

IMPORTANT NOTICE DATED 30 OCTOBER 2026**NOTICE OF AMENDMENTS TO CIMB BANK BERHAD'S SAFE DEPOSIT BOX
AGREEMENT & TERMS AND CONDITIONS**

Dear Valued Customers,

Please be informed that the Safe Deposit Box Agreement & Terms and Conditions have been amended. The amended Agreement & Terms and Conditions shall take effect on 20 November 2026.

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

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

Thank you.

The Management
CIMB Bank Berhad

IMPORTANT NOTICE DATED 30 OCTOBER 2026
Table: Agreement For Hire of Safe Deposit Box & Terms and Conditions Governing The Hiring Of Safe Deposit Boxes

Existing Clauses	Revision / New Clauses
AGREEMENT FOR HIRE OF SAFE DEPOSIT BOX	
NIL	<u>New clause</u> All fees and charges payable for the Safe Deposit Box service, including the annual rental, are exclusive of any applicable taxes. Any applicable taxes, including Service Tax, shall be charged at the prevailing rate as prescribed by the Malaysian Government and shall be borne by you.
The Hirer hereby acknowledges and declares that he/she has received, read and understood the Terms and Conditions and agrees to be bound by the same and any amendments to the same which the Bank may subsequently introduce from time to time upon giving twenty one (21) calendar days prior notice (Clause 21 and Clause 22 in particular are highlighted and reproduced below for the Hirer's attention and agreement).	The Hirer hereby acknowledges and declares that he/she has received, read and understood the Terms and Conditions and agrees to be bound by the same and any amendments to the same which the Bank may subsequently introduce from time to time upon giving twenty one (21) calendar days prior notice (Clause 23 and Clause 24 in particular are highlighted and reproduced below for the Hirer's attention and agreement). The Hirer may terminate this Agreement, remove the contents of the Box and return the B key(s) to the Bank if the Hirer does not agree with the amendments to the Terms and Conditions.
<u>Clause 23:</u> The Bank shall not be liable for any loss or damage to the contents of the Box arising from whatever cause or event whatsoever unless due to the gross negligence and/or willful default of the Bank	<u>Clause 23:</u> The Bank shall not be liable for any loss or damage to the contents of the Box arising from whatever cause or event whatsoever unless due to the Bank's fraud, negligence and/or willful default.
<u>Clause 24:</u> The Bank's total liability for any loss and / or damage for any one (1) unit of Safe Deposit Box irrespective of size shall only be RM10,000.00 or such other amount as the Bank may determine from time to time by notification to the Hirer. The Hirer shall take insurance cover from a reputable insurance company to cover the contents of the Safe Deposit Box should their value be higher than RM10,000.00 or such other amount as the Bank may notify the Hirer from time to time.	<u>Clause 24:</u> The Bank's total liability for any loss and / or damage for any one (1) unit of Safe Deposit Box irrespective of size shall only be RM10,000.00 or such other amount as the Bank may determine from time to time by notification to the Hirer. The Hirer shall take insurance cover from a reputable insurance company to cover the contents of the Safe Deposit Box should the value of the contents be higher than RM10,000.00.
TERMS AND CONDITIONS GOVERNING THE HIRING OF SAFE DEPOSIT BOXES	
2.The Hirer hereby agrees to open a deposit account with the Bank or CIMB Islamic Bank Berhad to facilitate the payment of the key deposit, the annual rent payable and any other monies, charges or fees (including any taxes, where applicable) payable from time to time under the Box. The fees and charges stated in these terms and conditions are stated inclusive of any taxes, where applicable. The type of deposit account to be opened by the Hirer shall be determined by the Bank.	2.The Hirer hereby agrees to open and maintain a deposit account with the Bank or CIMB Islamic Bank Berhad to facilitate the payment of the key deposit, and to set up a standing instruction for the annual rent payable and any other monies, charges or fees (including any taxes, where applicable) payable from time to time under the Box. The fees and charges are as stated on the Bank's website and may be subject to taxes.
3.The Hirer will be required to pay rental in advance, together with a deposit for his key(s) and shall enter into an Agreement with	3.The Hirer shall enter into an Agreement with the Bank for the hiring of the Box subject to these terms and conditions and pay

