's tracking i.e "Find My iPhone" for iOS user and "Find My Device" for Android user and to immediately lock any Cardholder's Device(s) which is lost, stolen or suspected to be compromised.</u></b></li> </ul>
5(a)(ii)	None	<p><i>Insertion of new Clause 5(a)(ii) to include an additional responsibility on the cardholder, and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p>The Cardholder must notify the Bank: -</p> <p><b><u>(ii) immediately or as soon as reasonably practicable after discovering any of the Cardholder's Primary Device/ Device(s) used for Digital Wallet access is lost, stolen or suspected to be compromised;</u></b></p>

5(a)(iii)	<p>The Cardholder must notify the Bank: -</p> <p>(ii) immediately when the Cardholder receives a SMS transaction alert for a transaction that was not authorized by the Cardholder; and</p>	<p><i>Renumbering of Clause 5(a)(ii) to Clause 5(a)(iii). Amended to cover other medium or channel of notification to the Cardholder.</i></p> <p>The Cardholder must notify the Bank: -</p> <p>(ii) immediately when the Cardholder receives a transaction alert <b><u>or notification</u></b> via short message service (SMS), <b><u>CIMB OCTO App or any other medium or channel of notification</u></b> for a transaction that was not authorized by the Cardholder; and</p>
5(c)	<p>(c) 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. When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used and the Cardholder must immediately cut the Card in halves across the magnetic strip and across the microchip in the Card.</p>	<p><i>Clause 5(c) amended to update the name from Ombudsman for Financial Services to 'Financial Markets Ombudsman Service'</i></p> <p>(c) 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 <b><u>Financial Markets Ombudsman Service</u></b> to resolve the dispute. When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used and the Cardholder must immediately cut the Card in halves across the magnetic strip and across the microchip in the Card.</p>
7(b)	<p>(b) The Cardholder must not incur any spending on the Card which will exceed the credit limit for the Card unless the Cardholder first gets the approval of the Bank.</p>	<p><i>Updated Clause 7(b) for further clarity that cardholders may apply to the Bank for a temporary credit limit increase.</i></p> <p>(b) The Cardholder must not incur any spending on the Card which will exceed the credit limit for the Card unless the Cardholder first gets the approval of the Bank <b><u>for a temporary credit limit increase</u></b>.</p>
7(c)	<p>(c) The Bank may at its discretion allow the Cardholder to exceed the credit limit from time to time, but this does not mean that the Bank has increased the Cardholder's credit limit.</p>	<p><i>Deleted. Provisions of deleted Clause 7(c) moved to Clause 7(e) for better sequencing. Thereafter the renumbering of Clauses 7(c) to 7(k) to Clauses 7(c) to 7(j) as a result of the deletion of Clause 7(c).</i></p>
7(e)	<p>(f) The Bank is not under any duty to make sure the Cardholder does not exceed the Card's credit limit and the Cardholder is liable for all transactions and charges incurred on the Card including Supplementary Card(s) even if the credit limit is exceeded.</p>	<p><i>Renumbering of Clause 7(f) to Clause 7(e). Amendments for clarity on over-the-limit transactions and the Cardholder's liability even if the credit limit for the Card is exceeded.</i></p> <p><b><u>(e) Notwithstanding the credit limit for the Card, the Bank may at its discretion from time-to-time permit over the limit transactions which exceed the Cardholder's credit limit, but this does not mean that the Bank has increased the Cardholder's credit limit.</u></b> The Bank is not under any duty to make sure the Cardholder does not exceed the Card's credit limit and the Cardholder is liable for all transactions and charges incurred on the Card including Supplementary Card(s) even if the credit limit <b><u>for the Card</u></b> is exceeded.</p>

7(f)	(g) If Cardholder exceeds the credit limit, the amount in excess of the credit limit must be paid promptly by the next payment due date, or upon receipt of written notice from the Bank.	<p><i>Renumbering of Clause 7(g) to Clause 7(f). Amendments for clarity on the timing of payment of any amounts in excess of the credit limit of the Card.</i></p> <p><b><u>(f) If the credit limit for the Card is exceeded or any temporary credit limit increase has expired, the amount in excess of the credit limit must be paid promptly by the next payment due date, or upon receipt of written notice from the Bank, whichever shall be the earlier.</u></b></p>
