

IMPORTANT NOTICE DATED: 25/07/2022
NOTICE OF AMENDMENTS TO THE TERMS AND CONDITIONS
GOVERNING CIMB CLICKS

Dear Valued Customers,

We are pleased to inform you of the public release of our new CIMB OCTO App on 18 August 2022. The new CIMB OCTO App will have notable difference on the mobile application interface, screen flow and optimized the user experience and will be an additional online mobile consumer banking channel that will supplement the existing CIMB Clicks channel which is available on both www.cimbclicks.com.my website and the CIMB Clicks App.

In line with the public release of the new CIMB OCTO App, please be informed of the renaming of 'CIMB Clicks Internet Banking Agreement' to 'CIMB Online Banking Agreement' and the revision of the terms conditions which shall take effect and be binding with effect from 18 Aug 2022.

A tabulation of the main revised/amended clauses are set out in the table below:

Existing Clause	Rationale/ Revised Clause
	<p><i>Insertion of new definitions and corresponding updates throughout to cover the new CIMB OCTO App:</i></p> <p>"CIMB Mobile Banking Application" refers to the "CIMB Clicks App" and "CIMB OCTO App" mobile application.</p> <p>"CIMB OCTO App" means the mobile application which may be downloaded and accessed by you via iOS or Android mobile devices (with Google Mobile Services or Huawei Mobile Services) to receive Push Notification and/or to perform selected Banking Services as determined by CIMB Bank from time to time.</p>
<p>"CIMB Clicks" means the Banking Services which may be accessed by you at www.cimbclicks.com.my via the Internet or any other electronic medium approved by CIMB Bank in accordance with this Agreement. For the purposes of the Terms and Conditions, a reference to CIMB Clicks includes a reference to the Banking Services which may be accessed by you via the CIMB Clicks App.</p>	<p><i>Change in the definition from 'CIMB Clicks' to 'CIMB Online Banking' to encompass within this definition the new channel i.e. CIMB OCTO App as the additional channel for accessing Banking Services and the corresponding updates throughout to amend 'CIMB Clicks' to 'CIMB Online Banking'.</i></p> <p>"CIMB Online Banking" means the Banking Services which may be accessed by you via CIMB Clicks or any other electronic medium approved by CIMB Bank in accordance with this Agreement. For the purposes of the Terms and Conditions, a reference to CIMB Online Banking includes a reference to the Banking Services which may be accessed by you via the CIMB Mobile Banking Application.</p> <p><i>Reference to 'CIMB Clicks' has been redefined and used to only refer to the Banking Services accessed via the website as follows:</i></p> <p>"CIMB Clicks" means the Banking Services which may be accessed by you at www.cimbclicks.com.my via the Internet.</p>
<p>"TAC" is a security feature that has been implemented to provide a second layer of protection for online banking transactions, in addition to your CIMB Clicks User ID and Internet Banking Password. It is a unique 6 digit code that needs to be entered for specific online transactions, which will be sent to you via TAC on SMS.</p> <p>"TAC on SMS" refers to the mode of sending the TAC to your obile number as registered in CIMB Bank's and/or CIMB Islamic</p>	<p><i>The definition of 'TAC' is deleted and combined into the updated definition of 'TAC on SMS' as follows:</i></p> <p>"TAC on SMS" is a security feature that has been implemented to provide a second layer of protection for online banking transactions, in addition to your CIMB User ID and Online Banking Password. It is a unique 6-digit code that needs to be entered for specific online transactions, which will be sent to your mobile number as registered in CIMB Bank's and/or CIMB Islamic Bank's records, via short message service (SMS).</p>

