CIMB Islamic Bank Berhad [200401032872]

CIMB Bank Berhad [197201001799]

IMPORTANT NOTICE DATED 10 MARCH 2026
NOTICE OF AMENDMENTS TO CIMB BANK BERHAD AND CIMB ISLAMIC BANK BERHAD'S ACCOUNT(S) TERMS AND CONDITIONS

Dear Valued Customers,

The terms and conditions governing the following account(s) of CIMB Bank Berhad [197201001799] ("**CIMB Bank**") and CIMB Islamic Bank Berhad (200401032872) ("**CIMB Islamic**") have been amended to update the clauses related to Current Account/-i and Savings Account/-i. The amendments shall take effect on 1 April 2026.

CIMB Bank	**CIMB Islamic**
1. Current Account	1. Current Account-i
2. Savings Account	2. Savings Account-i

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

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

Thank you.

The Management
CIMB Bank Berhad
CIMB Islamic Bank Berhad

IMPORTANT NOTICE DATED 10 MARCH 2026

Table: Tabulation of amended/revised clauses

No.	Product Name	Existing Clauses	Revision/ Amendments/ New Clauses
	CIMB Bank Berhad		
1.	Current Account	Clause 1.4 1.4 The Bank may decide on the minimum sum that needs to be deposited in order to open the Current Account. The minimum sum required to be deposited to open a Basic Current Account and/or Senior Basic Current Account is RM500. The Bank may however change this at any time. Clause 1.5 1.5 The Bank will impose a service charge on the Current Account in June and December each year if the average balance in that account is less than RM1,000. Clause 1.9 1.9 SPECIFIC PROVISIONS APPLICABLE FOR BASIC CURRENT ACCOUNT ONLY 1.9.1 BASIC CURRENT ACCOUNT 1.9.1.1 Account holders of Basic Current Account may carry out the following transactions at no charge: (a) unlimited over the counter visits; and (b) unlimited Automated Teller Machine ("ATM") withdrawals. Interbank GIRO transactions are subject to prevailing fees applicable depending on the channel used to effect the transaction and the number of interbank GIRO transactions effected in the month.	Amendment to Clause 1.4 1.4 The Bank may decide on the minimum initial deposit required to open a Current Account. The minimum initial deposit required to open a Current Account is published on the Bank's website and made known at its branches. The Bank may change the minimum deposit amount at any time by giving notice in accordance with clause 21 below. Amendment to Clause 1.5 1.5 The Bank will impose a service charge on the Current Account in June and December each year if the average balance in that account is less than RM1,000 during the relevant half year period. The applicable charge is published on the Bank's website and made known at its branches. Amendment to Clause 1.9 This clause has been removed as it will no longer be applicable effective 1 April 2026.
2	Savings Account	Clause 1.4 1.4 The Bank may decide on the minimum sum that needs to be deposited in order to open the Savings Account and the minimum deposit that needs to be maintained in the Savings Account. The minimum sum required to be deposited to open and maintain a Basic	Amendment to Clause 1.4 1.4 The Bank may decide on the minimum initial deposit required to open a Savings Account. The minimum initial deposit required to open a Savings Account is published on the Bank's website and made known at its branches. The Bank may change the minimum deposit

		Savings Account and/or Senior Basic Savings Account is RM20. The Bank may however change this at any time. <u>Clause 1.7</u> 1.7 SPECIFIC PROVISIONS APPLICABLE FOR BASIC SAVINGS ACCOUNT ONLY 1.7.1 BASIC SAVINGS ACCOUNT 1.7.1.1 Account holders of Basic Savings Account may carry out the following transactions at no charge: a. six (6) over the counter visits; and b. eight (8) Automated Teller Machine ("ATM") withdrawals per month Interbank GIRO transactions are subject to prevailing fees applicable depending on the channel used to effect the transaction and the number of interbank GIRO transactions effected in the month. 1.7.2 SENIOR BASIC SAVINGS ACCOUNT 1.7.2.1 Account holders of Senior Basic Savings Account may carry out up to sixteen (16) over the counter visits a month without charges. Over the counter visits exceeding the above will be subject to the then prevailing fees and charges determined by the Bank, depending on the nature of the transaction conducted. 1.7.2.2 Account holders of Senior Basic Savings Account will not be issued with Debit Cards.	amount at any time by giving notice in accordance with clause 19 below. <u>Amendment to Clause 1.7</u> 1.7 SPECIFIC PROVISIONS APPLICABLE FOR SENIOR BASIC SAVINGS ACCOUNT ONLY 1.7.1 SENIOR BASIC SAVINGS ACCOUNT 1.7.1.1 Account holders of Senior Basic Savings Account will not be issued with Debit Cards.
	CIMB Islamic Bank Berhad		
1.	Current Account-i	<u>Clause 2.4</u> 2.4 The Bank may decide on the minimum sum that needs to be deposited in order to open the Current Account-i. For now, the minimum sum required to be deposited to open a Basic Current Account-i and/or Senior Basic Current Account-i is RM500. The Bank may however change this at any time.	<u>Amendment to Clause 2.4</u> 2.4 The Bank may decide on the minimum initial deposit required to open a Current Account-i. The minimum initial deposit required to open a Current Account-i is published on the Bank's website and made known at its branches. The Bank may change the minimum deposit amount at any time by giving notice in accordance with clause 22 below.