the Bank for the hiring of the Box subject to these terms and conditions.	for the first year rental upfront, together with a deposit for his key(s) at the same time. Annual rental of the Box shall be payable in advance on the 15th day of July every year.
10. The Hirer may have access to the Box on any day (except Sundays and holidays) during the business hours of the Bank on his signing an application for such access but the Bank will not be bound to allow such access if the signature of the Hirer is not verified to the satisfaction of the Bank; and the Bank shall not be responsible for any loss or damage arising from the Bank refusing to give the applicant access to the Box by reason of the Bank not being satisfied as to the genuineness of the signature. The Bank may also refuse to allow access to the Box if the rent is in arrears and unpaid (unless and until the Bank has received express notice of the hire) or any sum is due and owing to the Bank from the Hirer under these term and conditions.	10. The Hirer may have access to the Box on any day (except non-business days) during the business hours of the Bank on his signing an application for such access but the Bank will not be bound to allow such access if the signature of the Hirer is not verified to the satisfaction of the Bank; and the Bank shall not be responsible for any loss or damage arising from the Bank refusing to give the applicant access to the Box by reason of the Bank not being satisfied as to the genuineness of the signature. The Bank may also refuse to allow access to the Box if the rent is in arrears and unpaid (unless and until the Bank has received express notice of the hire) or any sum is due and owing to the Bank from the Hirer under these terms and conditions.
11. If the rent for the Box is in arrears and unpaid for one month after the due date, or if there shall be any breach or non-observance or non-performance of any of these terms and conditions on the part of the Hirer or where contradictory instructions are given by joint Hirer(s) or due to any operational reasons of the Bank, the Bank shall be at liberty by one month's notice in writing to the Hirer to terminate the Agreement for Hiring. The Hirer shall also be entitled to terminate the hiring of the Box and the Agreement by giving one month's notice in person or by sending in a written notification. Where the "Hirer" is comprised or made up of 2 or more persons, the said termination shall be in accordance with the terms and/or conditions of the mandate given to the Bank by the joint Hirer(s). In the event of such termination, the Bank shall be entitled only to a portion of the rent up to the date of the termination of the Agreement subject nevertheless to Clause 12 and 13, and if the rent for the current year shall have been paid a proper portion thereof shall be refunded by the Bank.	11. If the rent for the Box is in arrears and unpaid for one month after the due date, or if there shall be any breach or non-observance or non-performance of any of these terms and conditions on the part of the Hirer or where contradictory instructions are given by joint Hirer(s) or due to any operational reasons of the Bank or if the Hirer becomes subject to any sanctions, regulations, embargoes or restrictive measures administered, enacted or enforced by any local or international authorities, the Bank shall be at liberty by one month's notice in writing to the Hirer to terminate the Agreement for Hiring. The Hirer shall also be entitled to terminate the hiring of the Box and the Agreement by giving one month's notice in person or by sending in a written notification. Where the "Hirer" is comprised or made up of 2 or more persons, the said termination shall be in accordance with the terms and/or conditions of the mandate given to the Bank by the joint Hirer(s). In the event of such termination, the Bank shall be entitled only to a portion of the rent up to the date of the termination of the Agreement subject nevertheless to Clause 12 and 13, and if the rent for the current year shall have been paid a proper portion thereof shall be refunded by the Bank.
14. In the event of the B key(s) not being returned to the Bank within six (6) months from the termination of the Agreement, the Bank shall have the right at any time thereafter to break open the Box and if the Bank thinks fit to break the seal of any packet or receptacle in the Box and unlock or break open any locked receptacle without being responsible for the damage occasioned. The Bank shall be at liberty to forward the contents of the Box by registered post or other reasonable means at the Hirer's risk to the Hirer at the Hirer's last known address; or at the Bank's option it may retain and keep the said contents in the same Box or such other safe or place as it may think fit at the sole risk of the Hirer; and the Bank shall be entitled to charge a sum equal to double the rent payable hereunder for the period commencing from the date of termination of the Agreement until the Bank forward the contents of the Box to the Hirer or until the Hirer shall remove the contents of the Box.	14. In the event of the B key(s) not being returned to the Bank within six (6) months from the termination of the Agreement, the Bank shall have the right to forfeit the key deposit and at any time thereafter to break open the Box and if the Bank thinks fit to break the seal of any packet or receptacle in the Box and unlock or break open any locked receptacle without being responsible for the damage occasioned and the cost thereof shall be paid by the Hirer. The Bank shall be at liberty to forward the contents of the Box by registered post or other reasonable means at the Hirer's risk to the Hirer at the Hirer's last known address; or at the Bank's option it may retain and keep the said contents in the same Box or such other safe or place as it may think fit at the sole risk of the Hirer; and the Bank shall be entitled to charge a sum equal to double the rent payable hereunder for the period commencing from the date of termination of the Agreement until the Bank forward the

