

**IMPORTANT NOTICE DATED: 19 May 2026
NOTICE OF AMENDMENTS TO THE JOMPAY TERMS AND CONDITIONS**

Dear Valued Customers,

Please be informed that the JomPAY terms and conditions will be revised to include our company registration numbers, correct grammatical errors and/or punctuations, update the name of our online banking terms and conditions, specify reasons for amendments to the terms and conditions, update our liability and personal data protection clauses, delete miscellaneous clauses and update the definitions.

The main amendments are set out in bold and italics or strikethrough in the table below and shall take effect on 19 June 2026:

| Existing Clause | Revised Clause |
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| <p>4. BATCH PAYMENTS</p> <p>4.2 You are allowed to do Batch Payment by debiting your payment CASA or Cards accounts type selected held with us, as the case may be.</p> | <p>4. BATCH PAYMENTS</p> <p>4.2 You are allowed to do Batch Payment by debiting your payment CASA or Cards Accounts type selected held with us, as the case may be.</p> |
| <p>6. SUSPENSION</p> <p>6.1 We may suspend your right to use the Scheme at any time with notice under the following circumstances, which includes but not limited to:</p> <p>(a) you are in breach of any Terms and Conditions, our Term of Access and/or CIMB Clicks Internet Banking Agreement;</p> <p>(b) you are suspected on reasonable grounds to be engaging in fraudulent activity in connection with the Scheme;</p> <p>(c) any of your account(s) have been frozen or suspended; or</p> <p>(d) your access to or use of CIMB Clicks or OCTO App has been suspended, terminated, withdrawn or restricted.</p> | <p>6. SUSPENSION</p> <p>6.1 We may suspend your right to use the Scheme at any time with notice under the following circumstances, which includes but not limited to:</p> <p>(a) you are in breach of any this Terms and Conditions, our Terms and Conditions Governing of Access and/or CIMB Clicks Internet Online Banking Agreement;</p> <p>(b) you or someone acting on your behalf are suspected on reasonable grounds to be engaging in fraudulent activity in connection with the Scheme;</p> <p>(c) any of your account(s) have been frozen or suspended; or</p> <p>(d) your access to or use of CIMB online banking Clicks or OCTO App has been suspended, terminated, withdrawn or restricted.</p> |
| <p>9. JomPAY</p> <p>9.1 We are Participant under the Scheme and we shall inform you if we are no longer a Participant. Notwithstanding the above, we reserve the right at any time and from time to time, with prior notice, withdraw from the Scheme without assigning any reason and you agree that we shall not be liable for any loss or damage which you may suffer as the result of our withdrawal as aforesaid.</p> <p>9.2 You must inform us the information required as specified in Clause 11, when informing to make a Payment Instruction and we will debit the amount as per your Payment Instruction.</p> <p>9.3 Procedures for using JomPAY via CIMB Clicks are as set out below:</p> <ul style="list-style-type: none"> o (a) Login to CIMB Clicks o (b) Select JomPAY Menu o (c) Enter the information required. i.e: Biller Code, Ref-1, Ref-2 (if any), unless the biller has been saved as 'favourite biller' in CIMB Clicks o (d) Select CASA or Card Account and enter amount o (e) Enter TAC (unless the biller has been saved as 'favourite biller' in CIMB Clicks) | <p>9. JomPAY</p> <p>9.1 We are Participant under the Scheme and we shall inform you if we are no longer a Participant. Notwithstanding the above, we reserve the right at any time and from time to time, with prior notice, to withdraw from the Scheme without assigning any reason and you agree that we shall not be liable for any loss or damage which you may suffer as the result of our withdrawal as aforesaid unless caused by our fraud, negligence or wilful default.</p> <p>9.2 You must inform us the information required as specified in Clause 11, when informing to make making a Payment Instruction and we will debit the amount as per your Payment Instruction.</p> <p>9.3 The Bank shall accept Payments from CASA or Card Accounts.</p> <p>Procedures for using JomPAY via CIMB Clicks are as set out below:</p> <ul style="list-style-type: none"> o (a) Login to CIMB Clicks o (b) Select JomPAY Menu o (c) Enter the information required. i.e: Biller Code, Ref-1, Ref-2 (if any), unless the biller has been saved as 'favourite biller' in CIMB Clicks o (d) Select CASA or Card Account and enter amount o (e) Enter TAC (unless the biller has been saved as 'favourite biller' in CIMB Clicks) |