10(a)	The PIN is required to obtain cash advances and/or cash withdrawals via the ATM.	<p><i>Amended to insert the word 'for' for clarity. Cash advances, as defined, includes quasi cash transactions.</i></p> <p>The PIN is required <b>for</b> cash advances and/or cash withdrawals via the ATM.</p>
12(a)	The Cardholder can obtain cash advances of the amount not exceeding 60% of the credit limit for the Card subject to the available credit limit for the Card or such other cash advances amount determined by the Bank from time to time by giving adequate prior notice to the Cardholder. The Cardholder may contact the Bank's Call Centre at 03-6204 7788 to ascertain the available cash advances amount.	<p><i>Removed adequate prior notice as cardholders may call the Contact Centre to ascertain the available cash advances amount, and changed Call Centre to Contact Centre.</i></p> <p>The Cardholder can obtain cash advances of the amount not exceeding 60% of the credit limit for the Card subject to the available credit limit for the Card or such other cash advances amount determined by the Bank from time to time. The Cardholder may contact the Bank's <b>Contact</b> Centre at 03-6204 7788 to ascertain the available cash advances amount.</p>
24(a)	(a) The Bank is not responsible if any merchant, bank, VISA and/or MCI member institution refuses to accept the Card or there is any defect or deficiency in the goods or services supplied to the Cardholder. All disputes must be resolved directly between the Cardholder and the merchant or the supplier concerned and the Cardholder must not involve the Bank in the dispute. No claim by the Cardholder against any merchant or supplier may be the subject of any set-off or counter-claim against the Bank. The Cardholder agrees to pay for the charges posted to the Cardholder's Mastercard and/or Visa Card Account and shall not withhold payment to the Bank because it has any complaint against any merchant or supplier. If the Cardholder wishes to return any goods or cancel services obtained against the Card, all refunds must be by way of a credit note issued by the merchant or supplier to the Bank. Upon receipt of the credit note, the Bank shall credit the refund back into the Cardholder's Mastercard and/or Visa Card Account. No cash refunds are allowed.	<p><i>The Bank is not responsible if any Digital Wallet Provider refuses to accept the Card. Updated to include 'Digital Wallet Provider'.</i></p> <p>(a) The Bank is not responsible if any merchant, bank, <b>Digital Wallet Provider</b>, VISA and/or MCI member institution refuses to accept the Card or there is any defect or deficiency in the goods or services supplied to the Cardholder. All disputes must be resolved directly between the Cardholder and the merchant or the supplier concerned and the Cardholder must not involve the Bank in the dispute. No claim by the Cardholder against any merchant or supplier may be the subject of any set-off or counter-claim against the Bank. The Cardholder agrees to pay for the charges posted to the Cardholder's Mastercard and/or Visa Card Account and shall not withhold payment to the Bank because it has any complaint against any merchant or supplier. If the Cardholder wishes to return any goods or cancel services obtained against the Card, all refunds must be by way of a credit note issued by the merchant or supplier to the Bank. Upon receipt of the credit note, the Bank shall credit the refund back into the Cardholder's Mastercard and/or Visa Card Account. No cash refunds are allowed.</p>

24(c)	<p>(c) The Bank will not be liable in any way for any loss or damage caused to the Cardholder, by VISA and/or MCI and/or its member institution. The Cardholder should handle any claim against or dispute with VISA and/or MCI and/or its member institution. If such a claim or dispute arises, the Cardholder may not withhold any payment to the Bank under these terms and conditions.</p>	<p><i>Updated to exclude Bank's liability for any loss or damaged caused by any Digital Wallet Provider.</i></p> <p>(c) The Bank will not be liable in any way for any loss or damage caused to the Cardholder, by <b><u>any Digital Wallet Provider</u></b>, VISA and/or MCI and/or its member institution. <b><u>If any claim or dispute arises</u></b>, the Cardholder should handle any claim against or dispute <b><u>directly with the Digital Wallet Provider</u></b>, VISA and/or MCI and/or its member institution. If such a claim or dispute arises, the Cardholder may not withhold any payment to the Bank under these terms and conditions.</p>