Bank's records, via short message service (SMS).	
<p>“CIMB Clicks User ID”</p> <p>“Internet Banking Password”</p> <p>“CIMB Clicks Internet Banking Agreement”</p>	<p><i>Updates to the existing terminology appearing throughout the terms and conditions from ‘CIMB Clicks User ID’ to ‘CIMB User ID’; from ‘Internet Banking Password’ to ‘Online Banking Password’ and from ‘CIMB Clicks Internet Banking Agreement’ to ‘CIMB Online Banking Agreement’ to align the terminology and definition used to cover CIMB OCTO App, CIMB Clicks App and CIMB Clicks accessed via www.cimbclicks.com.my:</i></p> <p>“CIMB User ID”</p> <p>“Online Banking Password”</p> <p>“CIMB Online Banking Agreement”</p>
	<p><i>Insertion of new “PayNet Related Services” definition to cover all Paynet related services and corresponding amendments in the terms and conditions due to the insertion of the defined term.</i></p> <p>“PayNet Related Services” means the services which facilitates industry -wide ubiquitous payments or credit transfer i.e. DuitNow to Account, DuitNow to Mobile /ID, DuitNow QR, JomPAY, Inter Bank Giro (IBG), Financial Process Exchange (FPX) which complies with the requirements of PayNet.</p> <p><i>Insertion of new “Facial Recognition” definition:</i></p> <p>“Facial Recognition” means the facial recognition feature saved on your mobile device using the Android or Huawei operating system which supports facial recognition authentication function and may be used in place of your CIMB User ID and Online Banking Password to access your CIMB Mobile Banking Application to perform selected Banking Services.</p>
<p>“Biometric Authentication” means authentication using Fingerprint, Touch ID or Face ID as a means of accessing the CIMB Clicks App.</p> <p>“Biometric Data” means the fingerprint imprints, digital representations of facial characteristics and any other means that are used for verifying your identity, as captured via the Fingerprints / Touch ID / Face ID module of your mobile device.</p> <p>“CIMB Messenger Service” refers to the alert and notification service made available on the CIMB Clicks App.</p> <p>“CIMB Clicks User ID” means a unique name selected by you the first time that you register with CIMB Clicks, consisting of no less than six (6) and no more than thirty-two (32) alphanumeric characters (which must be keyed in by you every time you log on to CIMB Clicks), to allow CIMB Bank’s internet banking system to associate it with your CRN and CIMB Card Pin for verification and authentication purposes in order to grant you access to CIMB Clicks.</p>	<p><i>Amendments to existing definitions:</i></p> <p>“Biometric Authentication” means authentication using Fingerprint, Facial Recognition, Touch ID or Face ID as a means of accessing the CIMB Mobile Banking Application.</p> <p>“Biometric Data” means the fingerprint imprints, digital representations of facial characteristics and any other means that are used for verifying your identity, as captured via the Fingerprints / Facial Recognition / Touch ID / Face ID module of your mobile device.</p> <p>“CIMB Messenger” refers to the transaction notifications, promotions and alerts service made available on the CIMB Clicks App, all of which may be sent to your Primary Device even if your Primary Device is locked, in standby mode, or is not running.</p> <p>“CIMB User ID” means a unique name selected by you the first time that you register for CIMB Online Banking consisting of no less than six (6) and no more than thirty-two (32) alphanumeric characters (which must be keyed in by you every time you log on), to allow CIMB Bank’s online banking system to associate it with your CRN and CIMB Card Pin for verification and authentication purposes in order to grant you access to CIMB Online Banking.</p>

"DuitNow QR" means a service which facilitates industrywide ubiquitous payments or credit transfers up to amount(s) determined by CIMB Bank and made known at this Website by means of scanning QR codes which comply with DuitNow QR standards. You may proceed with DuitNow QR using fingerprint authentication or Touch ID (if your mobile device supports the fingerprint authentication function) or Face ID (if your mobile device using the iOS system supports the facial recognition function), without the need to enter Passcode, if you have activated the Biometric Authentication.

"Face ID(s)" means the facial recognition feature saved on your mobile device using the iOS operating system which supports facial recognition authentication function and may be used in place of your CIMB Clicks User ID and Internet Banking Password to access your CIMB Clicks App to perform Quick Access.

"Fingerprint" means the fingerprint imprints saved on your Primary Device (where this supports the fingerprint authentication function) which may be used in place of your CIMB Clicks User ID and Internet Banking Password to access your CIMB Clicks App to perform Quick Access

"Passcode" means a 6 digit code selected by you for verification purposes to enable you to proceed with DuitNow QR transactions.

"Primary Device" means the last mobile device on which you activated the CIMB Clicks App, if you have activated CIMB Clicks App on multiple mobile devices. If you only install the CIMB Clicks App on one mobile device, then that mobile device will be the Primary Device.

"Push Notifications" means notifications and other types of messages that may be sent to your Primary Device even if your Primary Device is locked, in standby mode, or the CIMB Clicks App is not running.