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| <p>9.4 You acknowledge that in addition to the Terms and Conditions, any Payment Instruction is subject to terms and conditions applicable to the payment Account type selected and the terms and conditions governing CIMB Clicks or OCTO App. In the event of any inconsistency between such other terms and conditions and the Terms and Conditions, the Terms and Conditions shall prevail and apply to the extent of such inconsistency.</p> <p>9.6 You shall allow at least three (3) Business Days for receipt of payment by the Biller unless the Biller opted for Real-Time Notification.</p> | <p>9.4 You acknowledge that in addition to the<i>these</i> Terms and Conditions, any Payment Instruction is subject to terms and conditions applicable to the payment CASA or Cards Account type selected and the Terms and Conditions Governing CIMB Online Banking-Clicks or OCTO App. In the event of any inconsistency between such other terms and conditions and the<i>these</i> Terms and Conditions, the<i>these</i> Terms and Conditions shall prevail and apply to the extent of such inconsistency.</p> <p>9.6 You shall allow at least three (3) Business Days for receipt of payment by the Biller unless the Biller opted for Real-Time Notification.</p> |
| <p>10. VALID PAYMENT INSTRUCTION</p> <p>10.1 We will treat all Payment Instructions as valid and properly authorised and we are entitled to rely and act upon such Payment Instructions, without any obligation to verify and/or liability on the our part, to effect the Payments.</p> <p>10.2 We shall not be liable for any fraudulent, conflicting or unauthorised Payment Instructions you have given or purportedly given.</p> <p>10.3 Where we have reason to believe that any Payment Instruction may not have been properly authorised or that a breach of security has occurred in relation to the use and access of CIMB Clicks or OCTO App, we reserve the right not to act, or to delay acting on such Payment Instruction without being liable to you.</p> | <p>10. VALID PAYMENT INSTRUCTION</p> <p>10.1 We will treat all Payment Instructions as valid and properly authorised <i>if you comply with the security procedures as set out in the Terms & Conditions Governing CIMB Online Banking.</i> and we are entitled to rely and act upon such Payment Instructions <i>that comply with such security procedures, and shall not be liable for acting on such instructions.</i>, without any obligation to verify and/or liability on the our part, to effect the Payments.</p> <p>10.2 We shall not be liable for any fraudulent, conflicting or unauthorised Payment Instructions you have given or purportedly given.</p> <p>10.3 Where we have reason to believe that any Payment Instruction may not have been properly authorised or that a breach of security has occurred in relation to the use and access of CIMB Clicks or OCTO App, we reserve the right not to act, or to delay acting on such Payment Instruction without being liable to you.</p> |
| <p>11. INFORMATION REQUIRED</p> <p>11.1 The information that you must provide to us to instruct us make payment(s) is as follows:</p> <ul style="list-style-type: none"> (a) Biller Code; (b) Ref-1; (c) Ref-2 (if stated in Payer's Bill); (d) Amount; (e) Payment account type; <p>11.2 You agree that you are solely responsible for the accuracy, correctness, authenticity and completeness of the information given in Clause 11.1 and we are not obliged to effect a payment if you do not give us all information required or if any of the information given is inaccurate.</p> | <p>11. INFORMATION REQUIRED</p> <p>11.1 The information that you must provide to us to instruct us make payment(s) is as follows:</p> <ul style="list-style-type: none"> (a) Biller Code; (b) Ref-1; (c) Ref-2 (if stated in Payer's Bill); (d) Amount; (e) Payment account type.; <p>11.2 You agree that you are solely responsible for the accuracy, correctness, authenticity and completeness of the information given in Clause 11.1 and we are not obliged to effect a payment if you do not give us all information required or if any of the information given is inaccurate.</p> |
| <p>12. AMENDMENTS TO TERMS</p> <p>12.1 We reserve the right to change, add or delete the Terms and Conditions at any time by display at CIMB website and/or in any other manner as Bank deems fit.</p> | <p>12. AMENDMENTS TO TERMS</p> <p>12.1 We reserve the right to change, add or delete the Terms and Conditions at any time by <i>giving you thirty (30) days written notice to facilitate changes in the business operations, processes or system requirements or as a consequence of change in law and regulations or for reasons stated in the notice.</i> display at CIMB website and/or in any other manner as Bank deems fit.</p> |