25(b)	<p>(b) These terms and conditions (and its Amendments) are intended as a complete statement of all of the contractual terms with regard to matters relating to the use of the Card and supersedes any previous agreements and understandings between the Bank and the Cardholder.</p>	<p><i>Updated to include 'Digital Wallet Agreement' as part of the applicable terms and conditions in relation to the use of the Card .</i></p> <p>(b) These terms and conditions <b><u>and the terms of the CIMB Third Party Digital Wallet Agreement made available at <a href="http://www.cimb.com.my/wp">www.cimb.com.my/wp</a> in relation to your use of the Card in a Digital Wallet</u></b> (and <b><u>their</u></b> Amendments) are intended as a complete statement of all of the contractual terms with regard to matters relating to the use of the Card and supersedes any previous agreements and understandings between the Bank and the Cardholder.</p>
27(a)	<p>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, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; Call Centre No +603 6204 7788, e-mail: <a href="mailto:contactus@cimb.com">contactus@cimb.com</a>.</p>	<p><i>Amended Call Centre to Contact Centre</i></p> <p>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, P.O. Box 10338 GPO Kuala Lumpur 50710 Wilayah Persekutuan; <b><u>Contact</u></b> Centre No +603 6204 7788, e-mail: <a href="mailto:contactus@cimb.com">contactus@cimb.com</a>.</p>
41(b)	<p>All fees and charges stated herein are inclusive of service tax for which the Cardholder shall be liable and the Bank is authorised to debit this from the Cardholder's Mastercard and/or Visa Card Account.</p>	<p><i>Amended "inclusive" to "do not include" and the sentence structure for better clarity.</i></p> <p>All fees and charges stated <b><u>in the Bank's website and PDS do not include</u></b> service tax for which the Cardholder shall be liable, and the Bank is authorised to debit this from the Cardholder's Mastercard and/or Visa Card Account.</p>



Clause	Existing Clause	Updated Clause
1(i)	None	<p><i>New definition inserted</i></p> <p><b><u>"Digital Wallet" refers to a third party application and related services provided through the Digital Wallet Provider for the Devices which enables Cardholders to store tokens that represent the Card as authorised by the Bank in a Device and securely transmit such token to merchant to make payments or facilitate other transactions.</u></b></p>
1(j)	None	<p><i>New definition inserted</i></p> <p><b><u>"Digital Wallet Provider" refers to a company, entity or organization that owns, provides and/or manages the Digital Wallet.</u></b></p>
1(k)	None	<p><i>New definition inserted</i></p> <p><b><u>"Device(s)" refers to any device(s) as may be determined by the Bank and/or the Digital Wallet Provider from time to time at its absolute discretion including but not limited to personal computers, laptops, tablets, mobile telephone and/or other mobile devices that supports the Digital Wallet.</u></b></p>
3.2(b)	The Card may be used to:- (b) get cash advances/cash withdrawals;	<p><i>Clause 3.2(b) amended to cover use of the Card for withdrawal of cash and for cash advance(s) as defined.</i></p> <p>The Card may be used to: - (b) <b><u>withdraw cash and/or for cash advance(s);</u></b></p>
5.1(c)	<p>PIN and Use of the Card ("PIN &amp; PAY") where Applicable</p> <p>None</p>	<p><i>The heading of Clause 5 is amended by inserting in the phrase 'security of credentials', and amended to include an additional responsibility on the Cardholder under Clause 5.1(c).</i></p> <p>PIN, <b><u>Security of Credentials</u></b> and Use of the Card ("PIN &amp; PAY") where Applicable</p> <p><b><u>The Cardholder shall be responsible for maintaining the security of all credentials and must not disclose or share it to any other person, including PIN access, devise passcodes and biometric identifiers (i.e Face ID and Fingerprints). The Cardholder must not add any other biometric identifiers other than the Cardholder's own biometric identifiers or PIN to access the Cardholder's Device(s) and/or Digital Wallet. In the case of a change in the Cardholder's Device(s), the Cardholder must remove the Cardholder's Card in the Digital Wallet from the previous Device (if any).</u></b></p>

