

Important Notice Date: 14 October 2026
Update to CIMB Debit Mastercard EcoSave Savings Account-i High 5 Campaign Terms and Conditions

Dear Valued Customers,

Please be informed that the CIMB Debit Mastercard EcoSave Savings Account-i High 5 Campaign Terms and Conditions will be amended and shall take effect on 3 November 2026.

For ease of reference, a tabulation of the amendments/new clauses of the Terms and Conditions are set out in the table below.

Current Clause

7. Eligible Customers will earn up to 5% p.a. bonus profit subject to meeting the Save and Spend Conditions respectively. The Bonus Profit and requirement for self-initiated enrollment is stated in Table A below.

Group	Description	Enrolment	Bonus Profit
Group 1	New-To-EcoSave Savings Account-i & Digital Exclusive	Auto-enrolment	5% p.a.
Group 2	New-To-EcoSave Savings Account-i & Non-Digital	Auto-enrolment	4% p.a.
Group 3	Existing-To-CASA	Auto-enrolment	4% p.a.
Group 4	Existing-To-EcoSave Savings Account-i	Enrolment via any one (1) method stated in Clause 6	4% p.a.

Amended Clause

7. Eligible Customers will earn up to 5% p.a. bonus profit subject to meeting the Save and Spend Conditions respectively. The Bonus Profit and requirement for self-initiated enrollment is stated in Table A below.

Group	Description	Enrolment	Bonus Profit
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Group 2	New-To-EcoSave Savings Account-i & Non-Digital	Auto-enrolment	4% p.a.
Group 3	Existing-To-CASA	Auto-enrolment	4% p.a.
Group 4	Existing-To-EcoSave Savings Account-i	Enrolment via any one (1) method stated in Clause 6	4% p.a.
Group 5	Group 4 customers who have met either the Spend Condition OR Save Condition	Auto-enrolment in the following month after meeting the Save Condition or Spend Condition during the Campaign Period	4% p.a.

18. Eligible Customers who meet the following Save Conditions and Spend Conditions will receive the Bonus Profit as stipulated in Table C below during the Campaign Period:-

a) Eligible Customers must have a minimum Incremental Monthly Average Balance (“IMAB”) of RM1,000 to be eligible for the Bonus Profit during the Campaign Month

b) Eligible Customers must meet the Spend Conditions set forth in Clause 12 – 17 to be eligible for the Save Reward

c) Source of IMAB funds must be fresh funds that do not originate from, and cannot be transferred from any CIMB CASA/-i, Fixed Deposit, Term Deposit-i Account, Daily Unrestricted Investment Account-i (“DURIAN-i Account”) or Gold Investment Account (“CIMB Account”)

d) The Save Reward will be computed based on the IMAB in the Eligible Customer(s)’s CIMB EcoSave Savings Account-i linked to the eligible CIMB Debit Mastercard. In the event the Eligible Customer has more than one (1) CIMB

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b) Eligible Customers must meet the Spend Conditions set forth in Clause 12 – 17 to be eligible for the Save Reward

c) Source of IMAB funds must be fresh funds that do not originate from, and cannot be transferred from any CIMB CASA/-i, Fixed Deposit, Term Deposit-i Account, Daily Unrestricted Investment Account-i (“DURIAN-i Account”) or Gold Investment Account (“CIMB Account”)

d) The Save Reward will be computed based on the IMAB in the Eligible Customer(s)’s CIMB EcoSave Savings Account-i linked to the eligible CIMB Debit Mastercard. In the event the Eligible Customer has more than one (1) CIMB EcoSave

EcoSave Savings Account-i, only the CIMB EcoSave Savings Account-i with the highest Monthly Average Balance that meets the Save Condition and Spend Condition will be eligible for Bonus Profit

- e) Transactions described in Clause 18a – 18d are collectively referred to as “Save Reward Eligible Transaction”.