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| <p>14. NON-LIABILITY AND INDEMNITY</p> <p>14.1 We are not liable for any indirect losses including loss of profit, exemplary losses or consequential loss or damage suffered by you as a result of using the scheme.</p> <p>14.2 You agree and undertake to indemnify and keep us fully indemnified and save us harmless at all times from and against all claims, liabilities, taxes, cost and expenses (including legal fees) whatsoever and howsoever brought against, sustained, suffered or incurred by us directly or indirectly arising from the Scheme or Payment Instructions unless the same is caused directly by our own gross negligence or willful misconduct of our obligation hereunder.</p> | <p>14. NON-LIABILITY CONSEQUENTIAL DAMAGES AND INDEMNITY</p> <p>14.1 We are not liable for any indirect losses including loss of profit, exemplary losses or consequential loss or damage suffered by you as a result of using the scheme. We are not liable for any consequential loss or damage suffered by you as a result of using the Scheme, other than due to any loss or damage you suffer due to our negligence.</p> <p>14.2 You agree and undertake to indemnify and keep us fully indemnified and save us harmless at all times from and against all claims, liabilities, taxes, cost and expenses (including legal fees) whatsoever and howsoever brought against, sustained, suffered or incurred by us directly or indirectly arising from the Scheme or Payment Instructions unless the same is caused directly by our own gross negligence or willful misconduct of our obligation hereunder.</p> |
| <p>15. NOTICES</p> <p>15.1 Unless otherwise specified, all notices and communications by us in relation to JomPAY will be published on CIMB Clicks website or OCTO app by display on the screen at the latest announcement section of CIMB Clicks website or OCTO App deemed effective upon the display being made.</p> <p>15.2 All notices and communications can be sent us by way of email to contactus@cimb.com and all such notices and communications from you shall take effect only upon us receiving the same. Alternatively, you may contact us at our Consumer Contact Centre at 603-6204 7788 (for consumer).</p> | <p>15. NOTICES</p> <p>15.1 Unless otherwise specified, all notices and communications by us in relation to JomPAY will be published on CIMB Clicks our website or Online Banking website or mobile banking app OCTO app by display on the screen at the latest announcement section of CIMB Clicks website or OCTO App and shall be deemed delivered effective upon the display being made on the day of publication.</p> <p>15.2 All notices and communications can be sent us by way of email to contactus@cimb.com and all such notices and communications from you shall take effect only upon us receiving the same. Alternatively, you may contact us at our Consumer Contact Centre at 603-6204 7788 (for consumer).</p> |
| <p>16. DISCLOSURE AND PERSONAL DATA PROTECTION</p> <p>16.1 You acknowledge that when you use the Scheme to make any Payment, without prejudice to our rights of disclosure under Clause 12 in CIMB Bank Internet Banking Agreement, we may disclose any of your information, affairs and/or accounts including information provided under Clause 11 to our related corporations, our and theirs officers, agents, professional advisors or auditors, Scheme Operator, Billers, Biller Banks and other Payer Banks, Bank Negara Malaysia or other regulatory authorities in or outside Malaysia without your further consent where we deem disclosure is necessary to give effect, complete, verify or restrict the Payment.</p> <p>16.2 You consent and authorise, and confirm your consent for us to: (a) be provided with your personal data and/or information required for our use in accordance with the Terms and Conditions; (b) carry out the necessary checks including but not limited to reference checks; and (c) disclose your information, affairs and/or accounts to the classes of parties described in CIMB Group Privacy Notice (which is available at www.cimbbank.com.my and www.cimbislamic.com), at our sole discretion, without further reference to you.</p> | <p>16. DISCLOSURE AND PERSONAL DATA PROTECTION</p> <p>16.1 You acknowledge that when you use the Scheme to make any Payment, you agree that we disclose your personal data to the Scheme Operator, Billers, Biller Banks and other Payer Banks. without prejudice to our rights of disclosure under Clause 12 in CIMB Bank Internet Banking Agreement, we may disclose any of your information, affairs and/or accounts including information provided under Clause 11 to our related corporations, our and theirs officers, agents, professional advisors or auditors, Scheme Operator, Billers, Biller Banks and other Payer Banks, Bank Negara Malaysia or other regulatory authorities in or outside Malaysia without your further consent where we deem disclosure is necessary to give effect, complete, verify or restrict the Payment.</p> <p>16.2 When you use the Scheme to make payments, we collect personal data including your name, account number and payment transaction information. This information is used for the purpose of processing your Payment Instructions, facilitating bill payments to Billers, complying with applicable laws and regulations, and fraud prevention and detection. You agree that we use your transactional information as is necessary to process Payment Instruction(s). consent and authorise, and confirm your consent for us to: (a) be provided with your personal data and/or information required for our use in accordance with the Terms and Conditions; (b) carry out the necessary checks including but not limited to reference checks; and (c) disclose your information, affairs and/or accounts to the classes of parties described in CIMB Group Privacy Notice (which is available at</p> |

