CIMB Islamic Bank Berhad [200401032872]

CIMB Bank Berhad [197201001799]

IMPORTANT NOTICE DATED 20 NOVEMBER 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 Current Account of CIMB Bank Berhad [197201001799] ("CIMB Bank") and Current Account-i for CIMB Islamic Bank Berhad [200401032872] ("CIMB Islamic") have been amended and shall take effect on 10 December 2026.

For ease of reference, a tabulation of the amendments/new 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

CIMB ISLAMIC

CIMB Islamic Bank Berhad [200401032872]

CIMB BANK

CIMB Bank Berhad [197201001799]

IMPORTANT NOTICE DATED 20 NOVEMBER 2026

Table: Tabulation of amended/new clauses

No	Product Name	Existing Clauses	Revision/ Amendments/ New Clauses
	CIMB Bank Berhad		
1.	Current Account		*Amendments to Clause 2.7 as highlighted in bold below on the cheque payable handling*
		2 DEPOSITS	**2 DEPOSITS**
		2.7 For joint accounts, cheques payable to any one joint account holder can be deposited into the joint account. The Bank shall not be liable for any loss arising from payment of such proceed of cheques and such payments shall be deemed to be authorised by all joint account holders.	2.7 For joint accounts, cheques payable to any one joint account holder can be deposited into the joint account The Bank shall not be liable for any loss arising from payment **from** such proceed of the cheques, and such payments shall **be treated** as authorised by all joint account holders
			Amendments to Clause 5.6. as highlighted in bold below on the Bank's prevailing interest and fees published on the Bank's website.
		5 WITHDRAWALS	**5 WITHDRAWALS**
		5.6 If the Current Account is overdrawn where there is no overdraft agreed to or it exceeds any pre-agreed overdraft limit, the Bank will charge the prevailing interest on the amount overdrawn and the fee for each cheque processed. The account holder must pay on demand any overdraft together with such interest and fees charged.	5.6 If the Current Account is overdrawn where there is no overdraft agreed to or it exceeds any pre-agreed overdraft limit, the Bank will charge the prevailing interest on the amount overdrawn and the fee for each cheque processed. **The Bank's prevailing interest and fees are published on the Bank's website and made known at its branches.** The account holder must pay on demand any overdraft together with such interest and fees charged.
			Amendments to Clause 7.3 to insert in the provisions as highlighted in bold.
		7 STOP PAYMENTS ON CHEQUES	**7 STOP PAYMENTS ON CHEQUES**
		7.3 The account holder agrees to indemnify the Bank from and against all losses, claims, actions, proceedings, demands, damages, costs and expenses which may at any time or times be incurred or sustained by the Bank arising out of or in connection with the issue of and/or the Bank complying with or exercising its rights in relation to any stop payment instruction,	7.3 The account holder agrees to indemnify the Bank from and against all losses, claims, actions, proceedings, demands, damages, costs and expenses which may at any time or times be incurred or sustained by the Bank arising out of or in connection with the issue of and/or the Bank complying with or exercising its rights in relation to any stop payment instruction, **unless due to the Bank's fraud, negligence or wilful default.**
			Amendments to Clause 9.3 and 9.4 as highlighted in bold below to specifically the account holder's agrees and undertakes to keep the Bank fully indemnified against any claims for damages losses expenses charges and costs which may be made against the Bank by any other

			person for the Bank's action in freezing the Current Account
		9 FREEZING OF ACCOUNT	**9 FREEZING OF CURRENT ACCOUNT**
		9.3 In taking any action to In taking any action to freeze the Current Account under these Terms and Conditions, including returning any cheques or other instruments deposited for collection or payment, the Bank shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, regardless of whatsoever remarks which may be made by the Bank for the return. The account holder further agrees and undertakes to keep the Bank fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against the Bank by any other person for the Bank's action in freezing the Current Account.	9.3 In taking any action to freeze the Current Account under these Terms and Conditions, including returning any cheques or other instruments deposited for collection or payment, the Bank shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, regardless of whatsoever remarks which may be made by the Bank for the return. The account holder further agrees and undertakes to keep the Bank fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against the Bank by any other person for the Bank's action in freezing the Current Account **unless due the Bank's fraud, negligence or wilful breach.**
		9.4 If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the Current Account or if the Bank before or after the freezing the Current Account commences any suit (including any interpleader proceedings) against any party including the account holder, the account holder shall indemnify the Bank for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against the Bank or which the Bank may incur**.**	9.4 If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the Current Account or if the Bank before or after the freezing the Current Account commences any suit (including any interpleader proceedings) against any party including the account holder, the account holder shall indemnify the Bank for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against the Bank or which the Bank may incur**, unless the same is caused directly by the Bank's fraud, negligence or wilful breach.**
			Amendments to Clause 10.3 and 10.4 as highlighted in bold below on direction of closure of account due to the financial crime
		10 CLOSURE OF ACCOUNT	**10 CLOSURE OF ACCOUNT**
		10.3 The Bank may also suspend or close the Current Account at any time to comply with any laws, court order, regulations, sanctions and/or enactments or direction of a regulatory or enforcement authority or to prevent financial crime.	10.3 The Bank may also suspend or close the Current Account at any time **without prior notice** to comply with any laws, court order, regulations, sanctions and/or enactments or direction of a regulatory or enforcement authority or to prevent financial crime.
		10.4 The Bank also reserves the right to close any Current Account at the discretion of the Bank by giving adequate notice to the account holder.	10.4 The Bank also reserves the right to close any Current Account at the **reasonable** discretion of the Bank by giving adequate notice to the account holder.
			Amendments to Clause 11.2 to delete the line sentence on the purpose of crediting and debiting interest and fees