		Clause 2.5 2.5 The Bank will impose a service charge on the Current Account-i in June and December each year if the average balance in that account is less than RM1,000 during that half year. Clause 2.8 2.8 SPECIFIC PROVISIONS APPLICABLE FOR BASIC CURRENT ACCOUNT-i ONLY 2.8.1 BASIC CURRENT ACCOUNT-i 2.8.1.1 Account holders of Basic Current Account-i may carry out the following transactions at no charge: (a) unlimited over the counter visits; and (b) unlimited Automated Teller Machine ("ATM") withdrawals. Interbank GIRO transactions are subject to prevailing fees applicable depending on the channel used to effect the transaction and the number of interbank GIRO transactions effected in the month.	Amendment to Clause 2.5 2.5 The Bank will impose a service charge on the Current Account-i in June and December each year if the average balance in that account is less than RM1,000 during the relevant half year period. The applicable charge is published on the Bank's website and made known at its branches. Amendment to Clause 2.8 This clause has been removed as it will no longer be applicable effective 1 April 2026.
2	Savings Account-i	Clause 2.5 2.5 The Bank may decide on the minimum sum that needs to be deposited in order to open the Savings Account-i and the minimum deposit required in order to maintain it, which depends on the type of Savings Account-i being opened. For now, the minimum sum required to be deposited to open and maintain a Basic Savings Account-i Senior and/or Basic Savings Account-i is RM20. The Bank may however change this at any time. Clause 2.8 2.8 SPECIFIC PROVISIONS APPLICABLE FOR BASIC SAVINGS ACCOUNT-i ONLY 2.8.1 BASIC SAVINGS ACCOUNT-i 2.8.1.1 Account holders of Basic Savings Account-i may carry out the following	Amendment to Clause 2.5 2.5 The Bank may decide on the minimum initial deposit required to open a Saving Account-i. The minimum initial deposit required to open a Savings Account-i is published on the Bank's website and made known at its branches. The Bank may change the minimum deposit amount at any time by giving notice in accordance with clause 22 below. Amendment to Clause 2.8 2.8 SPECIFIC PROVISIONS APPLICABLE FOR SENIOR BASIC SAVINGS-i ACCOUNT ONLY 2.8.1 SENIOR BASIC SAVINGS ACCOUNT-i 2.8.1.1 Account holders of Senior Basic Savings Account-i will not be issued with Debit

		transactions at no charge: (a) six (6) Over the Counter visits; and (b) eight (8) Automated Teller Machine ("ATM") withdrawals per month. Interbank GIRO transactions are subject to the prevailing fees applicable depending on the channel used to effect the transaction and the number of interbank GIRO transactions effected in the month. 2.8.1.2 Transactions on Basic Savings Account-i exceeding the above will be subject to the then prevailing fees and charges determined by the Bank unless the account holder had opted to pay an annual fee as prescribed by the Bank. 2.8.2 SENIOR BASIC SAVINGS ACCOUNT-i 2.8.2.1 Account holders of Senior Basic Savings Account-i may carry out up to sixteen (16) over the counter visits a month without charges. Over the counter visits exceeding the above will be subject to the then prevailing fees and charges determined by the Bank, depending on the nature of the transaction conducted. 2.8.2.2 Account holders of Senior Basic Savings Account-i will not be issued with debit cards.	Cards.