

IMPORTANT NOTICE DATED 29 SEPTEMBER 2026

NOTICE OF AMENDMENTS TERM INVESTMENT ACCOUNT-i ("TIA-i") TERMS AND CONDITIONS

Dear Valued Customers,

Effective 21 October 2026, Term Investment Account-i ("TIA-i") terms and conditions will be amended as set out in the tables below.

You may view the revised Terms and Conditions via CIMB website by 21 October 2026.

Clause	Existing Clauses	Revision/ Amendments/ New Clauses
Title; Clauses 1.1, 1.2, 2.1, 2.2, 2.3, 2.4, 3.1, 3.3, 3.4, 3.5, 3.6, 3.7, 4.2, 4.5, 4.6, 4.8, 5.2, 6.1, 7.1, 7.2, 7.3, 8.1, 9.1, 9.2, 9.3, 9.4, 10.1, 10.2, 10.3, 10.4, 10.5, 10.7, 12.1, 15.1, 15.2, 15.3, 15.4, 15.5, 15.8, 20.1, 23.1, 24.2, 25.1, 25.2, and 26.2.	TIA-i Account	TIA-i
2.4	All forms, documents or receipts signed by the account holder and any electronic data or images of any form, document, instruction or other electronic document confirmed, validated and/or effected by the account holder in relation to any transaction or matter under the TIA-i Account (" the above transactions ") and the Bank's books and/or records evidencing the above transactions are deemed as final, accurate, conclusive and binding on the account holder unless there was obvious error on the Bank's part.	All forms, documents or receipts signed by the account holder and any electronic data or images of any form, document, instruction or other electronic document confirmed, validated and/or effected by the account holder in relation to any transaction or matter under the TIA-i (" the above transactions ") and the Bank's books and/or records evidencing the above transactions are deemed as final, accurate, conclusive and binding on the account holder unless there was obvious error and/or manifest error on the Bank's part.
3.1	The Bank only accepts Ringgit Malaysia ("RM") for investments. The minimum amount and subsequent incremental amount, and tenure of investment is decided by the Bank and such amount shall be specified in the Product Disclosure Sheet for the TIA-i Account. Such terms shall be agreed upfront by the account holder before any investment is accepted in the TIA-i Account. The Bank may however change this amount at any time.	The Bank only accepts Ringgit Malaysia ("RM") for investments. The minimum amount and subsequent incremental amount, and tenure of investment is decided by the Bank and such amounts shall be specified in the Product Disclosure Sheet for the TIA-i. Such terms shall be agreed upfront by the account holder before any investment is accepted in the TIA-i.
3.2, 3.3	The tenure of investment may range from 1 to 60 months Existing clauses 3.3	Deleted Renumbered to Clause 3.2 following deletion of existing clause 3.2
3.4	Each and every investment made under the TIA-i Accounts shall be operated under a unique account with its own unique account number and a statement of account for such investment s Each and every investment made under the TIA-i	Renumbered to Clause 3.3 Each and every investment made under the TIA-i shall be operated under a unique account with its own unique account number and a statement of account for such investments Each and every investment made under the TIA-i will be sent to the

	will be sent to the account holder in accordance with Clause 11.	account holder in accordance with Clause 13.
3.6, 3.7, 3.8, 3.9	3.6 If the maturity date of the TIA-i Account falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall a on the next business day. "Business Day" shall means a day on which financial institutions are open for business Existing clause 3.7 to 3.9	Deleted Renumbered as Clause 3.5 to 3.7 respectively following deletion of existing clause 3.6
4.7	The investment will be valued on a monthly basis and profit at the agreed PSR will be distributed at maturity or annually where the investment tenures exceed 12 months.	The investment will be valued on a monthly basis and profit at the agreed PSR will be distributed at maturity.
5.1.	All investments must be made using the Bank's standard forms or other permitted channels. The Bank may deal with such investments in accordance with the contract of <i>Mudarabah</i> in the Bank's capacity as <i>Mudarib</i> .	The Bank may deal with such investments in accordance with the contract of <i>Mudarabah</i> in the Bank's capacity as <i>Mudarib</i> .
5.4, 5.5, 5.6, 5.7, 5.8	5.4 The Bank may return photocopies of deposited cheques and other monetary instruments which are dishonoured, to the account holder(s)'s last known address. The dishonoured cheques and other money instruments which are dishonoured may be sent by courier or by post at the account holder's own risk. The Bank shall not be responsible if dishonoured cheques and other monetary instruments are lost in transit. 5.5. Inter branch deposits are allowed. Existing clauses 5.6, 5.7 and 5.8	Deleted Deleted Renumbered as clause 5.4, 5.5 and 5.6 respectively following deletion of existing clauses 5.4 and 5.5
5.7 (New Clause)		The valuation methodology of the investment portfolio and its performance is in accordance with the Malaysian Financial Reporting Standards which will be carried out on a monthly basis.
6.1	Any profit generated from the TIA-i Account shall be paid to the account holder based on the PSR under the Mudarabah arrangement at maturity, or on an annual basis if the tenure of the TIA-i Account exceeds 12 months.	Any profit generated from the TIA-i shall be paid to the account holder based on the PSR under the Mudarabah arrangement at maturity.
6.2	If any of the termination events specified in Clause 3.5 happens or if the account holder uplifts the investment before the maturity date ("Early Upliftment"), the account holder agrees to waive his or her entitlement to the profit as stated in Clause 6.5.	If any of the termination events specified in Clause 3.4 happens or if the account holder uplifts the investment before the maturity date ("Early Upliftment"), the account holder agrees to waive his or her entitlement to the profit as stated in Clause 7.3.