			and include as highlighted in bold on the handling of dormant account.
		11 INACTIVE / DORMANT ACCOUNTS / UNCLAIMED MONIES	**11 INACTIVE / DORMANT ACCOUNTS / UNCLAIMED MONIES**
		11.2 For any account classified as dormant, no credit and/or debit transaction (other than credit and/or debit transaction conducted by the Bank for the purposes of crediting interest into the account or debiting for fees and/or charges payable by account holder to the Bank) shall be allowed on the account until the account is reactivated as per Clause 11.3 below.	11.2 For any account classified as dormant, credit and/or debit transaction on the account **may be restricted** until the account is reactivated as per Clause 11.3 below.
			Amendments to Clause 13.3 to insert in the provisions as highlighted in bold.
		13 ACCOUNT IN JOINT NAMES ("JOINT ACCOUNT") (Applicable to joint accounts in the names of two or more persons).	**13 ACCOUNT IN JOINT NAMES ("JOINT ACCOUNT") (Applicable to joint accounts in the names of two or more persons).**
		13.3 The joint account holders shall jointly and severally indemnify and hold the Bank harmless against losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whenever incurred arising from any authorisation issued by any of the joint account holders.	13.3 The joint account holders shall jointly and severally indemnify and hold the Bank harmless against losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whenever incurred arising from any authorisation issued by any of the joint account holders**, unless it can be proven that these losses, claims, demands, proceedings, costs, expenses and other liabilities are caused by fraud, negligence and/or willful default of the Bank**.
			Amendments to Clause 14.4 and 14.6 5 to insert in the provisions as highlighted in bold.
		14 RIGHT OF SET-OFF AND RIGHT OF DEBIT	**14 RIGHT OF SET-OFF AND RIGHT OF DEBIT**
		14.3 The Bank shall have the irrevocable right to debit the Current Account by (a) giving seven (7) days prior notice to the account holder; or (b) immediately without giving prior notice to the account holder, where the Bank in its sole discretion, deems it necessary to act promptly, for the purpose of making any payment, repayment and/or reimbursement to the Bank and/or CIMB Islamic Bank Berhad and for making payment and/or repayment of the relevant amount to third parties in the following situations:	14.3 The Bank shall have the irrevocable right to debit the Current Account by (a) giving seven (7) days prior notice to the account holder; or (b) immediately without giving prior notice to the account holder, where the Bank deems it necessary to act promptly, for the purpose of making any payment, repayment and/or reimbursement to the Bank and/or CIMB Islamic Bank Berhad and for making payment and/or repayment of the relevant amount to third parties in the following situations:
		14.4 In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("**Paynet**") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent	14.4 In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("**Paynet**") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the

		and/or unauthorised transaction, the Bank is authorised to debit the Current Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("**Paynet Rules**"). The Bank will also retain, withhold or earmark the disputed amount from the Current Account upon notice of such allegations, claims or dispute.	Current Account and make refunds in accordance with Paynet's prevailing guidelines and terms ("**Paynet Rules**"). The Bank will also retain, withhold or earmark the disputed amount from the Current Account upon notice of such allegations, claims or dispute**, without giving prior notice to the account holder.**
		14.6 The Bank shall not be liable to the account holder for any claim, loss, damages, penalty, charge, cost and expense suffered or incurred by the account holder in relation to the Bank exercising the right to set-off and right of debit and the retention, withholding, earmarking or the freezing of monies in the Current Account and/or in complying with the Paynet Rules.	14.6 The Bank shall not be liable to the account holder for any claim, loss, damages, penalty, charge, cost and expense suffered or incurred by the account holder in relation to the Bank exercising the right to set-off and right of debit and the retention, withholding, earmarking or the freezing of monies in the Current Account and/or in complying with the Paynet Rules, **unless there was fraud, negligence or wilful default on the Bank's part.**
			Amendments to Clause 15.1, 15.2 and 15.3 to insert in the provisions as highlighted in bold.
		15 LIMITATION OF LIABILITY	**15 LIMITATION OF LIABILITY**
		15.1 The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will also not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or current, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance.	15.1 The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will also not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or current, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance**. Nothing in this Clause shall exclude the Bank's liability for direct financial loss caused by the Bank's own fraud, negligence or willful misconduct.**
		15.2 The account holder agrees to fully indemnify the Bank and hold the Bank harmless against all penalties, damages, claims, losses, costs, expenses (including legal costs on a solicitor and client basis), taxes or duties which may be incurred by the Bank in connection with any or all of the accounts whatsoever or the Bank's execution of any instructions (notwithstanding such instructions may be fraudulent or unauthorized) unless the account holder can prove that these penalties, damages, claims,	15.2 The account holder agrees to fully indemnify the Bank and hold the Bank harmless against all penalties, damages, claims, losses, costs, expenses (including legal costs on a solicitor and client basis), taxes, **stamp duty** or duties **arising from or** which may be incurred by the Bank in connection with any or all of the accounts whatsoever or the Bank's execution of any instructions (notwithstanding such instructions may be fraudulent or unauthorized) unless the account holder can prove that these penalties, damages,