	contents of the Box to the Hirer or until the Hirer shall remove the contents of the Box.
16. The Bank may, without prejudice to any other remedies it may have, combine and consolidate the credit balances in any account held by the Hirer with the Bank ('the Accounts') and/or set-off and/or transfer the credit balances in the Accounts in or towards satisfaction of any of the Hirer's liabilities to the Bank, whether such liabilities to the Bank are present, future, actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the Hirer seven (7) calendar days prior notice. Pending the set-off and/or transfer, the Bank may retain, withhold, earmark or freeze monies in the Accounts in such manner determined by the Bank at its reasonable discretion until the Indebtedness is settled. Upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).	16. The Bank may combine and consolidate the credit balances in any account held by the Hirer with the Bank ('the Accounts') and/or set-off and/or transfer the credit balances in the Accounts in or towards satisfaction of any of the Hirer's liabilities to the Bank, whether such liabilities to the Bank are present, future, actual, contingent, primary, collateral, several, joint, or in other currencies ('the Indebtedness') by giving the Hirer seven (7) calendar days prior notice. Pending the exercise of the Bank's rights, the Bank may retain, withhold, earmark or freeze monies in the Accounts in such manner determined by the Bank at its reasonable discretion until the Indebtedness is settled. Upon the expiry of the said seven (7) calendar days notification, the Bank shall be entitled to set off the entire credit balance from the Accounts or up to the amount of the Indebtedness for partial or full settlement of the Indebtedness (as the case may be).
17. The Bank's right to set-off and/or transfer can be exercised in respect of (a) any joint deposit or investment account and/or any other joint accounts of the Hirers and utilised to set-off the Indebtedness due to the Bank by any one or more of the joint Hirers and/or by any one or more of the joint Hirers with any other persons; (b) any Hirer and/or any one or more of the joint Hirers who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against them; (c) any Hirer or any one or more of the joint Hirers who has been declared bankrupt or wound up; and (d) any Hirer who has died or of any one or more of the joint Hirers who have died.	17. The Bank's right set out in Clause 16 above can be exercised in respect of (a) any joint deposit or investment account and/or any other joint accounts of the Hirers and utilised to set-off the Indebtedness due to the Bank by any one or more of the joint Hirers and/or by any one or more of the joint Hirers with any other persons; (b) any Hirer and/or any one or more of the joint Hirers who has committed an act of bankruptcy or who has had a bankruptcy notice and/or petition for bankruptcy or winding up filed against them; (c) any Hirer or any one or more of the joint Hirers who has been declared bankrupt or wound up; and (d) any Hirer who has died or of any one or more of the joint Hirers who have died.
23. The Bank shall not be liable for any loss or damage to the contents of the Box arising from whatever cause or event whatsoever unless due to the gross negligence and/or willful default of the Bank.	23. The Bank shall not be liable for any loss or damage to the contents of the Box arising from whatever cause or event whatsoever unless due to the Bank's fraud, negligence and/or willful default.
24. The Bank's total liability for any loss and / or damage for any one (1) unit of Safe Deposit Box irrespective of size shall only be RM10,000.00 or such other amount as the Bank may determine from time to time by notification to the Hirer. The Hirer shall take insurance cover from a reputable insurance company to cover the contents of the Safe Deposit Box should their value be higher than RM10,000.00 or such other amount as the Bank may notify the Hirer from time to time.	24. The Bank's total liability for any loss and / or damage for any one (1) unit of Safe Deposit Box irrespective of size shall only be RM10,000.00 or such other amount as the Bank may determine from time to time by notification to the Hirer. The Hirer shall take insurance cover from a reputable insurance company to cover the contents of the Safe Deposit Box should the value of the contents be higher than RM10,000.00.
26. The Bank may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these terms and conditions and/or to revise the annual rent payable in respect of any year, the key deposit and or any other fees and or charges payable from time to time under the Box ('the Revised Fees') by giving the Hirer at least twenty-one (21) calendar days' notice before the Amendment and/or the Revised Fees is effective. The notice of the Amendment and/or the Revised	26. The Bank may vary (whether by adding to, deleting from or otherwise amending) ("Amendment") any of these terms and conditions and/or to revise the annual rent payable in respect of any year, the key deposit and or any other fees and or charges payable from time to time under the Box ('the Revised Fees') by giving the Hirer at least twenty-one (21) calendar days' notice before the Amendment and/or the Revised Fees is effective. Such Amendment will be to facilitate changes in