13.1	The PIN is required to obtain cash advances and/or cash withdrawals via the ATM.	<p><i>Amended to insert in the word 'for' for clarity.</i></p> <p>The PIN is required <b>for</b> cash advances and/or cash withdrawals via the ATM.</p>
21.1(a)	<p>Theft or Loss or Fraudulent Use of The Card and the Mobile Device</p> <p><u>The Cardholder is responsible to safeguard the Card against theft, loss or unauthorised use of the Card. If the Card is stolen, loss or there are unauthorised transactions, the Cardholder must notify the Bank immediately. Unless otherwise agreed by the Bank, the Cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorised or unauthorised, effected with the Card and must pay for all charges incurred for goods and services and all cash advances obtained through the use of the Card.</u></p> <p><u>The Cardholder must take the utmost care and precaution to keep the Card safe and to keep the Cardholder's PIN, OTP and/or TAC sent to the Mobile Device/ Primary Device secret and secure to ensure that the Card does not get used fraudulently. The Cardholder's duties include:-</u></p> <ul style="list-style-type: none"> <li><u>• never allowing anyone else to use the Card and the Mobile Device/Primary Device.</u></li> <li><u>• regularly check that the Card and the Mobile Device/Primary Device in still in his possession and custody.</u></li> <li><u>• never writing the PIN on the Card or any item normally kept close to or with the Card, and keeping the Cardholder's PIN record, even if disguised, separate and well apart from his Card.</u></li> <li><u>• never disclosing or allowing any third party to have access to any OTP and/or TAC.</u></li> <li><u>• never writing the PIN down in a way which can be understood by someone else.</u></li> <li><u>• never disclosing the Card details or PIN to anyone else.</u></li> <li><u>• not letting the Card out of the Cardholder's sight.</u></li> </ul>	<p><i>The heading of Clause 21 is amended by inserting in the phrase Primary Device/Device(s)', and amended Clause 21.1(a) to include additional responsibilities of the Cardholder in relation to the safeguarding of the Mobile Device/Primary Device/ Device(s).</i></p> <p>Theft or Loss or Fraudulent Use of the Card and/or the Mobile Device/ <b>Primary Device/ Device(s)</b></p> <p><u>The Cardholder is responsible to safeguard the Card against theft, loss or unauthorised use of the Card. If the Card is stolen, loss or there are unauthorised transactions, the Cardholder must notify the Bank immediately. Unless otherwise agreed by the Bank, the Cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorised or unauthorised, effected with the Card and must pay for all charges incurred for goods and services and all cash advances obtained through the use of the Card.</u></p> <p><u>The Cardholder must take the utmost care and precaution to keep the Card safe and to keep the Cardholder's PIN, OTP and/or TAC sent to the Mobile Device/ Primary Device secret and secure to ensure that the Card does not get used fraudulently. The Cardholder's duties include:-</u></p> <ul style="list-style-type: none"> <li><u>• never allowing anyone else to use the Card and the Mobile Device/Primary Device/ <b>Device(s)</b>.</u></li> <li><u>• regularly check that the Card and the Mobile Device/Primary Device/ <b>Device(s)</b> in still in his possession and custody.</u></li> <li><u>• never writing the PIN on the Card or any item normally kept close to or with the Card, and keeping the Cardholder's PIN record, even if disguised, separate and well apart from his Card.</u></li> <li><u>• never disclosing or allowing any third party to have access to any OTP and/or TAC <b>and/or the Mobile Device/Primary Device/ Device's passcode and/or Customer's biometric identifiers (i.e. Face ID and Fingerprints).</b></u></li> <li><u>• never writing the PIN down in a way which can be understood by someone else.</u></li> <li><u>• never disclosing the Card details or PIN to anyone else.</u></li> <li><u>• not letting the Card out of the Cardholder's sight.</u></li> <li><u>• <b>to enable the Customer's Mobile Device/Primary Device/Device's tracking i.e "Find My iPhone" for iOS user and "Find My Device" for Android user and to</b></u></li> </ul>



		<b><u>immediately lock any Cardholder's Device(s) which is lost, stolen or suspected to be compromised.</u></b>