		losses, costs, expenses, taxes or duties are caused by the gross, negligence and/or willful default of the Bank.	claims, losses, costs, expenses, taxes, **stamp duty** or duties are caused by ~~the gross~~ **fraud,** negligence and/or willful default of the Bank.
		15.3 In relation to Clause 15.2, the Bank will let the account holder know the amount of sum to be indemnified and the Bank's certificate evidencing of such sums shall be deemed final, binding and conclusive and the Bank may also debit the said sum from the account holder's Current Account.	15.3 In relation to Clause 15.2, the Bank will let the account holder know the amount of sum to be indemnified and the Bank's certificate evidencing of such sums shall be deemed final, binding and conclusive **unless there was obvious error and/or manifest error on the Bank's part.** The Bank may also debit the said sum from the account holder's Current Account.
			Insertion of new sub-Clause 17.2 to facilitate the regulatory authority having jurisdiction over the Bank
		17 GOVERNING LAW	**17 GOVERNING LAW**
		NIL	17.2 The availability and account holder's operation of the Current Account and related services is conditional upon there being no breach of any prevailing laws, guidelines or regulations that may be imposed by any regulatory authority having jurisdiction over the Bank, including but are not limited to: (i) Financial Services Act 2013; (ii) Foreign Exchange Policy Notices issued by Bank Negara Malaysia; (iii) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and (iv) Malaysian Anti-Corruption Commission Act 2009.
			Amendments to Clause 20.1 as highlighted in bold below and insertion on new sub clause related to Corporate Employer Scheme or other Salary Deduction Scheme (if applicable) and deletion of clause 20.2;
		20 DISCLOSURE OF INFORMATION	**20 DISCLOSURE OF INFORMATION**
		20.1 The account holder hereby agrees, consents to and authorises the Bank to disclose any information relating to the account holder, the account holder's affairs and/or any accounts maintained by the account holder with the Bank to: • 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	20.1 The account holder hereby consents to and authorises the Bank to disclose any information relating to the account holder and/or any accounts maintained by the account holder with the Bank to: • 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,

		ultimate holding company ("**Group Companies**") whether such Group Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia; for facilitating the business, operations, provision of the Current Account, 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: • 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 Current Account; 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. The account holder agrees that the consent given above cannot be withdrawn where such disclosure of the account holder's information is necessary for the provision of the Current Account and/or related services or the performance of the contract with the account holder to comply with contractual requirements or to comply with any legal requirements. 20.2 Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross selling purposes of the Bank and/or the Group Companies provided always that **disclosure for cross selling purposes shall not be effected if such disclosure is objected by the account holder**. The Bank may also disclose the account holder's information such as name and contact details (excluding the account holder's affairs or account) to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes if the consent from the account holder has been obtained. However, the account holder 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,	carrying on business, incorporated or constituted within or outside Malaysia; for facilitating the business, operations, provision of the Current Account, **financial product**/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: • 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 Current Account; ~~and~~ • **the account holder's employer to facilitate the monthly payments under the Corporate Employer Scheme or other Salary Deduction Scheme (if applicable); 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. The account holder **understands** that the consent given above cannot be withdrawn where such disclosure of the account holder's information is necessary for the provision of the Current Account, **product** and/or services or the performance of the contract with the account holder to comply with contractual requirements or to comply with any legal requirements. 20.2 ~~Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross selling purposes of the Bank and/or the Group Companies provided always that **disclosure for cross selling purposes shall not be effected if such disclosure is objected by the account holder**.~~ The Bank may also disclose the account holder's information (excluding **information relating** to the account holder's account) to third parties **such as** business partners and strategic alliances for marketing and promotional purposes if the **prior** consent from the account holder has been obtained **expressly authorising such disclosure.** However, the account holder may at any time revoke or withdraw the consent **and authorisation to disclose** 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 account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah

		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 account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel:+603 6204 7788 / e-mail: contactus@cimb.com.	Persekutuan. Tel:+603 6204 7788 / e-mail: contactus@cimb.com.
			The heading of Clause 21 has been amended to 'VARIATION'
		21 RESERVATION OF RIGHTS	**21 VARIATION**
		The Bank may vary (whether by adding to, deleting from or otherwise amending) **("Amendment")** any of these Terms and Conditions by giving the account holder at least twenty-one (21) calendar days' notice before the Amendment is effective. The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the account holder upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the account holder'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 shall take effect and be binding from the date specified in the notification. The account holder may close the account holder's Current Account in accordance with Clause 10.1 if they do not agree to the Amendment.	*Amendments to Clause 21 as highlighted in bold below:* The Bank may vary (whether by adding to, deleting from or otherwise amending) **("Amendment")** any of these Terms and Conditions by giving the account holder at least twenty-one (21) calendar days' notice before the Amendment is effective. **The Amendment may be made to facilitate changes in business operations, processes or systems requirements, or due to legislative or regulatory requirements, or for reasons that the Bank may stipulate in the notice.** The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the account holder upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the account holder'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 shall take effect and be binding from the date specified in the notification. The account holder may close the account holder's Current Account in accordance with Clause 10.1, **without any charge for the closure of the Current Account**, if they do not agree to the Amendment.
			New Clause 25 inserted to include Foreign Exchange Policy and the renumbering of the subsequent clauses.
		25 FOREIGN EXCHANGE POLICY	**25 FOREIGN EXCHANGE POLICY**
		NIL	25.1 The account holder has an obligation to ensure that all inward and outward transactions to and from the Current Account, and all transactions performed via the Current Account, comply with the Foreign Exchange Policy Notices ("**FEP Notices**") issued by Bank Negara Malaysia ("**BNM**") pursuant to the Financial Services Act 2013 and Islamic Financial Services Act 2013, as amended or revised from time to time, and made