<p>Fees may be given by: (i) notice of the Amendment and/or the Revised Fees being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment and/or the Revised Fees may be provided to the Hirer upon request or the notice may itself contain details of the Amendment and/or the Revised Fees; or (ii) the notice being sent by the Bank to the Hirer's last known address; or (iii) the notice being advertised in one newspaper of the Bank's choice; or (iv) the notice being sent by electronic mail or by any other means of notification which the Bank may select and the Amendment and/or the Revised Fees shall take effect and be binding from the date specified in the notification. The Hirer may close the Hirer's Box in accordance with Clause 11 if they do not agree to the Amendment and/or the Revised Fees.</p>	<p>the business operations, processes or system requirements or as a consequence of change in law and regulations or for other reason(s) stated in the notice. The notice of the Amendment and/or the Revised Fees may be given by: (i) notice of the Amendment and/or the Revised Fees being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment and/or the Revised Fees may be provided to the Hirer upon request or the notice may itself contain details of the Amendment and/or the Revised Fees; or (ii) the notice being sent by the Bank to the Hirer's last known address; or (iii) the notice being advertised in one newspaper of the Bank's choice; or (iv) the notice being sent by electronic mail, short messaging service (SMS) or by any other means of notification which the Bank may select and the Amendment and/or the Revised Fees shall take effect and be binding from the date specified in the notification. The Hirer may close the Hirer's Box in accordance with Clause 11 if they do not agree to the Amendment and/or the Revised Fees.</p>
<p>28. These terms and conditions governing the hiring of the Box shall be subject to, governed by and construed in accordance with laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant bodies, in force from time to time.</p>	<p>28. These terms and conditions governing the hiring of the Box shall be subject to, governed by and construed in accordance with laws of Malaysia and the rules, regulations and guidelines of Bank Negara Malaysia and other relevant bodies, in force from time to time including but not limited to:</p> <ul style="list-style-type: none"> (i) Financial Services Act 2013; (ii) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and (iii) Malaysian Anti-Corruption Commission Act 2009.
<p>30.1 The Hirer hereby agrees, consents to and authorises the Bank to disclose any information relating to the Hirer, the Hirer's accounts maintained with the Bank to:</p> <ul style="list-style-type: none"> • its agents, service providers, auditors, legal counsel and/or professional advisors in or outside Malaysia; • the entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia; <p>for facilitating the business, operations, provision of the Box/facilities and performance of the contract, services of or granted or provided by the Bank and/ or the Group Companies to their customers, as well as to:</p> <ul style="list-style-type: none"> • any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time; • any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or 	<p>30.1 The Hirer hereby consents to and authorises the Bank to disclose any information relating to the Hirer and/or the Box maintained with the Bank to:</p> <ul style="list-style-type: none"> • its agents, service providers, auditors, legal counsel and/or professional advisors in or outside Malaysia; • the entities within the corporate group of CIMB Group Holdings Berhad, the Bank's ultimate holding company ("Group Companies") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia; <p>for facilitating the business, operations, provision of the Box/facilities and performance of the contract, services of or granted or provided by the Bank and/ or the Group Companies to their customers, as well as to:</p> <ul style="list-style-type: none"> • any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time; • any company and/or organisation that assists or facilitates the processing and/or fulfillment of transactions or