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| <p>16.3 You must notify us if any of the personal information you have provided is inaccurate, changes and you consent that the updated personal information is disclosed to all Participants in the Scheme, for the purpose of Clause 16.</p> <p>16.4 You acknowledge that if the personal data is not disclosed to the parties specified in Clauses 16.1 and 16.2, we will not be possible to process your Payment Instruction(s).</p> | <p>www.cimbbank.com.my and www.cimbislamic.com), at our sole discretion, without further reference to you.</p> <p>16.3 You must notify us if any of the personal information you have provided is inaccurate, changes and you consent that the updated personal information is disclosed to all Participants in the Scheme, for the purpose of Clause 16.</p> <p>16.4 You acknowledge that if the personal data is not disclosed to the parties specified in Clauses 16.1 and 16.2, we will it is not be possible to process your Payment Instruction(s) or use the scheme.</p> <p>16.5 You can request access to the personal data held by us with written notice.</p> |
| <p>17. MISCELLANEOUS</p> <p>17.1 Severability. If any one or more provisions in the Terms and Conditions shall be invalid, void, illegal or unenforceable in any aspect by operation of law or otherwise, the validity, legality or enforceability of the remaining provisions shall not in any way whatsoever be affected or impaired thereby.</p> <p>17.2 Time. Time wherever mentioned shall be of the essence of the Terms and Conditions.</p> <p>17.3 Waiver. Knowledge or acquiescence by either party hereto or in any breach of any terms, conditions or obligations herein shall not operate as or be deemed to be a waiver of such terms, conditions or obligations or any of them and notwithstanding such knowledge or acquiescence or indulgence each party shall be entitled to exercise its rights under the Terms and Conditions and to require strict performance by the other of the terms, conditions and obligations herein.</p> <p>17.4 Force Majeure. Neither party shall be liable in damages for any delay or default in performing hereunder if such delay or default is caused by conditions beyond its control including, but not limited to acts of God, sanctions, wars, riots, floods, earthquakes, government actions, disruption of electrical or power supply, insurrections and/or any other cause beyond the control of the party whose performance is affected.</p> <p>17.5 Compliance with Laws or Regulations. You agree that you shall comply with all laws or regulations in respect of the Scheme and you acknowledge that in complying with all relevant laws or regulations applicable to us, whether in Malaysia or other jurisdictions, we are entitled to take or omit taking any action in our sole and absolute discretion in order to ensure compliance with such laws or regulations.</p> <p>17.6 Set-Off and Debit. You agree that we shall be entitled to debit and/or set-off any amount due and payable by you in relation to the Scheme where there is insufficient amount in the payment account type selected and you agree and authorise us to consolidate or combine such other account(s) you maintained with us to debit and/or set-off such amount payable.</p> <p>17.7 Tax. If we are required to make any payment on account of tax or otherwise in relation to any Payment or any liability in respect of any such Payment is imposed, levied or assessed against us, in or outside Malaysia, you agree that you shall, to the extent that such payment or liability or a part thereof is in the our opinion</p> | <p>17. MISCELLANEOUS</p> <p>17.1 Severability. If any one or more provisions in the Terms and Conditions shall be invalid, void, illegal or unenforceable in any aspect by operation of law or otherwise, the validity, legality or enforceability of the remaining provisions shall not in any way whatsoever be affected or impaired thereby.