			available at BNM's website at http://www.bnm.gov.my/fep. 25.2 The FEP Notices set out BNM's approvals for transactions which would otherwise be prohibited, and inter alia the applicable requirements, restrictions, conditions, directions, limits and disclosure obligations. Transactions regulated under the FEP Notices include, without limitation, dealings in currency, borrowing, lending and guarantee, investment in foreign currency assets (onshore and offshore), payment/ receipt and remittance and export of goods. A summary of the key FEP Notices requirements are available at the Bank's following website address: https://www.cimb.com.my/content/dam/cimb/personal/documents/help-support/fen-faqs.pdf and, in the event of any inconsistency, the requirements set out in the FEP Notices published on BNM's website shall prevail. 25.3 Where funds credited into the Current Account are derived from or related to any borrowing, loan or financing obtained by the account holder from a non-resident (as defined in the FEP Notices), the account holder declares and represents that such borrowing, loan or financing complies with the applicable FEP Notices, including the following: (i) the borrowing, loan or financing complies with any applicable limits, conditions, restrictions and reporting requirements prescribed under the FEP Notices; and (ii) the borrowing, loan or financing is not obtained from a non-resident financial institution (as defined in the FEP Notices). 25.4 The account holder undertakes to provide the Bank any information, supporting documents and/or declaration, whether before or after the transaction, as the Bank may reasonably require to verify the account holder's compliance with the applicable FEP Notices, applicable laws, regulatory requirements, BNM directions, guidance or enquiries, and/or the Bank's internal operational risk and due diligence requirements. The account holder shall fully co-operate and disclose to the Bank in a timely manner, accurate, true and complete information, supporting documents and/or application with self-declaration to BNM. . 25.5 The account holder acknowledges and understands that the Bank may decline, suspend, delay, reverse, reject and/or refuse to process any relevant transaction under the Current Account and/or report

			any transaction under the Current Account to BNM and any applicable authority in the event of (i) failure of the account holder to co-operate and comply with the provisions of Clause 25.4, and/or (ii) where the Bank reasonably believes that a transaction under the Current Account may not comply with the applicable FEP Notices, applicable laws or regulatory requirements, or the transaction may constitute a potential attempt to circumvent the FEP Notices. Where reasonably practicable and permitted by law or regulatory requirements, the Bank will notify the account holder of the reason for such action. *Insertion of Clause 26.1 and amendment to Clause 26.2 to insert in the provisions as highlighted in bold.* **26 MISCELLANEOUS** 26.1 **If the account holder 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 account holder 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.** 26.2 The account holder may make a complaint relating to the Current Account with any Bank branch. If the account holder is not satisfied with the explanation or solution provided by the branch, the account holder 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 account holder): 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 Bank's final decision in relation to a complaint will be given. If the account holder remains dissatisfied with the Bank's final decision, the account holder may escalate to: Ombudsman for Financial Services (OFS) / FMOS: www.fmos.org.my / Tel: 03-2272 2811**
		26 MISCELLANEOUS 26.1 The account holder may make a complaint relating to the Current Account with any Bank branch. If the account holder is not satisfied with the explanation or solution provided by the branch, the account holder 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 account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan Tel: +603-6204 7788 / e-mail: contactus@cimb.com.	
	CIMB Islamic Bank Berhad		
1.	Current Account-i	**2 GENERAL**	*Added Clause 2.8 to align with Conventional Terms and Conditions* **2 GENERAL**

		NIL	2.8 (i) The Bank shall deem any person authorised to operate the Current Account-i of the non-individual account holder ("**Authorised Signatories**") as having the authority to request and/or instruct the Bank to effect or provide the following services ("**the Services**"), unless instructed otherwise in writing by the non-individual account holder:- a. issuance and collection of cheque books, debit card, statement of account and any other documents relating to the Current Account-i at the Bank's designated branch or office or for delivery of the same via courier service or such other mode of delivery to the non-individual account holder's address registered with the Bank; b. confirmation of any transaction effected under the Current Account-i including but not limited to any cheques paid, collected or dishonoured under or in relation to the Current Account; c. verification of the status of the Current Account-i including account balance enquiry. (ii) Persons empowered by the non-individual account holder to authorise and appoint Authorised Signatories shall also have the authority to ask for the Services or nominate any other employee, staff or agent of the non-individual account holder to ask for the Services.
		3 DEPOSITS 3.7 For joint accounts, cheques payable to any one joint account holder can be deposited into the joint account. The Bank shall not be liable for any loss arising from payment of such proceed of cheques and such payments shall be deemed to be authorised by all joint account holders.	*Amendments to Clause 3.7 as highlighted in bold below on the cheque payable handling* **3 DEPOSITS** 3.7 For joint accounts, cheques payable to any one joint account holder can be deposited into the joint account The Bank shall not be liable for any loss arising from payment **from** such proceed of **the** cheques, and such payments shall be treated as authorised by all joint account holders
		4A DEBIT CARD **NIL**	*Added Clause 4A.3 to align with Conventional Terms and Condition on Debit Card operation* **4A DEBIT CARD** 4A.3 Applications for debit card shall be made by means of the request form signed by the Authorised Signatories of the Current Account-i maintained by a partnership or a company or an association or a statutory body.