21.1(a)(ii)	None	<p><i>Insertion of new Clause 21.1(a)(ii) to include an additional responsibility on the cardholder, and the renumbering of the subsequent clauses as a result of the insertion of this new clause.</i></p> <p>The Cardholder must notify the Bank: -</p> <p><b><u>(ii) immediately or as soon as reasonably practicable after discovering any of the Cardholder's Primary Device/Device(s) used for Digital Wallet access is lost, stolen or suspected to be compromised;</u></b></p>
21.1(a)(iii)	<p>The Cardholder must notify the Bank: -</p> <p>(ii) immediately when the Cardholder receives a SMS transaction alert for a transaction that was not authorized by the Cardholder; and</p>	<p><i>Clause 21.1(a)(iii) amended to cover other medium or channel of notification to the Cardholder</i></p> <p>The Cardholder must notify the Bank: -</p> <p>(ii) immediately when the Cardholder receives a transaction alert <b><u>or notification</u></b> via short message service (SMS), <b><u>CIMB OCTO App or any other medium or channel of notification</u></b> for a transaction that was not authorized by the Cardholder; and</p>
21.1(c)	<p>21.1(c) 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. When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used and the Cardholder must immediately cut the Card in halves across the magnetic strip and across the microchip in the Card.</p>	<p><i>Clause 21(c) amended to update the name from Ombudsman for Financial Services to 'Financial Markets Ombudsman Service'</i></p> <p>21.1(c) 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 <b><u>Financial Markets Ombudsman Service</u></b> to resolve the dispute. When the Cardholder's reported lost or stolen Card is found, the Card can no longer be used and the Cardholder must immediately cut the Card in halves across the magnetic strip and across the microchip in the Card.</p>
23.1	<p>23.1 The Bank will set a credit limit for the Card when the Card is first issued to the Cardholder. The Cardholder must not incur any spending on the Card which will cause the credit limit to be exceeded unless the Cardholder first gets the written approval of the Bank. The Cardholder shall not exceed the prescribed credit limit assigned/ established by the Bank unless prior approval to exceed this limit is obtained by the Cardholder from the Bank. The Cardholder further undertakes not to affect any purchases or transactions within or outside Malaysia which may cause the credit limit to be exceeded in aggregate.</p>	<p>23.1 The Bank will set a credit limit for the Card when the Card is first issued to the Cardholder. The Cardholder must not incur any spending on the Card which will <b><u>exceed</u></b> the credit limit <b><u>for the Card</u></b> unless the Cardholder first gets the approval of the Bank <b><u>for a temporary credit limit increase</u></b>. The Cardholder shall not exceed the prescribed credit limit assigned/ established by the Bank unless prior approval to exceed this limit is obtained by the Cardholder from the Bank. The Cardholder further undertakes not to affect any purchases or transactions within or outside Malaysia which may cause the credit limit to be exceeded in aggregate.</p>

23.3	23.3 The Bank may at its discretion allow the Cardholder to exceed the credit limit from time to time, but this does not mean that the Bank has increased the Cardholder's credit limit.	<i>Provisions of deleted Clause 23.3 moved to Clause 23.5 for better sequencing. Thereafter the renumbering of Clauses 23.2 to 23.11 to Clauses 23.2 to 23.10 as a result of the deletion of Clause 23.3</i>
23.5	23.6 The Bank is not under any duty to make sure the Cardholder does not exceed the Card's credit limit and the Cardholder is liable for all charges incurred on the Card including Supplementary Card(s) even if the credit limit is exceeded.	<b><u>23.5 Notwithstanding the credit limit for the Card, the Bank may at its discretion from time-to-time permit over the limit transactions which exceed the Cardholder's credit limit, but this does not mean that the Bank has increased the Cardholder's credit limit.</u></b> The Bank is not under any duty to make sure the Cardholder does not exceed the Card's credit limit and the Cardholder is liable for all transactions and charges incurred on the Card including Supplementary Card(s) even if the credit limit <b><u>for the Card</u></b> is exceeded.