"Quick Balance" means the account inquiry service on CIMB Clicks App that is accessible by you using fingerprint authentication or Touch ID (if your mobile device supports the fingerprint authentication function) or Face ID (if your mobile device using the iOS operating system supports the facial recognition function), if you have activated the Biometric authentication.

"Quick Payment" means the service to allow you to perform transactions up to amount(s) determined by CIMB Bank and made known at this Website, using fingerprint authentication or Touch ID (if your mobile device supports the fingerprint authentication function) or Face ID (if your mobile device using the iOS system supports the facial recognition function), if you have activated the Biometric Authentication.

"Touch ID(s)" means the touch ID imprint(s) saved on your

"DuitNow QR" means a service which facilitates industry-wide ubiquitous payments or credit transfers by means of scanning QR codes which comply with DuitNow QR standards.

"Face ID" means the facial recognition feature saved on your mobile device using the iOS operating system which supports facial recognition authentication function and may be used in place of your CIMB User ID and Online Banking Password to access your CIMB Mobile Banking Application to perform selected Banking Services.

"Fingerprint" means the fingerprint imprints saved on your mobile device which uses the Android or Huawei operating system which supports the fingerprint authentication function, and which may be used in place of your CIMB User ID and Online Banking Password to access your CIMB Mobile Banking Application to perform selected Banking Services

"Passcode" means a 6-digit code activated by you, in the CIMB Mobile Banking Application, for verification purposes to enable you to perform selected Banking Services.

"Primary Device" means the last mobile device on which you activated the CIMB Mobile Banking Application, if you have activated CIMB Mobile Banking Application on multiple mobile devices. If you only install the CIMB Mobile Banking Application on one mobile device, then that mobile device will be the Primary Device.

"Push Notification" refers to the transaction notifications, promotions and alerts service made available on CIMB OCTO App, all of which may be sent to your Primary Device even if your Primary Device is locked, in standby mode, or is not running.

"Quick Balance" means the account inquiry service (i) in the CIMB Mobile Banking Application that is accessible by you using Touch ID or Fingerprint (if your mobile device supports the fingerprint authentication function) or Face ID or Facial Recognition (if your mobile device supports the facial authentication function), if you have activated the Biometric Authentication and/or (ii) in the CIMB OCTO App by using your Passcode, if you have activated the Passcode login function in the CIMB OCTO App.

"Quick Payment" means the Transfer and Payment Service (including selected PayNet Related Services) to allow you to perform transactions (i) in the CIMB Mobile Banking Application, using Touch ID or Fingerprint (if your mobile device supports the fingerprint authentication function) or Face ID or Facial Recognition (if your mobile device supports the facial authentication function), if you have activated the Biometric Authentication and/or (ii) in the CIMB OCTO App by using your Passcode, if you have activated the Passcode login function in the CIMB OCTO App. The transaction amount(s) performed shall be subject to limits set by CIMB Bank and made known at this Website.