			Amendments to Clause 5.1 with deletion on repetition of clause with Clause 5.3 and amendment to Clause 5.6 as per highlighted in bold
		5 WITHDRAWALS	**5 WITHDRAWALS**
		5.1 Any withdrawals from the Current Account-i is subject to the Bank's prevailing requirements and practices and subject to proof of identity required by the Bank. . The Bank may dishonour cheques if the signature on the cheque differs from the specimen signature and/or mandate provided to the Bank or if the Bank is of the opinion it looks altered. The Bank will not be held liable for failure to detect material alteration to the cheques unless the alteration was obvious and the Bank was negligent.	5.1 Any withdrawals from the Current Account-i is subject to the Bank's prevailing requirements and practices and subject to proof of identity required by the Bank.
		5.6 If the Current Account-i is overdrawn where there is no overdraft agreed to or it exceeds any pre-agreed overdraft limit, the Bank will charge the prevailing service charge for each cheque processed and paid by the Bank. The account holder must pay on demand any overdraft together with Ta'widh (compensation) and fees charged. If the overdrawn amount is not fully paid by the end of the Business Day (hereinafter defined at Clause 6.2) on which the account becomes overdrawn, the Bank shall have the right to charge Ta'widh (compensation) at the Bank Negara Malaysia's prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) or any other rates approved by Bank Negara Malaysia on the overdrawn amount from the date payment of the overdrawn amount becomes overdue until the date the overdrawn amount is fully paid and satisfied.	5.6 If the Current Account-i is overdrawn where there is no overdraft agreed to or it exceeds any pre-agreed overdraft limit, the Bank will charge the prevailing service charge **published on the Bank 's website and made known at its branches,** for each cheque processed and paid by the Bank. The account holder must pay on demand any overdraft together with Ta'widh (compensation) and fees charged. If the overdrawn amount is not fully paid by the end of the Business Day (hereinafter defined at Clause 6.2) on which the account becomes overdrawn, the Bank shall have the right to charge Ta'widh (compensation) at the Bank Negara Malaysia's prevailing daily overnight Islamic Interbank Money Market Rate (IIMM) or any other rates approved by Bank Negara Malaysia on the overdrawn amount from the date payment of the overdrawn amount becomes overdue until the date the overdrawn amount is fully paid and satisfied.
			Amendments to Clause 8.3 as per highlighted in bold
		8 STOP PAYMENTS ON CHEQUES	**8 STOP PAYMENTS ON CHEQUES**
		8.3 The account holder agrees to indemnify the Bank from and against all losses, claims, actions, proceedings, demands, damages, costs and expenses which may at any time or times be incurred or sustained by the Bank arising out of or in connection with the issue of and/or the Bank complying with or exercising its rights in relation to any stop payment instruction.	8.3 The account holder agrees to indemnify the Bank from and against all losses, claims, actions, proceedings, demands, damages, costs and expenses which may at any time or times be incurred or sustained by the Bank arising out of or in connection with the issue of and/or the Bank complying with or exercising its rights in relation to any stop payment instruction, **unless due to the Bank's fraud, negligence or wilful default.**
			Amendments to Clause 9.1 as per highlighted in bold
		9 BANKING CHARGES	**9 BANKING CHARGES**
		9.1 The prevailing fees and charges imposed are made available at the Bank's branches and on its	

		website. If the fees and charges are changed, the account holder will be given at least twenty-one (21) calendar days prior notice before the effective date of change. Notification will be given in writing or electronically or via advertisement prominently displayed at the website and made available at the Bank's banking halls. All fees and charges charged may be debited from any account of the account holder held at the Bank.	9.1 The prevailing fees and charges imposed are made available at the Bank's branches and on its website. If the fees and charges are changed, the account holder will be given at least twenty-one (21) calendar days prior notice before the effective date of change. Notification will be given in writing or electronically or via advertisement **displayed at the Bank's banking halls and website.** All fees and charges charged may be debited from any account of the account holder held at the Bank. *Amendments to Clause 10.3 and Clause 10.4 as per highlighted in bold*
		10 FREEZING OF ACCOUNT 10.3 In taking any action to freeze the Current Account-i under these Terms and Conditions, including returning any cheques or other instruments deposited for collection or payment, the Bank shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, regardless of whatsoever remarks which may be made by the Bank for the return. The account holder further agrees and undertakes to keep the Bank fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against the Bank by any other person for the Bank's action in freezing the Current Account-i. , 10.4 If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the Current Account-i or if the Bank before or after the freezing the Current Account-i commences any suit (including any interpleader proceedings) against any party including the account holder, the account holder shall indemnify the Bank for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against the Bank or which the Bank may incur.	**10 FREEZING OF CURRENT ACCOUNT-i** 10.3 In taking any action to freeze the Current Account-i under these Terms and Conditions, including returning any cheques or other instruments deposited for collection or payment, the Bank shall not be held liable for defamation and/or for any losses damages expenses costs or charges whatsoever, regardless of whatsoever remarks which may be made by the Bank for the return. The account holder further agrees and undertakes to keep the Bank fully indemnified against any claims for damages losses expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be made against the Bank by any other person for the Bank's action in freezing the Current Account-i **unless the same is caused directly by the Bank's fraud, negligence or wilful breach.** , 10.4 If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the Current Account-i or if the Bank before or after the freezing the Current Account-i commences any suit (including any interpleader proceedings) against any party including the account holder, the account holder shall indemnify the Bank for all penalties losses damages claims expenses charges and costs (legal or otherwise including costs on a solicitor and client basis and party to party costs) which may be awarded by the court against the Bank or which the Bank may incur, **unless the same is caused directly by the Bank's fraud, negligence or wilful breach.**
		11 CLOSURE OF ACCOUNT 11.3 The Bank may also suspend or close the Current Account-i at any time to comply with any laws, court order, regulations, sanctions and/or	*Amendments to Clause 11.3 and 11.4 as highlighted in bold below on direction of closure of account due to the financial crime* **11 CLOSURE OF ACCOUNT** 11.3 The Bank may also suspend or close the Current Account-i at any time **without prior notice** to comply with any laws, court order, regulations, sanctions and/or