Table C: Overall Conditions for Save & Spend During the Campaign Period

Group	Description	Enrolment	Bonus Profit (% p.a.)	Bonus Profit Capping Per Eligible Customer Per Month	Minimum monthly spend requirement in Target Categories	No. of Eligible Customer Capping For Bonus Profit
Group 1	New-To-EcoSave Savings Account-i & Digital Exclusive	Auto-enrolment	5%	RM100	RM300	1,000
Group 2	New-To-EcoSave Savings Account-i & Non-Digital	Auto-enrolment	4%			
Group 3	Existing-To-CASA & Non-Digital	Auto-enrolment	4%			
Group 4	Existing-To-EcoSave Savings Account-i	Enrolment via any one (1) method stated in Clause 6	4%			

Savings Account-i, only the CIMB EcoSave Savings Account-i with the highest Monthly Average Balance that meets the Save Condition and Spend Condition will be eligible for Bonus Profit

- e) Transactions described in Clause 18a – 18d are collectively referred to as “Save Reward Eligible Transaction”.

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Group 1	New-To-EcoSave Savings Account-i & Digital Exclusive	Auto-enrolment	5%	RM100	RM300	1,000
Group 2	New-To-EcoSave Savings Account-i & Non-Digital	Auto-enrolment	4%			
Group 3	Existing-To-CASA & Non-Digital	Auto-enrolment	4%			
Group 4	Existing-To-EcoSave Savings Account-i	Enrolment via any one (1) method stated in Clause 6	4%			
Group 5	Group 4 customers who have met either the Spend Condition OR Save Condition	Auto-enrolment	4%			

21. Upon the Eligible Customer meeting the minimum IMAB of RM1,000 during the Campaign Month and upon meeting the Spend Conditions, the Bonus Profit for the respective customer groups is computed based on the Bonus Profit in accordance with Table A X MAB during the Campaign Month X Number of Days In The Campaign Month, divided by 365 days, as indicated in Illustration 1 below.

Illustration 1: Group 1, 2, 3 and 4 Customers Bonus Profit Computation

Customer Grouping	Description	Date Account Opened	MAB (RM)	Bonus Profit % p.a.	Bonus Profit (RM)	No of Days Eligible for Bonus Profit	Formula
Group 1	New-To-EcoSave-i & Digital Exclusive	15-Jul-26	40,000	5%	93.15	17	5% X RM40,000 X 17/365
Group 2	New-To-EcoSave-i & Non-Digital	20-Jul-26	10,000	4%	13.15	12	4% X RM10,000 X 12/365
Group 3	Existing-To-CASA & Non-Digital	1-Jul-26	5,000	4%	16.99	31	4% X RM5,000 X 31/365
Group 4	Existing-To-EcoSave-i & Non-Digital	1-Dec-25	2,000	4%	6.79	31	4% X RM2,000 X 31/365

21. Upon the Eligible Customer meeting the minimum IMAB of RM1,000 during the Campaign Month and upon meeting the Spend Conditions, the Bonus Profit for the respective customer groups is computed based on the Bonus Profit in accordance with Table A X MAB during the Campaign Month X Number of Days In The Campaign Month, divided by 365 days, as indicated in Illustration 1 below.

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Group 1	New-To-EcoSave-i & Digital Exclusive	15-Jul-26	40,000	5%	93.15	17	5% X RM40,000 X 17/365
Group 2	New-To-EcoSave-i & Non-Digital	20-Jul-26	10,000	4%	13.15	12	4% X RM10,000 X 12/365
Group 3	Existing-To-CASA & Non-Digital	1-Jul-26	5,000	4%	16.99	31	4% X RM5,000 X 31/365
Group 4	Existing-To-EcoSave-i & Non-Digital	1-Dec-25	2,000	4%	6.79	31	4% X RM2,000 X 31/365
Group 5	Existing-To-EcoSave-i & Non-Digital who have met either the Save Condition or Spend Condition	25-Jul-26	20,000	4%	15.34	7	4% X RM20,000 X 7/365