"Touch ID(s)" means the touch ID imprint(s) saved on your

<p>mobile device which uses the iOS operating system and supports the fingerprint authentication function, and which may be used in place of your CIMB Clicks User ID and Internet Banking Password to access your CIMB Clicks App to perform Quick Access</p>	<p>mobile device which uses the iOS operating system which supports the fingerprint authentication function, and which may be used in place of your CIMB User ID and Online Banking Password to access your CIMB Mobile Banking Application to perform selected Banking Services.</p>
<p>2.5 After you have successfully enrolled in CIMB Clicks, you will be required to key in your CIMB Clicks User ID and your Internet Banking Password each time you log on to CIMB Clicks.</p>	<p><i>Your access to CIMB Online Banking will be blocked if you enter the wrong CIMB User ID and/or Online Banking Password three (3) times. Clause 2.5 has been amended to reflect this.</i></p> <p>2.5 After you have successfully enrolled for CIMB Online Banking, you will be required to key in your CIMB User ID and your Online Banking Password each time you log on to CIMB Online Banking. Your access will be blocked if you enter the wrong CIMB User ID and/or Online Banking Password three (3) times.</p>
<p>3A)</p> <p>ii) Upon successful verification of your CIMB Clicks User ID and Internet Banking Password, you will be prompted to activate: - a) the CIMB Messenger Service (mandatory), b) Biometric Authentication (only available for select supported mobile devices) (optional), c) Quick Payment (optional) and d) SecureTAC (mandatory).</p> <p>v) After you have successfully set up the CIMB Clicks App, if you wish to perform selected Banking Services through the CIMB Clicks App, you will be required to key in your Internet Banking Password unless to perform Quick Access and Biometric Authentication on your mobile device is activated.</p> <p>vi) If you wish to log in to the CIMB Clicks App using Biometric Authentication, you will be required to tap on "Login using Touch ID" on your iOS device or "Login using my Fingerprint" on your Android device, and scan your Biometric Authentication on your mobile device and key in your Internet Banking Password each time you log on to the CIMB Clicks App.</p>	<p><i>Clause 3A. with the heading 'Procedure for first time setup of CIMB Clicks App and subsequent log on to CIMB Clicks App' have been moved and updated under Clause 2A under the heading of 'Procedure for first time setup and subsequent log on to the CIMB Mobile Banking Application' as follows:</i></p> <p>2A)</p> <p>ii) Upon successful verification of your CIMB User ID and Online Banking Password, you will be prompted to activate: - a) CIMB Messenger (on CIMB Clicks App) or Push Notification (on CIMB OCTO App) (mandatory), b) Biometric Authentication (only available for select supported mobile devices) (optional), c) Quick Payment (optional), d) Passcode (optional) and e) SecureTAC™ (mandatory).</p> <p>v) After you have successfully set up the CIMB Mobile Banking Application, if you wish to perform selected Banking Services via CIMB Mobile Banking Application, you will be required to key in your Online Banking Password. You can also perform Quick Access or other selected Banking Services as may be determined by CIMB Bank from time to time without your Online Banking Password if Biometric Authentication in CIMB Mobile Banking Application and/or Passcode in CIMB OCTO App is activated.</p> <p>vi) If you wish to log in to the CIMB Mobile Banking Application using Biometric Authentication, you will be required to "Login using Touch ID" or Face ID on your iOS device or "Login using my Fingerprint" or Facial Recognition on your Android device. If you have activated Biometric Authentication, you can perform Quick Access or other selected Banking Services as may be determined by CIMB Bank from time to time.</p> <p><i>Insertion of new sub-clause 2A(vii) as follows to reflect the Passcode feature on CIMB OCTO App:</i></p> <p>vii) If you wish to log in to the CIMB OCTO App using Passcode, you will be required to activate this function on your iOS or Android device. You will need to enter and confirm the Passcode before you proceed with TAC on SMS verification. Once it is activated, you can perform Quick Access or other selected Banking Services as may be determined by CIMB Bank from time to time that is applicable to the Passcode login function.</p>
<p>5.1 You agree and acknowledge that you must at all times keep your CIMB Card Pin, CRN, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and</p>	<p><i>Updates to Clause 5</i></p> <p>5.1 You agree and acknowledge that you must at all times keep your CIMB Card Pin, CRN, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and</p>

Biometric Data confidential and will not share or disclose your CRN, CIMB Card Pin, Internet Banking Password, TAC, SecureTAC, Passcode, CIMB Clicks User ID and Biometric Data to any person, including any officers of CIMB

5.2 You must, at all times:

5.2.1 observe all security measures as may be prescribed by CIMB Bank or CIMB Islamic Bank in relation to your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data. You are required to adhere to the Dos and Don'ts in relation to the protection and safeguarding of your: (i) personal information, (ii) internet banking/CIMB Clicks details, (iii) CIMB Card Pin, and to protect your computer/ mobile devices and your online information by taking the recommended measures as set out at <https://www.cimb.com.my/en/personal/help-support/security-and-fraud/security-and-fraud-awareness.html>;

5.2.2 take all reasonable precautions necessary to ensure that no other persons have or will be granted access to your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data. Such precautions may include, among others, immediately memorising your CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode and CIMB Clicks User ID and destroying any envelope or document on which it is stated (if any);

5.2.3 not retain the CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode and CIMB Clicks User ID in any form except in memory;

5.2.5 ensure that others do not see you entering the CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode and CIMB Clicks User ID upon access to CIMB Clicks; and

5.3 You agree that you will, at all times, be responsible for all access and/or use of CIMB Clicks made via your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data whether it was in fact made by you or by any other persons purporting to be you. You further consent and agree that your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and/or Biometric Data will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic Bank for purposes of the transactions contemplated under CIMB Clicks. In this regard, you authorise CIMB Bank and CIMB Islamic Bank to accept, follow and act upon your instructions when verifying your identity through your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and/or Biometric Data. CIMB Bank and CIMB Islamic Bank will not be liable for acting upon such instructions in good faith. You will be solely responsible for the security and care of the computers or mobile devices used to generate and/or receive the TAC or SecureTAC.