		enactments or direction of a regulatory or enforcement authority. 10.4 The Bank also reserves the right to close any Current Account-i at the discretion of the Bank by giving adequate notice to the account holder.	enactments or direction of a regulatory or enforcement authority **or to prevent financial crime.** 10.4 The Bank also reserves the right to close any Current Account-i at the **reasonable** discretion of the Bank by giving adequate notice to the account holder.
			Amendments to Clause 12.2 to delete the line sentence on the purpose of crediting and debiting interest and fees and include as highlighted in bold on the handling of dormant account.
		12 **INACTIVE / DORMANT ACCOUNTS / UNCLAIMED MONIES** 12.2 For any account classified as dormant, credit and/or debit transaction (other than credit and/or debit transaction conducted by the Bank for the purposes of crediting profit or Hibah (whichever applicable) into the account or debiting for fees and/or charges payable by account holder to the Bank) shall be allowed on the account may be restricted until the account is reactivated as per Clause 12.3 below.	12 **INACTIVE / DORMANT ACCOUNTS / UNCLAIMED MONIES** 12.2 For any account classified as dormant, credit and/or debit transaction on the account **may be restricted** until the account is reactivated as per Clause 12.3 below.
			Amendments to Clause 14.3 to insert in the provisions as highlighted in bold.
		14 ACCOUNT IN JOINT NAMES ("JOINT ACCOUNT") (Applicable to joint accounts in the names of two or more persons). 14.3 The joint account holders shall jointly and severally indemnify and hold the Bank harmless against losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whenever incurred arising from any authorisation issued by any of the joint account holders.	**14 ACCOUNT IN JOINT NAMES ("JOINT ACCOUNT") (Applicable to joint accounts in the names of two or more persons).** 14.3 The joint account holders shall jointly and severally indemnify and hold the Bank harmless against losses, claims, demands, proceedings, costs, expenses and other liabilities whatsoever and whenever incurred arising from any authorisation issued by any of the joint account holders**, unless it can be proven that these losses, claims, demands, proceedings, costs, expenses and other liabilities are caused by fraud, negligence and/or willful default of the Bank**.
			Amendments to Clause 15.4 and 15.6 to insert in the provisions as highlighted in bold.
		15 **RIGHT OF SET-OFF AND RIGHT OF DEBIT** 15.4 In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("**Paynet**") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms	15 **RIGHT OF SET-OFF AND RIGHT OF DEBIT** 15.4 In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("**Paynet**") involving any allegations, claims or disputes in connection with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the Current Account-i and make refunds in accordance with Paynet's prevailing guidelines and terms ("**Paynet Rules**").

		("**Paynet Rules**"). The Bank will also retain, withhold or earmark the disputed amount from the Account upon notice of such allegations, claims or dispute.	The Bank will also retain, withhold or earmark the disputed amount from the Current Account-i upon notice of such allegations, claims or dispute**, without giving prior notice to the account holder.**
		15.6 The Bank shall not be liable to the account holder for any claim, loss, damages, penalty, charge, cost and expense suffered or incurred by the account holder in relation to the Bank exercising the right to set-off and right of debit and the retention, withholding, earmarking or the freezing of monies in the Current Account-i and/or in complying with the Paynet Rules.	15.6 The Bank shall not be liable to the account holder for any claim, loss, damages, penalty, charge, cost and expense suffered or incurred by the account holder in relation to the Bank exercising the right to set-off and right of debit and the retention, withholding, earmarking or the freezing of monies in the Current Account-i and/or in complying with the Paynet Rules, **unless there was fraud, negligence or wilful default on the Bank's part.**
			Amendments to Clause 16.1, 16.2 and 16.3 to insert in the provisions as highlighted in bold.
		16 LIMITATION OF LIABILITY	**16 LIMITATION OF LIABILITY**
		16.1 The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will also not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or current, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance.	16.1 The Bank's total liability to the account holder shall only be limited to actual direct loss suffered by the account holder, provided that the claim is supported by documentary evidence submitted by the account holder to the Bank. In no event will the Bank be liable to the account holder for any claim, loss, damages, penalty, charges, cost and expense suffered or incurred by the account holder in relation to the Bank complying with the Paynet Rules. The Bank will also not be liable for any exemplary or punitive damages, indirect, incidental, consequential and/or secondary loss or damage, including but not limited to any loss of profit or income or current, expectation loss, reliance loss, pure economic loss or similar loss or damage that the account holder may suffer by reason of any act or omission of the Bank, even if the Bank had been advised of the possibility of such loss or damage in advance**. Nothing in this Clause shall exclude the Bank's liability for direct financial loss caused by the Bank's own fraud, negligence or willful misconduct.**
		16.2 The account holder agrees to fully indemnify the Bank and hold the Bank harmless against all penalties, damages, claims, losses, costs, expenses (including legal costs on a solicitor and client basis), taxes or duties which may be incurred by the Bank in connection with any or all of the accounts whatsoever or the Bank's execution of any instructions (notwithstanding such instructions may be fraudulent or unauthorized) unless the account holder can prove that these penalties, damages, claims, losses,	16.2 The account holder agrees to fully indemnify the Bank and hold the Bank harmless against all penalties, damages, claims, losses, costs, expenses (including legal costs on a solicitor and client basis), taxes, **stamp duty** or duties **arising from or** which may be incurred by the Bank in connection with any or all of the accounts whatsoever or the Bank's execution of any instructions (notwithstanding such instructions may be fraudulent or unauthorized) unless the account holder can prove that these penalties, damages, claims, losses, costs, expenses, taxes, **stamp duty** or duties are caused by **fraud,** negligence and/or willful default of the Bank.

