

IMPORTANT NOTICE

Notice of Amendments to CIMB Fixed Deposit-i 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 2.5 Clause 2.6 Clause 2.7 Clause 3.3 Clause 3.4(c) Clause 3.5 Clause 3.7 Clause 8.2 Clause 8.3 Clause 14	All these existing clauses has been removed. Note: Accordingly, all relevant clauses have been renumbered to reflect the above change.	NIL
Clause 3.8	If the maturity date of the FD-i falls on a non-Business Day, the account holder agrees that the Bank shall effect payment on the next Business Day. “Business Day” means a day on which financial institutions are open for business in Kuala Lumpur.	For FD-i opened over the counter at any CIMB branches, if the maturity date of the FD-i falls on a non-Business Day, the account holder 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 5	PLACEMENT OF DEPOSITS	PLACEMENT
Clause 5.2 (Current Clause 3.2)	The acknowledgement slip issued for placements and/or renewals for statement-based FD-i 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 6.6	The Bank’s calculation of the amount payable to the account holder under the FD-i shall be final and conclusive save for obvious error.	The Bank’s calculation of the amount payable to the account holder under the FD-i shall be final and conclusive unless there was obvious error and/or manifest error on the Banks part.
Clause 7.2 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	Early upliftment and/or partial withdrawal of amount in FD-i before the maturity date is allowed subject to reduction in payment of profit in accordance with Clause 6.7 except for FD-i Why Wait and/or eFD-i where partial and/or withdrawal is not permitted.
Clause 7.3 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	Full or partial upliftment of the FD-i will be subject to the actual available balance taking into account the last withdrawal transaction on the FD-i (if any).
Clause 7.4 (Current Clause 7.2)	For upliftment, the original or duplicate FD-i 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-i Receipt which was reported lost is produced, the account holder must still present the duplicate FD-i Receipt). This is however not required for	For upliftment, except for eFD-i and/or FD-i with acknowledgement slip, the original or duplicate FD-i Receipt must be presented and duly signed by the authorised signatories as per account holder’s signature registered with the Bank.

	upliftment of statement-based FD-i issues with acknowledgement slips.	
Clause 7.6 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	For any avoidance of doubt, upliftment via the Bank's online banking is applicable only to eFD-i only.
Clause 8.1	The FD-i will be automatically renewed on the date or each date of maturity at the Bank's prevailing board profit rate applicable, unless the account holder has given instructions not to renew or rollover the FD-i for FD-i placement(s) made at any of the Bank's branches.	The FD-i will be automatically renewed on the date or each date of maturity at the Bank's prevailing board profit rate applicable, unless the account holder has given instructions not to renew or rollover the FD-i that opened over-the-counter at any of the Bank's branches.
Clause 9.2 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	The account holder who have lost or misplaced their FD-i receipts issued prior to the implementation of statement FD-i, will be required to complete and submit a Letter of Indemnity (to be stamped) to withdraw and/or uplift their FD-i.
Clause 9.3 (Current Clause 9.2)	This Clause 9 does not apply to statement-based FD-i issued with acknowledgement slips.	This Clause 9 does not apply to eFD-i and/or FD-i with acknowledgement slip.
Clause 13	Taxes, wherever applicable, at the prescribed rate shall be deducted for all profit payments.	Taxes, wherever applicable, at the prescribed rate shall be deducted for all profit payments, subject to any exemption limits allowed under applicable Malaysian laws.
Clause 15.5 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	Where the FD-i 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-i Account in joint names and the operation of the FD-i 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 17.1 (Current Clause 15.1)	Adding clarity to the existing clause.	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.
Clause 19.2 (Existing 17)	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) Islamic Financial Services Act 2013; (ii) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and Malaysian Anti-Corruption Commission Act 2009.
Clause 22.1 (Current 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:	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 22.1 (Current 21.1)	any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the jurisdiction over the Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential	any tribunal, courts, governmental agencies or bodies or other relevant authorities to whom 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 jurisdiction over the

	litigation involving the Bank as and when required or requested to do so from time to time and at any time;	Bank whether in or outside Malaysia in order to comply with any order, demand, request or reporting requirement or for the purposes of litigation or potential litigation involving the Bank as and when required or requested to do so from time to time and at any time;
Clause 22.1 (New clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	the account holder's employer to facilitate the monthly payments under the Corporate Employer Scheme or other Salary Deduction Scheme (if applicable); and
Clause 22.2 (Current 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 address, telephone number or e-mail 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	The Bank may also disclose the account holder's information (excluding information relating to the account holder's account) to Group of 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 23.1 (Current clause 22.1)	RESERVATION OF RIGHTS 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: d) the notice being sent by e-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 FD-i in accordance with Clause 12.1 if they do not agree to the Amendment.	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 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: d) the notice being sent by e-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 FD-i in accordance with Clause 11.1, without any charge and forfeiture of profit earned on the FD-i on a prorated basis up until closure of the FD-i, if they do not agree to the Amendment.
Clause 26.1 (New Clause)	New Clause. The existing clause 27 has been renumbered to 26.	MISCELLANNEOUS

		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 .
Clause 26.2 (New Clause)	New Clause. Accordingly, all relevant clauses have been renumbered to reflect the above change.	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 Islamic Bank Berhad