7.2, 7.3, 7.4	7.2 Inter branch upliftment of the TIA-i Account by the account holder is allowed subject to the available balance. 7.3 Partial upliftment of the TIA-i Account is not allowed Existing clause 7.4	Deleted Deleted Renumbered as clause 7.2
7.5	If the TIA-i Account is terminated in accordance with Clause 3.5 or the account holder performs an Early Upliftment of the TIA-i Account, the account holder shall waive its right to receive 50%) of the unpaid accrued profit (if any) calculated up to the date of termination or Early Upliftment of the TIA-i Account.	Renumbered as clause 7.3 If the TIA-i is terminated in accordance with Clause 3.4 or the account holder performs an Early Upliftment of the TIA-i, the account holder shall waive its right to receive fifty percent (50%) of the unpaid accrued profit (if any) calculated up to the date of termination or Early Upliftment of the TIA-i.
7.6	If the investment incurs losses, the amount to be paid to the account holder shall be the investment made less the losses incurred.	Renumbered as clause 7.4 If the investment incurs losses, the amount to be paid to the account holder shall be the principal investment amount less the losses incurred.
7.5 (New Clause)		Partial upliftment of any TIA-i of any tenure before completion of its tenure is not permitted.
7.6 (New Clause)		For any avoidance of doubt, upliftment via CIMB online banking is only applicable to TIA-i opened via the Bank's online banking (eTIA-i) only.
8.1	The account holder must give instructions for the renewal/rollover prior to the commencement of the TIA-i Account or at any time before maturity. Subject to Clause 3.8, if no instructions are received by the Bank, the TIA-i Account will be automatically renewed on each maturity date at the pre-agreed PSR.	The account holder must give instructions for the renewal/rollover prior to the commencement of the TIA-i or at any time before maturity. If no instructions are received by the Bank, the TIA-i will be automatically renewed on each maturity date at the pre-agreed PSR.
8.2 (New Clause)		For TIA-i opened over-the-counter at any of the Bank's branches, if the maturity date of the TIA-i falls on a non-Business Day, the account holder understands and agrees that the maturity date will be extended and will fall a on the next business day. "Business Day" shall means a day on which financial institutions are open for business.
10, 10.1	10. FREEZE / CLOSURE OF ACCOUNT 10.1 If the account holder uplifts the entire TIA-i Account, the TIA-i Account will be closed at the time of such upliftment.	10. CLOSURE OF ACCOUNT 10.1 If the account holder uplifts/withdraws the entire amount in the TIA-i, the TIA-i will be closed at the time of such upliftment.