		costs, expenses, taxes or duties are caused by the gross, negligence and/or willful default of the Bank. 16.3 In relation to Clause 15.2, the Bank will let the account holder know the amount of sum to be indemnified and the Bank's certificate evidencing of such sums shall be deemed final, binding and conclusive and the Bank may also debit the said sum from the account holder's Current Account-i.	16.3 In relation to Clause 16.2, the Bank will let the account holder know the amount of sum to be indemnified and the Bank's certificate evidencing of such sums shall be deemed final, binding and conclusive **unless there was obvious error and/or manifest error on the Bank's part.** The Bank may also debit the said sum from the account holder's Current Account-i.
		18 GOVERNING LAW *NIL*	*Insertion of new sub-Clause 18.2 to facilitate the regulatory authority having jurisdiction over the Bank* **18 GOVERNING LAW** 18.2 The availability and account holder's operation of the Current Account-i and related services is conditional upon there being no breach of any prevailing laws, guidelines or regulations that may be imposed by any regulatory authority having jurisdiction over the Bank, including but are not limited to: (i) Islamic Financial Services Act 2013; (ii) Foreign Exchange Policy Notices issued by Bank Negara Malaysia; (iii) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and (iv) Malaysian Anti-Corruption Commission Act 2009.
		21 DISCLOSURE OF INFORMATION 21.1 The account holder hereby agrees, consents to and authorises the Bank to disclose any information relating to the account holder, the account holder's affairs and/or any accounts maintained by the account holder with the Bank to: • 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	*Amendments to Clause 21.1 as highlighted in bold below and insertion on new sub clause related to Corporate Employer Scheme or other Salary Deduction Scheme (if applicable) and deletion of clause 21.2:* **21 DISCLOSURE OF INFORMATION** 21.1 The account holder hereby consents to and authorises the Bank to disclose any information relating to the account holder and/or any accounts maintained by the account holder with the Bank to: • 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;

		Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia; for facilitating the business, operations, provision of the Current Account-i, 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: • 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 Current Account-i; 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. The account holder agrees that the consent given above cannot be withdrawn where such disclosure of the account holder's information is necessary for the provision of the Current Account-i and/or related services or the performance of the contract with the account holder to comply with contractual requirements or to comply with any legal requirements. 21.2 Disclosure by the Bank to Group Companies (within Malaysia) may also be for cross selling purposes of the Bank and/or the Group Companies provided always that **disclosure for cross selling purposes shall not be effected if such disclosure is objected by the account holder**. The Bank may also disclose the account holder's information such as name and contact details (excluding the account holder's affairs or account) to third party business partners and strategic alliance partners for cross selling, marketing and promotional purposes if the consent from the account holder has been obtained. However, the account holder 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	for facilitating the business, operations, provision of the Current Account-i, **financial product**/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: • 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 Current Account-i; • **the account holder's employer to facilitate the monthly payments under the Corporate Employer Scheme or other Salary Deduction Scheme (if applicable); 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. The account holder **understands** that the consent given above cannot be withdrawn where such disclosure of the account holder's information is necessary for the provision of the Current Account-i, **product** and/or services or the performance of the contract with the account holder to comply with contractual requirements or to comply with any legal requirements. 21.2 The Bank may also disclose the account holder's information (excluding **information relating** to the account holder's account) to third parties **such as** business partners and strategic alliances for marketing and promotional purposes if the **prior** consent from the account holder has been obtained **expressly authorising such disclosure.** However, the account holder may at any time revoke or withdraw the consent **and authorisation to disclose** 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 account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel:+603 6204 7788 / e-mail: contactus@cimb.com.

		number or address (which may be changed by the Bank from time to time by notice to the account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan. Tel:+603 6204 7788 / e-mail: contactus@cimb.com.	
		22 RESERVATION OF RIGHTS	*The heading of Clause 22 has been amended to 'VARIATION'* **22. VARIATION**
		22.1 The Bank may vary (whether by adding to, deleting from or otherwise amending) **("Amendment")** any of these Terms and Conditions by giving the account holder at least twenty-one (21) calendar days' notice before the Amendment is effective. The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the account holder upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the account holder'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 shall take effect and be binding from the date specified in the notification. The account holder may close the account holder's Current Account-i in accordance with Clause 10.1 if they do not agree to the Amendment.	*Amendments to Clause 21 as highlighted in bold below:* 22.1 The Bank may vary (whether by adding to, deleting from or otherwise amending) **("Amendment")** any of these Terms and Conditions by giving the account holder at least twenty-one (21) calendar days' notice before the Amendment is effective. **The Amendment may be made to facilitate changes in business operations, processes or systems requirements, or due to legislative or regulatory requirements, or for reasons that the Bank may stipulate in the notice.** The notice of the Amendment may be given by: (i) notice of the Amendment being displayed at the Bank's premises and website generally and where detailed provisions regarding the Amendment may be provided to the account holder upon request or the notice may itself contain details of the Amendment; or (ii) the notice being sent by the Bank to the account holder'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 shall take effect and be binding from the date specified in the notification. The account holder may close the account holder's Current Account-i in accordance with Clause 11.1, **without any charge for the closure of the Current Account-i**, if they do not agree to the Amendment.
			New Clause 24 inserted to include Privacy Clause (For Corporate Customers)
		24 PRIVACY CLAUSE (FOR CORPORATE CUSTOMERS) **NIL**	**24 PRIVACY CLAUSE (FOR CORPORATE CUSTOMERS)** **Where the account holder is a corporation (including but not limited to the entities falling within the definition of "Corporation" defined in Section 3 of the Companies Act 2016) this Clause 24 shall apply.** 24.1 Where the account holder is a corporation, the account holder hereby irrevocably consents and authorises, and confirms that it has duly obtained the consent and authority

