

IMPORTANT NOTICE

Notice of Amendments to CIMB Fixed Deposit Terms and Conditions

1 October 2026

Dear Valued Customers,

Please be informed that CIMB Fixed Deposit Terms and Conditions (“T&C”) will be updated as per the table below. This served as a 21 days’ notice and the revised T&C will take effect from **22 October 2026**.

Kindly take note of the changes as below.

Clause	Existing	Revised/New Clause
Clause 1.6 Clause 1.7 Clause 1.8 Clause 7.2 Clause 19.2	All these existing clauses has been removed. Note: Accordingly, all relevant clauses have been renumbered to reflect the above change.	NIL
2	PLACEMENT OF DEPOSITS	PLACEMENT
Clause 2.2	The acknowledgement slips issued for placements and/or renewals for statement-based FDs only serve as evidence of placement and/or renewals and are not documents of title.	Acknowledgement slip will be issued to account holder as evidence of FD-i opening and/or renewal.
Clause 3.2	Early upliftment and/or withdrawal of full or partial amounts in the FD Account in such prescribed amounts stipulated by the Bank in its website before maturity is allowed, except for online placement of fixed deposit via CIMB Clicks (eFD) where partial upliftment and/or withdrawal is not permitted. Payment of interest will be reduced, adjusted or forfeited as a result of early upliftment and/or withdrawal in accordance with the Bank’s prevailing practice as follows: i. For FD placement/renewal from 1 November 2018 onwards: No interest will be paid for the withdrawn amount of any FD of any tenure before completion of its tenure. For partial withdrawal, interest based on contracted rate will still be paid on the amount that is not withdrawn. ii. For FD placements/renewals prior to 1 November 2018:	Early upliftment and/or withdrawal of full or partial amounts in the FD in such prescribed amounts stipulated by the Bank in its website before maturity is allowed, except for FD opened via CIMB online banking (eFD) where partial upliftment and/or withdrawal is not permitted. Payment of interest will be reduced, adjusted or forfeited as a result of early upliftment and/or withdrawal in accordance with the Bank’s prevailing practice as follows: a. For FD opened/renewed from 1 November 2018 onwards: No interest will be paid for the withdrawn amount of any FD of any tenure before completion of its tenure. For partial withdrawal, interest based on contracted rate will still be paid on the amount that is not withdrawn For FD opened/renewed prior to 1 November 2018
Clause 4	UPLIFTMENT OF FIXED DEPOSIT (FD)	UPLIFTMENT
Clause 4.2	For upliftment, the original or duplicate FD Receipt must be presented and duly signed by the authorised signatories as per account holder’s signature registered with the Bank. (If the original FD Receipt which was reported lost is produced, the account holder must still present the duplicate FD Receipt). This is however not required for upliftment of statement based FDs issues with acknowledgement slips.	For upliftment, the original or duplicate FD Receipt must be presented and duly signed by the authorised signatories as per account holder’s signature registered with the Bank except for eFD and/or FD with acknowledgement slip.

Clause 4.4 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	For any avoidance of doubt, upliftment via CIMB online banking is only applicable to eFD only.
Clause 4.5 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	Partial upliftment and/or withdrawal of any eFD is not permitted.
Clause 5.1	The FD will be automatically renewed on the date or each date of maturity at the Bank's prevailing board interest rate applicable, unless the account holder has given instructions not to renew or rollover the FD for FD placement(s) made at any of the Bank's branches.	The FD will be automatically renewed on the date or each date of maturity at the Bank's prevailing board interest rate applicable, unless the account holder has given instructions not to renew or rollover the FD that opened at any of the Bank's branches.
Clause 5.2	If the maturity date of the FD falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall on the next Business Day. "Business Day" means a day on which financial institutions are open for business.	For FD opened over the counter at CIMB branches, if the maturity date of the FD falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall on the next Business Day. "Business Day" means a day on which financial institutions are open for business.
Clause 6.2 (Current Clause 7.2)	A duplicate FD Receipt may be issued against a duly signed and stamped Letter of Indemnity. In the case of joint accounts, instructions to issue the Duplicate FD Receipt and the Letter of Indemnity must be signed by all the joint account holders.	A duplicate FD Receipt may be issued against a duly signed and stamped Letter of Indemnity. In the case of joint accounts, instructions to issue the Duplicate FD Receipt and the Letter of Indemnity must be signed by all the joint account holders.
Clause 6.3 (Current Clause 7.3)	This Clause 7 does not apply to statement-based FDs issued with acknowledgement slips.	This Clause 6 does not apply to eFD and/or FD with acknowledgement slip.
Clause 7.1 (Current Clause 8.1)	The Bank is allowed, without having to give the account holder any prior notice, to refrain from effecting or carrying out any instruction or transaction under the FD Account including any of these types of transactions: -	The Bank is allowed, by having to give the account holder any prior notice, to refrain from effecting or carrying out any instruction or transaction under the FD including any of these types of transactions:
Clause 7.3 (Current Clause 8.3)	In taking any action to freeze the FD Account under these Terms and Conditions, including returning any cheques or other instruments deposited for collection, the account holder agrees the Bank shall not be held liable for defamation and/or for breach of contract 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 FD Account.	In taking any action to freeze the FD under these Terms and Conditions, including returning any cheques or other instruments deposited for collection, the account holder agrees the Bank shall not be held liable for defamation and/or for breach of contract 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 FD unless due to the Bank's fraud, negligence or wilful breach.
Clause 7.4 (Current Clause 8.4)	If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the FD Account or if the Bank before or after freezing the FD 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.	If the Bank is sued or made a party to any suit arising out of the Bank's action in freezing the FD Account or if the Bank before or after freezing the FD 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.