5.4 If you discover or have reasonable grounds to believe that your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB User ID, Biometric Data and/or your computer and/or your mobile devices has/have been compromised in any way (including any loss, theft, remote

Biometric Data confidential and will not share or disclose your CRN, CIMB Card Pin, Online Banking Password, TAC on SMS, SecureTAC™, Passcode, CIMB User ID and Biometric Data to any person, including any officers of CIMB Bank or CIMB Islamic Bank. You are under a duty to exercise utmost care, diligence and caution to safeguard your mobile device from loss, theft or fraudulent use of your mobile device to prevent any unauthorised use of your TAC on SMS or SecureTAC™ sent to your mobile device.

5.2 You must, at all times:

5.2.1 observe all security measures as may be prescribed by CIMB Bank or CIMB Islamic Bank in relation to your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data. You are required to adhere to the Dos and Don'ts in relation to the protection and safeguarding of your: (i) personal information, (ii) CIMB Online Banking details, (iii) CIMB Card Pin, and to protect your computer/ mobile devices and your online information by taking the recommended measures as set out at <https://www.cimb.com.my/en/personal/help-support/security-and-fraud/security-and-fraud-awareness.html>;

5.2.2 take all reasonable precautions necessary to ensure that no other persons have or will be granted access to your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data. Such precautions may include, among others, immediately memorising your CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode and CIMB User ID and destroying any envelope or document on which it is stated (if any);

5.2.3 not retain the CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode and CIMB User ID in any form except in memory;

5.2.5 ensure that others do not see you entering the CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode and CIMB User ID upon access to CIMB Online Banking; and

5.3 You agree that you will, at all times, be responsible for all access and/or use of CIMB Online Banking made via your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data whether it was in fact made by you or by any other persons purporting to be you. You further consent and agree that your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and/or Biometric Data will serve as a means of verifying your identity to CIMB Bank and CIMB Islamic Bank for purposes of the transactions contemplated under CIMB Online Banking. In this regard, you authorise CIMB Bank and CIMB Islamic Bank to accept, follow and act upon your instructions when verifying your identity through your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and/or Biometric Data. CIMB Bank and CIMB Islamic Bank will not be liable for acting upon such instructions in good faith. You will be solely responsible for the security and care of the computers or mobile devices used to generate and/or receive the TAC on SMS or SecureTAC™.

5.4 If you discover or have reasonable grounds to believe that your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID, Biometric Data and/or your computer and/or your mobile devices has/have been compromised in any way (including any loss,

takeover or interception of the TAC or SecureTAC and/or any other device used to generate and/or receive the TAC or SecureTAC, including your mobile telecommunication device) and/or you have received any statement, data or information sent to you by CIMB Bank and/or CIMB Islamic Bank (by push notification via CIMB Messenger Service, by SMS or other modes of communication) which either indicates that an unauthorized transaction has taken place, or is otherwise not intended for you, you must immediately notify CIMB Bank via telephone at its Customer Resolution Unit specified in Clause 14.1. For the avoidance of doubt, all telephone calls made to CIMB Bank's Customer Resolution Unit will be logged and recorded by CIMB Bank.

5.5 Until CIMB Bank or CIMB Islamic Bank is satisfied that (i) you have fulfilled your obligations under Clauses 5.1 to 5.4 above and (ii) your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and/or Biometric Data has been compromised, you remain liable for all transactions that arise due to such compromise up to the point in time when notification is made or should have been made. For the avoidance of doubt, the point in time when notification should be made is immediately upon you discovering or having reasonable grounds to believe that your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID, Biometric Data and/or computer and/or mobile devices have/has been compromised in any way (including any loss, theft, remote takeover or interception of the TAC or SecureTAC and/or any other device used to generate and/or receive the TAC or SecureTAC, including your mobile telecommunication device). If you fail to notify the Bank at such point in time, you will, in addition to being liable for all transactions conducted up to such point in time, be liable for the actual loss which occurs after such point in time, until CIMB Bank or CIMB Islamic Bank receives and records actual notification made by you, subject to Clause 5.8 below.