</p> <p>17.2 Time. Time wherever mentioned shall be of the essence of the Terms and Conditions.</p> <p>17.3 Waiver. Knowledge or acquiescence by either party hereto or in any breach of any terms, conditions or obligations herein shall not operate as or be deemed to be a waiver of such terms, conditions or obligations or any of them and notwithstanding such knowledge or acquiescence or indulgence each party shall be entitled to exercise its rights under the Terms and Conditions and to require strict performance by the other of the terms, conditions and obligations herein.</p> <p>17.4 Force Majeure. Neither party shall be liable in damages for any delay or default in performing hereunder if such delay or default is caused by conditions beyond its control including, but not limited to acts of God, sanctions, wars, riots, floods, earthquakes, government actions, disruption of electrical or power supply, insurrections and/or any other cause beyond the control of the party whose performance is affected.</p> <p>17.5 Compliance with Laws or Regulations. You agree that you shall comply with all laws or regulations in respect of the Scheme and you acknowledge that in complying with all relevant laws or regulations applicable to us, whether in Malaysia or other jurisdictions, we are entitled to take or omit taking any action in our sole and absolute discretion in order to ensure compliance with such laws or regulations.</p> <p>17.6 Set-Off and Debit. You agree that we shall be entitled to debit and/or set-off any amount due and payable by you in relation to the Scheme where there is insufficient amount in the payment account type selected and you agree and authorise us to consolidate or combine such other account(s) you maintained with us to debit and/or set-off such amount payable.</p> <p>17.7 Tax. If we are required to make any payment on account of tax or otherwise in relation to any Payment or any liability in respect of any such Payment is imposed, levied or assessed against us, in or outside Malaysia, you agree that you shall, to the extent that such payment or liability or a part thereof is in the</p> |

| referable to you, promptly indemnify us or pay us on our written demand against such payment or liability, together with any charges, penalty, cost or expense payable or incurred in connection therewith. | our opinion referable to you, promptly indemnify us or pay us on our written demand against such payment or liability, together with any charges, penalty, cost or expense payable or incurred in connection therewith. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 18. GOVERNING LAW The Terms and Conditions shall be governed by and construed in accordance with laws of Malaysia, rules or regulations of Bank Negara Malaysia, PayNet and other bodies, association, authority or entity having rights or powers over the us. | 18. GOVERNING LAW The Terms and Conditions shall be governed by and construed in accordance with laws of Malaysia, rules or regulations of Bank Negara Malaysia, PayNet and other bodies, association, authority or entity having rights or powers over the us. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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CIMB Bank Berhad [197201001799(13491-P)]



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

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| | | and the operator of the JomPAY Scheme. |
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The revised JomPAY Terms and Conditions can be assessed via URL below on 19 June 2026:

<https://www.cimbclicks.com.my/jompay-tnc.html>

The Management
CIMB Bank Berhad and CIMB Islamic Bank Berhad