Clause 8.3 (Current Clause 9.3)	The Bank is allowed, without having to give the account holder any prior notice, immediately suspend or close the FD Account if any of these events happen:-	The Bank may, with or without any prior notice, immediately suspend or close the FD if it falls under any of the following categories:-
Clause 8.4 (Current Clause 9.4)	The Bank may also suspend or close the FD Account at any time to comply with any laws, court orders, regulations, sanctions and/or enactments or direction of a regulatory or enforcement authority.	The Bank may also suspend or close the FD at any time without prior notice to comply with any laws, court orders, regulations, sanctions and/or enactments or direction of a regulatory or enforcement authority or to prevent financial crime.
Clause 10 (Current Clause 6)	Taxes, wherever applicable, at the prescribed rate shall be deducted for all interest payments.	Taxes, wherever applicable, at the prescribed rate shall be deducted for all interest payments subject to any exemption limits allowed under applicable Malaysian laws.
Clause 11.1 (Current Clause 17.1)	The Bank may make available to the account holder a statement of account listing out the transactions for the FD Account online via CIMB Clicks or BizChannel@CIMB, or delivered by email or by post. Requests for reprint or additional copies of statements of account shall be subject to the payment of a fee as determined by the Bank. Requests for statements for a period more than 1 year will cost more.	The Bank may make available to the account holder a statement listing out the FD transactions online via CIMB online banking or delivered by email or by post. Requests for reprint or additional copies of statements of account shall be subject to the payment of a fee as determined by the Bank.
Clause 11.2 (Current Clause 17.2)	The account holder must carefully review transaction records in the statement of account. Any errors or inaccuracies must be notified to the Bank within 14 days from the date the statement of account is made available on CIMB Clicks or BizChannel@CIMB, or the date of delivery of the printed statement of account or the date of the sending of the statement of account by email, otherwise the account holder will be deemed to have conclusively accepted the contents of the statement of account as true and correct and may not be entitled to have any errors or inaccuracies corrected.	The account holder must carefully review transaction records in the statement of account. Any errors or inaccuracies must be notified to the Bank within fourteen (14) days from the date the statement of account is made available on CIMB online banking, or the date of delivery of the printed statement of account or the date of the sending of the statement of account by email, otherwise the account holder will be deemed to have conclusively accepted the contents of the statement of account as true and correct and may not be entitled to have any errors or inaccuracies corrected.
Clause 12.2 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	Where the FD Account is opened in joint names by any one of the joint account holders via the Bank's online banking services, all joint account holders shall be deemed to have authorized the opening of the FD Account in joint names and the operation of the FD Account by one of the joint account holders subject to these Terms and Conditions and the terms and conditions governing the online banking services.
Clause 12.4 (Current Clause 10.3)	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 authorization issued by any of the joint account holders.	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.
Current Clause 11.4	(vii) if required by any laws, rules, regulations or directives, Bank Negara Malaysia, the Royal Malaysia Police, the Government of Malaysia or any other statutory or governmental authorities.	Removed
Clause 13.5 (Current Clause 11.5)	In respect of any transactions made through channels operated by Payments Network Malaysia Sdn Bhd ("Paynet") involving any allegations, claims or disputes in connection	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,

	with any erroneous, wrongful, mistaken, fraudulent and/or unauthorised transaction, the Bank is authorised to debit the FD Account and/or uplift the FD 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.	fraudulent and/or unauthorised transaction, the Bank is authorised to debit the FD Account and/or uplift the FD 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 FD upon notice of such allegations, claims or dispute, without giving prior notice to the account holder.
Clause 13.7 (Current Clause 11.7)	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 FD Account and/or in complying with the Paynet Rules.	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 FD Account and/or in complying with the Paynet Rules, unless there was fraud, negligence or wilful default on the Bank's part.
Clause 14.1 (Current Clause 12.1)	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 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 savings, 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.	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 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 savings, 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
Clause 14.2 (Current Clause 12.2)	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, costs, expenses, taxes or duties are caused by the gross negligence and/or wilful default of the Bank.	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 wilful default of the Bank.
Clause 14.3 (Current Clause 12.3)	In relation to Clause 12.2, 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 FD Account.	In relation to Clause 14.2, 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 FD Account.
Clause 16.2 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	The availability and account holder's operation of the FD 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) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and (iii) Malaysian Anti-Corruption Commission Act 2009.
Clause 19.1	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:	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:
Clause 19.1 (New pointer)	for facilitating the business, operations, provision of the FD, 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: 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 FD 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	for facilitating the business, operations, provision of the FD, 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: the account holder's employer to facilitate the monthly payments under the Corporate Employer Scheme or other Salary Deduction Scheme (if applicable); and 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 FD , 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.
Clause 19.2	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 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	Bank may also disclose the account holder's information (excluding information relating to 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 prior consent from the account holder has been obtained expressly authorizing such disclosure. However, the account holder 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 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
Clause 20	RESERVATION OF RIGHTS	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 take effect and be binding from the date specified in the notification. The account holder may close the account holder's FD Account in accordance with Clause 9.1 if they do not agree to the Amendment.	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 take effect and be binding from the date specified in the notification. The account holder may close the account holder's FD in accordance with Clause 8.1, without any charge and forfeiture of interest earned on the FD Account on a prorated basis up until closure of the FD Account, if they do not agree to the Amendment.
Clause 23	The account holder may make a complaint relating to the FD 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 and e-mail address (or such other address, telephone 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.	23.1 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/corporate-governance/code-of-conduct/whistle-blowing.html The account holder may make a complaint relating to the FD 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 and e-mail address (or such other address, telephone 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

Thank you for your continued support.

The Management
CIMB Bank Berhad