5.6 Upon CIMB Bank's receipt of your notification made pursuant to Clause 5.4 above, CIMB Bank may, suspend your access to CIMB Clicks until a new CRN is provided for and/or a new CIMB Card Pin, Internet Banking Password, TAC, SecureTAC, Passcode and CIMB Clicks User ID (as the case may be) is issued or applied for and/or such reported/unreported discrepancies are resolved by CIMB Bank.

5.7 Where any unauthorised use of your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID, Biometric Data, your computer or your mobile device is due to your own action or any fraud, disclosure, abuse or misuse, which is deliberate, you will be liable for such use even if you make a notification pursuant to Clause 5.4 above.

6.1 You will, at all times, be responsible for all Instructions (including but not limited to withdrawals, transfers or to otherwise deal with your Accounts) transmitted to CIMB Bank or CIMB Islamic Bank via your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data regardless of whether they were made by you or someone purporting to be you. You agree and acknowledge that subject to CIMB Bank having received notification from you pursuant to Clause 5.4, CIMB Bank or CIMB Islamic Bank will be entitled to rely on and treat any Instructions made, submitted or effected pursuant to the use of

theft, remote takeover or interception of the TAC on SMS or SecureTAC™ and/or any other device used to generate and/or receive the TAC on SMS or SecureTAC™, including your mobile telecommunication device) and/or you have received any statement, data or information sent to you by CIMB Bank and/or CIMB Islamic Bank (via CIMB Messenger in CIMB Clicks App or via Push Notification in CIMB OCTO App or by SMS or other modes of communication) which either indicates that an unauthorized transaction has taken place, or is otherwise not intended for you, you must immediately notify CIMB Bank via telephone at its Customer Resolution Unit specified in Clause 14.1. For the avoidance of doubt, all telephone calls made to CIMB Bank's Customer Resolution Unit will be logged and recorded by CIMB Bank.

5.5 Until CIMB Bank or CIMB Islamic Bank is satisfied that (i) you have fulfilled your obligations under Clauses 5.1 to 5.4 above and (ii) your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and/or Biometric Data has been compromised, you remain liable for all transactions that arise due to such compromise up to the point in time when notification is made or should have been made. For the avoidance of doubt, the point in time when notification should be made is immediately upon you discovering or having reasonable grounds to believe that your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID, Biometric Data and/or computer and/or mobile devices have/has been compromised in any way (including any loss, theft, remote takeover or interception of the TAC on SMS or SecureTAC™ and/or any other device used to generate and/or receive the TAC on SMS or SecureTAC™, including your mobile telecommunication device). If you fail to notify the Bank at such point in time, you will, in addition to being liable for all transactions conducted up to such point in time, be liable for the actual loss which occurs after such point in time, until CIMB Bank or CIMB Islamic Bank receives and records actual notification made by you, subject to Clause 5.8 below.

5.6 Upon CIMB Bank's receipt of your notification made pursuant to Clause 5.4 above, CIMB Bank may, suspend your access to CIMB Online Banking until a new CRN is provided for and/or a new CIMB Card Pin, Online Banking Password, TAC on SMS, SecureTAC™, Passcode and CIMB User ID (as the case may be) is issued or applied for and/or such reported/unreported discrepancies are resolved by CIMB Bank.

5.7 Where any unauthorised use of your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID, Biometric Data, your computer or your mobile device is due to your own action or any fraud, disclosure, abuse or misuse, which is deliberate, you will be liable for such use even if you make a notification pursuant to Clause 5.4 above.