23.6	23.7 If Cardholder exceeds the credit limit, the amount in excess of the credit limit must be paid promptly by the next payment due date, or upon receipt of written notice from the Bank.	<b><u>23.6 If the credit limit for the Card is exceeded or any temporary credit limit increase has expired,</u></b> the amount in excess of the credit limit must be paid promptly by the next payment due date, or upon receipt of written notice from the Bank, <b><u>whichever shall be the earlier.</u></b>
34.1	34.1 The Bank is not responsible if any merchant, bank, MCI and/or VISA member institution refuses to accept the Card or there is any defect or deficiency in the goods or services supplied to the Cardholder. All disputes must be resolved directly between the Cardholder and the merchant or the supplier concerned and the Cardholder must not involve the Bank in the dispute. No claim by the Cardholder against any merchant or supplier may be the subject of any set-off or counter-claim against the Bank. The Cardholder agrees to pay for the charges posted to the Card Account and shall not withhold payment to the Bank because it has any complaint against any merchant or supplier. If the Cardholder wishes to return any goods or cancel services obtained against the Card, all refunds must be by way of a credit note issued by the merchant or supplier to the Bank. Upon receipt of the credit note, the Bank shall credit the refund back into the Cardholder's Card Account. No cash refunds are allowed.	<i>The Bank is not responsible if any Digital Wallet Provider refuses to accept the Card. Updated to include 'Digital Wallet Provider'</i>  34.1 The Bank is not responsible if any merchant, bank, <b><u>Digital Wallet Provider</u></b> , MCI and/or VISA member institution refuses to accept the Card or there is any defect or deficiency in the goods or services supplied to the Cardholder. All disputes must be resolved directly between the Cardholder and the merchant or the supplier concerned and the Cardholder must not involve the Bank in the dispute. No claim by the Cardholder against any merchant or supplier may be the subject of any set-off or counter-claim against the Bank. The Cardholder agrees to pay for the charges posted to the Card Account and shall not withhold payment to the Bank because it has any complaint against any merchant or supplier. If the Cardholder wishes to return any goods or cancel services obtained against the Card, all refunds must be by way of a credit note issued by the merchant or supplier to the Bank. Upon receipt of the credit note, the Bank shall credit the refund back into the Cardholder's Card Account. No cash refunds are allowed.
34.3	34.3 The Bank will not be liable in any way for any loss or damage caused to the Cardholder, by VISA and/or MCI and/or its member institution. The Cardholder should handle any claim against or dispute with VISA and/or MCI	<i>Updated to exclude Bank's liability for any loss or damaged caused by any Digital Wallet Provider.</i>  34.3 The Bank will not be liable in any way for any loss or damage caused to the Cardholder, by <b><u>any Digital Wallet Provider</u></b> , VISA and/or MCI and/or its member institution. <b><u>If any claim or dispute arises,</u></b> the Cardholder should handle any claim

	and/or its member institution directly with such entity. If such a claim or dispute arises, the Cardholder may not withhold any payment to the Bank under these terms and conditions.	against or dispute <b><u>directly with the Digital Wallet Provider</u></b> with VISA and/or MCI and/or its member institution directly with such entity. If such a claim or dispute arises, the Cardholder may not withhold any payment to the Bank under these terms and conditions.
35.2	35.2 These terms and conditions (and its Amendments) are intended as a complete statement of all of the contractual terms with regard to matters relating to the use of the Card and supersedes any previous agreements and understandings between the Bank and the Cardholder.	<i>Updated to include 'Digital Wallet Agreement' as part of the applicable terms and conditions in relation to the use of the Card</i>  35.2 These terms and conditions and <b><u>the terms of the CIMB Third Party Digital Wallet Agreement made available at <a href="http://www.cimb.com.my/wp">www.cimb.com.my/wp</a> in relation to your use of the Card in a Digital Wallet</u></b> (and their Amendments) are intended as a complete statement of all of the contractual terms with regard to matters relating to the use of the Card and supersedes any previous agreements and understandings between the Bank and the Cardholder.
54.1	Upon activation of any Principal and Supplementary Card, each Card shall be charged the prevailing service tax as disclosed at <a href="http://www.cimb.com.my">www.cimb.com.my</a> and the Bank's Product Disclosure Sheet (PDS) for the Card. All fees and charges stated herein are inclusive of service tax for which the Cardholder shall be liable and the Bank is authorised to debit this from the Cardholder's Card Account.	<i>Changed "inclusive" to "do not include" and revise the sentence structure for better clarity.</i>  Upon activation of any Principal and Supplementary Card, each Card shall be charged the prevailing service tax as disclosed at <a href="http://www.cimb.com.my">www.cimb.com.my</a> and the Bank's Product Disclosure Sheet (PDS) for the Card. All fees and charges stated <b><u>in the Bank's website and PDS do not include</u></b> service tax for which the Cardholder shall be liable, and the Bank is authorised to debit this from the Cardholder's Card Account.

Thank you.

The Management  
**CIMB Bank Berhad & CIMB Islamic Bank Berhad**