CIMB BANK

CIMB Bank Berhad [197201001799 (13491-P)]

CIMB ISLAMIC

CIMB Islamic Bank: [200401032872 (671380-H)]

IMPORTANT NOTICE

Update of Terms and Conditions for CIMB Debit Card

Dear Valued Customers,

Please be informed that an update will be made to Clause 2.9 of the CIMB Debit Card and CIMB Debit Card-i Terms and Conditions, effective 9 November 2026.

Transactions under Merchant Category Code (MCC) 5967 (Restricted Content and Services) can no longer be made using CIMB Debit Card and CIMB Debit Card-i. Any such transaction will be rejected.

For ease of reference, the amendment to Clause 2.9 is shown in the table below:

<table>
<tr><th>Current Clause</th><th>Amended Clause</th></tr>
<tr><td>2.9 The Cardholder must comply with all directions and guidelines issued by the Bank for the use of the Card from time to time. the Card shall not be used for transactions under the following MCC, as well as any other merchants that may be specified by the Bank from time to time.
<table>
<tr><th>No</th><th>MCC</th><th>Description</th></tr>
<tr><td>1</td><td>9754</td><td>Gambling - Horse Racing, Dog Racing, State Lotteries</td></tr>
<tr><td>2</td><td>7995</td><td>Gambling Transactions</td></tr>
<tr><td>3</td><td>7800</td><td>Gambling - Government-Owned Lotteries (US Region only)</td></tr>
<tr><td>4</td><td>7801</td><td>Gambling - Government Licensed On-Line Casinos (OnLine Gambling) (US Region only)</td></tr>
<tr><td>5</td><td>7802</td><td>Gambling - Government Licensed Horse/Dog Racing (US Region only)</td></tr>
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Thank you.

The Management
CIMB Bank Berhad & CIMB Islamic Bank Berhad