Updates to Clause 6

6.1 You will, at all times, be responsible for all Instructions (including but not limited to withdrawals, transfers or to otherwise deal with your Accounts) transmitted to CIMB Bank or CIMB Islamic Bank via CIMB Online Banking based on your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data regardless of whether they were made by you or someone purporting to be you. You agree and acknowledge that subject to CIMB Bank having received notification from you pursuant to Clause 5.4, CIMB Bank or CIMB Islamic Bank will be entitled to rely on and treat any Instructions made, submitted or effected

<p>your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data as having been made, submitted and effected by you.</p> <p>6.2 All Instructions transmitted to and/or received by CIMB Bank or CIMB Islamic Bank through your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data will be deemed as regular and genuine Instructions made by you. For the avoidance of doubt, CIMB Bank or CIMB Islamic Bank is under no obligation to verify such Instructions with you to determine their authenticity but CIMB Bank or CIMB Islamic Bank may do so for its own purposes.</p> <p>6.3 Subject to Clause 6.5, all Instructions transmitted via your CRN, CIMB Card Pin, Internet Banking Password, SecureTAC, TAC, Passcode, CIMB Clicks User ID and Biometric Data will be irrevocable and binding on you upon transmission.</p>	<p>pursuant to the use of your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data as having been made, submitted and effected by you.</p> <p>6.2 All Instructions transmitted to and/or received by CIMB Bank or CIMB Islamic Bank through your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data will be deemed as regular and genuine Instructions made by you. For the avoidance of doubt, CIMB Bank or CIMB Islamic Bank is under no obligation to verify such Instructions with you to determine their authenticity but CIMB Bank or CIMB Islamic Bank may do so for its own purposes.</p> <p>6.3 Subject to Clause 6.5, all Instructions transmitted via your CRN, CIMB Card Pin, Online Banking Password, SecureTAC™, TAC on SMS, Passcode, CIMB User ID and Biometric Data will be irrevocable and binding on you upon transmission.</p>
<p>7.1.1 Account Information;</p>	<p><i>Banking Services available on CIMB Online banking includes account information of your CIMB debit card and CIMB credit card.</i></p> <p>7.1 Subject to these Terms and Conditions and any other terms and conditions as may be relevant to a particular Banking Service, and subject to you having and maintaining the relevant Accounts pertaining to any transactions made through CIMB Online Banking, CIMB Bank and CIMB Islamic Bank offers you the following Banking Services (as applicable):</p> <p>7.1.1 Account Information (including CIMB debit card and CIMB credit card information)</p>
	<p><i>Insertion of an additional clause and the renumbering of existing Clause 7.2 to Clause 7.3</i></p> <p>7.2 You acknowledge and understand that certain Banking Services, function and/or Accounts may not be available or accessible on the CIMB Mobile Banking Application as the full range of Banking Services is only available via CIMB Clicks.</p>
<p>9. Transfer And Payments (Including fund transfer, bill payment, JomPAY, DuitNow to Account, DuitNow to Mobile/ID, DuitNow QR, eIPO and prepaid reloads)</p>	<p>9. Transfer and Payments (Including Paynet Related Services, eIPO and prepaid reloads)</p> <p><i>Insertion of additional Clause 9.5 and the renumbering of all the clauses below.</i></p> <p>9.5 In the event of any transfer or payment error, you acknowledge and agree that any recovery of funds will be subject to CIMB Bank's own internal investigation, operational procedure and any applicable regulations. Additionally, in respect of transactions through channels operated by PayNet the recovery of funds shall also be subject to PayNet's prevailing guidelines and terms. CIMB Bank will not be responsible or liable for any recovery of funds due to your incorrect entry of information as the recovery of such funds is subject to the requirements of third parties i.e. the beneficiary bank.</p>
<p>9.9 If your Biometric Authentication in the CIMB Clicks App is activated, you will be able to perform Quick Payment and</p>	<p><i>Renumbering of Clause 9.9 to Clause 9.10 and updates to reflect the Passcode feature in the CIMB Mobile Banking Application to perform selected transactions as follows:</i></p> <p>9.10 If your Biometric Authentication and / or Passcode in the CIMB Mobile Banking Application is activated, you will be able to perform selected Transfers and Payments, including selected</p>