12, 12.1	12. TAX 12.1 The account holder shall be liable for all taxes payable in connection with or arising out of the TIA-i Account and all its related services.	12. TAXES 12.1 The account holder shall be liable for all taxes (including but not limited to service tax or goods and services tax) payable in relation to the profit, fees, charges and all other related payments in connection with or arising out of the TIA-i and all its related services.
13.1	A monthly statement listing out the transactions for the account will be issued and made available online via CIMB Clicks or BizChannel@CIMB. Subject to the customer's request, this statement will also be sent by e-mail or post to the account holder. Requests for additional copies of statements in hard copy shall be subject to the applicable fees. Requests for statements for a period more than 1 year will cost more.	A monthly statement listing out the TIA-i transactions will be issued and made available online via the Bank's online banking. Subject to the account holder's request, this statement will also be sent by e-mail or post to the account holder. Requests for additional copies of statements in hard copy shall be subject to the applicable fees.
13.2	The account holder must carefully review transaction records and the statement available online via CIMB Clicks or BizChannel@CIMB or the statement posted to the account holder. Any errors or inaccuracies must be notified to the Bank immediately. If the account holder does not inform the Bank promptly (notification will be regarded as having been made promptly if it is no later than fourteen (14) calendar days from the date of posting of the transaction online or the date of the statement, as the case may be), the account holder will be deemed to have conclusively accepted the contents of the statement as true and correct and may not be entitled to have any errors or inaccuracies corrected.	The account holder must carefully review transaction records and the statement available online via the Bank's online banking or the statement posted to the account holder. Any errors or inaccuracies must be notified to the Bank immediately. If the account holder does not inform the Bank promptly (notification will be regarded as having been made promptly if it is no later than fourteen (14) calendar days from the date of posting of the transaction online or the date of the statement, as the case may be), the account holder will be deemed to have conclusively accepted the contents of the statement as true and correct and may not be entitled to have any errors or inaccuracies corrected.
14	JOINT ACCOUNTS (Applicable to Joint Accounts in the names of two or more persons)	ACCOUNT IN JOINT NAMES ("JOINT ACCOUNT") (Applicable to Joint Accounts in the names of two or more persons)
14.5 (New Clause)		In cases where the opening of the TIA-i is made by any one of the joint account holders via the Bank's online banking services, all of the joint account holders shall be deemed to have authorized the opening of the TIA-i in joint names and the operation of TIA-i by one of the joint account holders and agreed to the processing of personal data in accordance with the Personal Data Protection Act 2010 (PDPA), Investment Suitability Assessment Form,, subject to these Terms and Conditions and the terms and conditions governing the online banking services.

15.3	The Bank is irrevocably allowed to debit the TIA-i Account by giving (a) 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 any sum that had been credited into the TIA-i Account in the following situations:	The Bank is irrevocably allowed to debit the TIA-i by giving (a) 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 discretion, deems it necessary to act promptly, for any sum that had been credited into the TIA-i in the following situations:
16.1	The 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 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 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 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 caused by the Bank's own fraud, negligence or willful misconduct.
19.2 (New Clause)		The availability and account holder's operation of TIA-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) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001; and (iii) Malaysian Anti-Corruption Commission Act 2009.
20	NO ASSIGNMENT OR CREATION OF SECURITY INTEREST	NO ASSIGNMENT

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 Companies are residing, situated, carrying on business, incorporated or constituted within or outside Malaysia, for facilitating the business, operations, provision of the TIA-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 tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have 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 litigation involving the Bank as and when required or requested to do so from time to time and at any time; - any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to the Bank; - 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 TIA-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	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, for facilitating the business, operations, provision of the TIA-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 tribunal, courts, governmental agencies or bodies or other relevant authorities to whom the Bank is required to make disclosures or have 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 litigation involving the Bank as and when required or requested to do so from time to time and at any time; - any company and/or organisation that assist or facilitate the processing and/or fulfillment of transactions or instructions that the account holder has requested and/or given to the Bank; - 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 TIA-i; - the account holder's employer to facilitate the monthly payments under the Corporate Employer Scheme or other Salary
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	such disclosure of the account holder's information is necessary for the provision of the TIA-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.	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 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 TIA-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 <u>disclosure for cross selling purposes shall not be effected if such disclosure is objected by the account holder</u>. 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 affairs or 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.
25.1. 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.	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 discretion, without further reference to the account holder and/or its Relevant Person.

26.1 (New Clause), 26.2	26.1 The account holder may make any complaint relating to the TIA-i Account, with any of the Bank's 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 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	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. Clause 26.1 renumbered to clause 26.2 26.2 The account holder may make any complaint relating to the TIA-i, with any of the Bank's 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 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: +603-62047788/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
WARNING	THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND ACCOUNT HOLDER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY THE PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").	THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").

Please refer to our website at www.cimb.com.my for a copy of the amended Terms & Conditions.

Thank you.

The Management
CIMB Islamic Bank Berhad