			of its directors, shareholders, officers, guarantors, security providers, business partners, subsidiaries, associated companies and/or any other person, individual and/or entity related to or associated with the account holder as the Bank may deem fit (hereinafter referred to either singly or collectively as "**Relevant Person**"), for the Bank: a. to be provided information (inclusive of relevant personal information of the said Relevant Person) as may be required by the Bank for processing pursuant to the Personal Data Protection Act 2010 including for use in accordance with these Terms and Conditions and for the purpose of the grant and continued maintenance of the Current Account-i; b. to carry out the necessary reference checks at any time and from time to time now and/or in the future including but not limited to credit reference/reporting checks with credit reference/reporting agencies, including but not limited to CCRIS, FIS and/or any other agencies and/or from any financial institution and to provide to such aforesaid party(s) with the required information requested to enable the Bank to ascertain the status of the account holder and its Relevant Person as may be required by the Bank for the purposes of the grant and/or continued maintenance of the Current Account-i; recovery of debts owing under the Current Account-i; any purpose related to or in connection with the Current Account-i under these Terms and Conditions; and/or for any other purposes that is required or permitted by law, regulations, guidelines and/or relevant regulatory authorities; c. to disclose the said Relevant Person's personal information to the classes of parties described in the CIMB Group Privacy Notice (which is available at www.cimb.com.my); and d. to provide the said Relevant Person with information on the Bank's products, banking facilities, services and/or offers (inclusive of the products, services and offers of entities within the CIMB Group) which may be of interest and/or financial benefit to them at the Bank's sole discretion, without further reference to

			the account holder and/or its Relevant Person. 24.2 The account holder agrees to undertake the responsibility to update the Bank in writing should there be any change to the personal and financial, credit information relating to the said Relevant Person. Should the said consent and/or authority be subsequently revoked by any of the said Relevant Person, the account holder agrees that the Bank shall have the right to close the Current Account-i in accordance with Clause 10.4. 24.3 This clause shall be without prejudice to any other clause in these Terms and Conditions which provides for the disclosure of information.
		26 FOREIGN EXCHANGE POLICY ***NIL***	*New Clause 26 inserted to include Foreign Exchange Policy and the renumbering of the subsequent clauses.* **26 FOREIGN EXCHANGE POLICY** 26.1 The account holder has an obligation to ensure that all inward and outward transactions to and from the Current Account-i, and all transactions performed via the Current Account-i, comply with the Foreign Exchange Policy Notices ("**FEP Notices**") issued by Bank Negara Malaysia ("**BNM**") pursuant to the Financial Services Act 2013 and Islamic Financial Services Act 2013, as amended or revised from time to time, and made available at BNM's website at http://www.bnm.gov.my/fep. 26.2 The FEP Notices set out BNM's approvals for transactions which would otherwise be prohibited, and inter alia the applicable requirements, restrictions, conditions, directions, limits and disclosure obligations. Transactions regulated under the FEP Notices include, without limitation, dealings in currency, borrowing, lending and guarantee, investment in foreign currency assets (onshore and offshore), payment/ receipt and remittance and export of goods. A summary of the key FEP Notices requirements are available at the Bank's following website address: https://www.cimb.com.my/content/dam/cimb/personal/documents/help-support/fen-faqs.pdf and, in the event of any inconsistency, the requirements set out in the FEP Notices published on BNM's website shall prevail. 26.3 Where funds credited into the Current Account-i are derived from or related to any borrowing, loan or financing obtained by the account holder from

			a non-resident (as defined in the FEP Notices), the account holder declares and represents that such borrowing, loan or financing complies with the applicable FEP Notices, including the following: (i) the borrowing, loan or financing complies with any applicable limits, conditions, restrictions and reporting requirements prescribed under the FEP Notices; and (ii) the borrowing, loan or financing is not obtained from a non-resident financial institution (as defined in the FEP Notices). 26.4 The account holder undertakes to provide the Bank any information, supporting documents and/or declaration, whether before or after the transaction, as the Bank may reasonably require to verify the account holder's compliance with the applicable FEP Notices, applicable laws, regulatory requirements, BNM directions, guidance or enquiries, and/or the Bank's internal operational risk and due diligence requirements. The account holder shall fully co-operate and disclose to the Bank in a timely manner, accurate, true and complete information, supporting documents and/or application with self-declaration to BNM. . 26.5 The account holder acknowledges and understands that the Bank may decline, suspend, delay, reverse, reject and/or refuse to process any relevant transaction under the Current Account-i and/or report any transaction under the Current Account-i to BNM and any applicable authority in the event of (i) failure of the account holder to co-operate and comply with the provisions of Clause 26.4, and/or (ii) where the Bank reasonably believes that a transaction under the Current Account-i may not comply with the applicable FEP Notices, applicable laws or regulatory requirements, or the transaction may constitute a potential attempt to circumvent the FEP Notices. Where reasonably practicable and permitted by law or regulatory requirements, the Bank will notify the account holder of the reason for such action. *Insertion of Clause 27.1 and amendment to Clause 27.2 to insert in the provisions as highlighted in bold.*
		27 MISCELLANEOUS 27.1 The account holder may make a complaint relating to the Current Account-i with any Bank branch. If the account holder is not satisfied with the explanation or solution provided by the branch, the account holder may contact the Bank's Customer Resolution Department at the following address,	**27 MISCELLANEOUS** 27.1 **If the account holder 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 account holder may report it in accordance with CIMB's Whistle Blowing Policy as set out in https://www.cimb.com/en/who-we-**

		telephone number and e-mail address (or such other address, telephone number and e-mail address which the Bank notified to the account holder): Customer Resolution Unit (CRU). P.O. Box 10338, GPO Kuala Lumpur, 50710 Wilayah Persekutuan Tel: +603-6204 7788 / e-mail: contactus@cimb.com.	**are/overview/corporate-governance/code-of-conduct/whistle-blowing.html.** 27.2 The account holder may make a complaint relating to the Current Account-i with any Bank branch. If the account holder is not satisfied with the explanation or solution provided by the branch, the account holder 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 account holder): 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 Bank's final decision in relation to a complaint will be given. If the account holder remains dissatisfied with the Bank's final decision, the account holder may escalate to: Ombudsman for Financial Services (OFS) / FMOS: www.fmos.org.my / Tel: 03-2272 2811**