<p>DuitNow QR in the CIMB Clicks App up to any amount(s) as determined by CIMB Bank and made known at this Website</p>	<p>PayNet Related Services in the CIMB Mobile Banking Application up to any amount(s) as determined by CIMB Bank and made known at this Website.</p>
<p>12.4 For purposes of JomPAY, DuitNow to Account, DuitNow to Mobile/ID and DuitNow QR services or transactions, you acknowledge and agree that any information relating to you, your affairs, your account, and details relating to your JomPAY, DuitNow to Account, DuitNow to Mobile/ID and DuitNow QR transactions and/or your Instructions in relation to JomPAY and/or DuitNow to Account and/or DuitNow to Mobile/ID and/or DuitNow QR, may be (i) disclosed to PayNet for its processing, storing, and archival and (ii) disclosed to CIMB Bank or CIMB Islamic Bank's affiliates, service providers and other participating JomPAY, DuitNow to Account, DuitNow to Mobile/ID and DuitNow QR participants and third parties offering the JomPAY, DuitNow to Account, DuitNow to Mobile/ID and DuitNow QR services and their respective customers.</p>	<p><i>Simplification of Clause 12.4, with the insertion of the definition of "PayNet Related Services" as follows:</i></p> <p>12.4 For purposes of PayNet Related Services, you acknowledge and agree that any information relating to you, your affairs, your account, and details relating to your transactions and/or your Instructions given for any of the PayNet Related Services may be (i) disclosed to PayNet and their service providers, (ii) CIMB Bank's or CIMB Islamic Bank's affiliates and service providers, and (iii) PayNet participants, their service providers, customers and third parties offering PayNet Related Services for processing, storing, and archival of the said transactions and/or Instructions</p>
	<p><i>Requirement to keep the transaction acknowledgement receipt received from CIMB Bank and/or CIMB Islamic Bank private and confidential and not share it with any third parties to ensure that the information therein are kept private and confidential. If you share the transaction acknowledgement receipt with any third party, you shall be solely responsible for such sharing of your information to the said third party.</i></p> <p><i>The following additional Clause 13.4 has been inserted and the renumbering of all the clauses below.</i></p> <p>13.4 You will be solely responsible for the sharing of any information in the transaction acknowledgement receipt in relation to Transfer and/or Payment transactions.</p>
<p>17.1 CIMB Bank will use all reasonable efforts to ensure the operation and provision of CIMB Clicks and the Banking Services. You agree and acknowledge however that CIMB Bank and CIMB Islamic Bank does not make any warranties or representations of any kind (whether express or implied) with respect to CIMB Clicks and the Banking Services provided and/or from any information, content, materials, products (including software) or other services included in or otherwise made available to you through the Internet or any other electronic medium approved by CIMB Bank. Subject to Clause 17.5, CIMB Bank and CIMB Islamic Bank will not be responsible or liable for any Loss whether arising in tort, contract, indemnity or otherwise, in relation to CIMB Clicks and the Banking Services and your performance of obligations under these Terms and Conditions whether suffered by you or any other person unless such Losses are caused by the gross negligence or wilful default of CIMB Bank or CIMB Islamic Bank.</p>	<p><i>Updates to Clause 17.1</i></p> <p>17.1 CIMB Bank will use all reasonable efforts to ensure the operation and provision of CIMB Online Banking and the Banking Services. You agree and acknowledge however that CIMB Bank and CIMB Islamic Bank does not make any warranties or representations of any kind (whether express or implied) with respect to CIMB Online Banking and the Banking Services provided and/ or from any information, content, materials, products (including software) or other services included in or otherwise made available to you through the Internet, the CIMB Mobile Banking Application or any other electronic medium approved by CIMB Bank. Subject to Clause 6.7 and Clause 17.5, CIMB Bank and CIMB Islamic Bank will not be responsible or liable for any Loss whether arising in tort, contract, indemnity or otherwise, in relation to CIMB Online Banking and the Banking Services and your performance of obligations under these Terms and Conditions whether suffered by you or any other person unless such Losses are caused by the gross negligence or wilful default of CIMB Bank or CIMB Islamic Bank.</p>
	<p><i>Insertion of new Clause 17.2.26 to exclude CIMB Bank and CIMB Islamic Bank's liability for acting in compliance with PayNet's prevailing guidelines and terms in relation to PayNet Related Services.</i></p> <p>17.2 Without limiting the generality of Clause 17.1 above, CIMB Bank and CIMB Islamic Bank will not be liable for any</p>

	<p>Instructions or failure to complete or execute any Instructions and/or for Loss caused by or arising from one or more of the following events or matters however caused or incurring: -</p> <p>17.2.26 CIMB Bank and/or CIMB Islamic Bank's compliance with PayNet's prevailing guidelines and terms in relation to PayNet Related Services.</p>
--	---

For further clarification, you may contact our Consumer Contact Centre at **+603 6204 7788**.

The Management
CIMB Bank Berhad