<p>instructions that the account holder has requested and/or given to the Bank;</p> <ul style="list-style-type: none"> any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Box; and such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively. <p>The Hirer agrees that the consent given above cannot be withdrawn where such disclosure of the Hirer's information is necessary for the provision of the Box and/or related services or the performance of the contract with the Hirer to comply with contractual requirements or to comply with any legal requirements.</p>	<p>instructions that the Hirer has requested and/or given to the Bank;</p> <ul style="list-style-type: none"> any potential transferee or assignee with whom the Bank is negotiating the transfer, assignment and novation of the rights or obligations under or by reference to this Box; and such third parties and for the purpose(s) as identified in the CIMB Group Privacy Notice under the heading of 'Disclosure of Your Personal Information' and 'How We Use Your Personal Information' respectively. <p>The Hirer understands that the consent given above cannot be withdrawn where such disclosure of the Hirer's information is necessary for the provision of the Box and/or related services or the performance of the contract with the Hirer to comply with contractual requirements or to comply with any legal requirements.</p>
<p>30.2 The Bank may also disclose the Hirer's information such as name and contact details (excluding the account holder's account) to Group Companies and/or third parties such as business partners and strategic alliances for marketing and promotional purposes if the consent from the Hirer has been obtained expressly authorizing such disclosure.</p> <p>However, the Hirer may at any time revoke or withdraw the consent to disclosure of information by the Bank to Group Companies and/or to third parties such as business partners and strategic alliances for 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 Hirer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.- Tel: +603 6204 7788 / e-mail: contactus@cimb.com</p>	<p>30.2 The Bank may also disclose the Hirer's information (excluding information relating to the Hirer's account) to Group Companies and/or third parties such as business partners and strategic alliances for marketing and promotional purposes if the prior consent from the Hirer has been obtained expressly authorising such disclosure.</p> <p>However, the Hirer may at any time revoke or withdraw the consent and authorisation to disclose for 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 Hirer): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan.- Tel: +603 6204 7788 / e-mail: contactus@cimb.com</p>
<p>30.4 In addition to the Bank's rights under Clause 30.3, the Bank is authorised to contact and/or notify the Hirer by post and/or electronic mail and/or telephone and/or short messaging service (SMS) and/or courier service and/or any other reasonable mode of communication selected by the Bank based on existing mailing addresses, e-mail addresses, telephone number(s) and/or any other contact particulars of the Hirer deposited or recorded with the Bank. Information or notification so sent by the Bank shall comprise of such information or notification which the Bank deems appropriate or necessary and may include but not limited to any information in relation to the Box and/or any information relating to any services, benefits, promotions, programmes of the Bank and/or of any other party held jointly or in conjunction with the Bank.</p>	<p>30.4 In addition to the Bank's rights under Clause 30.2, the Bank is authorised to contact and/or notify the Hirer by post and/or electronic mail and/or telephone and/or short messaging service (SMS) and/or courier service and/or any other reasonable mode of communication selected by the Bank based on existing mailing address(es), e-mail address(es), telephone number(s) and/or any other contact particulars of the Hirer deposited or recorded with the Bank. Information or notification so sent by the Bank shall comprise of such information or notification which the Bank deems appropriate or necessary and may include but not limited to any information in relation to the Box and/or any information relating to any services, benefits, promotions, programmes of the Bank and/or of any other party held jointly or in conjunction with the Bank.</p>
<p>31.8. The Hirer may make any complaint relating to the Box, with the respective CIMB centre or branch at which the Box is maintained. If the Hirer is not satisfied with the explanation or resolution provided by the CIMB centre or branch, the</p>	<p>32. The Hirer may make any complaint relating to the Box, with the respective CIMB centre or branch at which the Box is maintained. If the Hirer is not satisfied with the explanation or resolution provided by the CIMB centre or branch, the</p>

<p>Hirer may contact the Bank's Customer Resolution Department at the following address, telephone number and e-mail address (or such other address, telephone number and e-mail address which the Bank notified to the Hirer): Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788, e-mail: contactus@cimb.com</p>	<p>Hirer may contact the Bank's Customer Resolution Department at the following address, telephone number and e-mail address (or such other address, telephone number and e-mail address which the Bank notified to the Hirer): Customer Resolution Unit (CRU), P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel: +603 6204 7788, e-mail: contactus@cimb.com. Progress updates and communication of the Bank's final decision in relation to a complaint will be given. If the Hirer remains dissatisfied with the Bank's final decision, the Hirer may escalate to: Ombudsman for Financial Services (OFS) / FMOS: Website: www.fmos.org.my / Tel: +603 2272 2811.</p>
<p>NIL</p>	<p><u>New clause</u></p> <p>33. If the Hirer becomes aware of any offer or giving of benefit, gratification, gift, commission or consideration by the Bank's personnel, officer(s) or director(s), the Hirer may report it in accordance with CIMB's Whistle Blowing Policy as set out in https://www.cimb.com/en/who-we-are/overview/corporate-governance/code-of-conduct/whistle-blowing.html.</p>